AN ORDINANCE

Authorizing the Mayor, 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) and to use the Section 108 Loan Guarantee Program; authorizing the Housing Director to file applications with HUD to participate in the HOME Investment Partnership program and the Emergency Shelter Grant (ESG) program; authorizing the Housing Director, on behalf of the City, to file an application with HUD for a Housing Opportunities for Persons with AIDS (HOPWA) grant; authorizing the Managing Director, on behalf of the City, to file an application or applications to obtain grants from the Commonwealth of Pennsylvania, under the Act of April 12, 1956, P.L. 1449, Section 4, as amended, to prevent and eliminate blight; and, authorizing the Mayor, the Housing Director and the Managing Director 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 Mayor, 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 sixty-three million seven hundred sixty-three thousand dollars ($63,763,000) 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 Mayor and the Director of Housing and Community Development (Housing Director) are hereby designated as the authorized representatives of the City to act in connection with the application and they are 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 twenty-five million dollars ($25,000,000) for interim construction financing is approved subject to the provision that the amount of sixty-three million seven hundred sixty-three thousand dollars ($63,763,000) 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, 2002, transfer all unliquidated encumbrances and other available balances for Community Development Program Year XXVI to Program Year XXVII. Further, any questioned cost items from Program Year XXVI which are determined by HUD to be ineligible costs shall be transferred to Program Year XXVII, 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 XXVI transfers.

SECTION 5.
The Housing Director is hereby authorized, on behalf of the City, to file an application, including all understandings and assurances therein, with HUD for up to seventeen million thirty-four thousand dollars ($17,034,000) 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 Housing Director is hereby authorized, on behalf of the City, to file an application, including all understandings and assurances therein, with HUD for up to five million six hundred forty-three thousand dollars ($5,643,000) 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 Housing Director 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 three hundred seventy-nine thousand dollars ($2,379,000) 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 Mayor and Housing Director are authorized to file shall be substantially that known as the *Year 29 Consolidated Plan,* which is approved and incorporated herein. The Chief Clerk of the Council shall keep the *Year 29 Consolidated Plan* and the applications on file and make them available for inspection and review by the public.

SECTION 9.

The Housing Director as the designee of the Managing Director, 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. 1149, as amended, to prevent and eliminate blight in an activity(ies) as identified, determined and authorized by the *Year 29 Consolidated Plan* for housing and community development purposes in an amount not to exceed six million dollars ($6,000,000). The Housing Director 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 all members of City Council. The Chief Clerk of Council 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 Mayor 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 fifteen million dollars ($15,000,000); 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 12.

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

At the City Council Committee of the Whole and Finance Committee meeting on June 5, 2003, changes to the CDBG and Neighborhood transformation Initiative budgets were adopted by amendment. These budgetary changes have been incorporated into the *Year 29 Consolidated Plan.*

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Introduction

The *Year 29 Consolidated Plan*, published by the Office of Housing and Community Development (OHCD), replaces five documents previously required by the U. S. Department of Housing and Urban Development (HUD): the Final Statement and Plan for the Community Development Block Grant (CDBG) program, the HOME program description, the Housing Opportunities for Persons With AIDS (HOPWA) application, the Emergency Shelter Grant (ESG) application and the Comprehensive Housing Affordability Strategy (CHAS). OHCD has published two versions of the *Consolidated Plan* for public review: the **Year 29 Preliminary Consolidated Plan** and the **Year 29 Proposed Consolidated Plan**, which was 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 were held following the publication of the *Preliminary Consolidated Plan* and the publication of the *Proposed Consolidated Plan*. The *Year 29 Consolidated Plan* represents OHCD's plan and corresponding budget for housing and community development activities in Year 29, fiscal year 2004.

The housing and community development activities described in the *Year 29 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; 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), City of Philadelphia Neighborhood Transformation Initiative (NTI) bond funds and program income generated by real estate sales and other activities.

The Secretary of Housing and Neighborhood Preservation represents the Mayor in the management and execution of City housing policy and is the administration's chief representative on housing and community development issues. 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 non-profit 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.

During Year 29, the City intends to initiate the reorganization of the three major housing entities—the Office of Housing and Community Development, the Philadelphia Housing Development Corp. and the Redevelopment Authority—into the Office of Housing and Neighborhood Preservation.

■ 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 Y*ear 29 Preliminary Consolidated Plan*, which was released on February 24, 2003, and all citizen comments received were considered in developing the *Year 29 Proposed Consolidated Plan.* Public hearings on the *Year 29 Proposed Consolidated Plan* were conducted in City Council on June 2 and 5, 2003. The City Council hearing meets the requirements for public review and comment which are outlined in the *Citizen Participation Plan*. City Council adopted the *Year 29 Consolidated Plan* on June 6, 2003. This final version of the **Year 29 Consolidated Plan** is being 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 *Year 29 Consolidated Plan*.

■ Consultation

In accordance with 24 CFR Section 91.100, OHCD consulted 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 *Year 29 Consolidated Plan*. These agencies include but are not limited to the following:

- AIDS Activity Coordinating Office (AACO)
- Diana T. Myers & Associates
- Coordinating Office for Alcohol and Drug Abuse Programs (CODAAP)
- Department of Human Services (DHS)
- Department of Licenses and Inspections (L&I)
- Energy Coordinating Agency (ECA)
- Health Federation
- Housing Consortium for Disabled Individuals
- Liberty Resources
- Mayor's Office of Policy and Planning
- Office of the Deputy Managing Director for Special-Needs Housing
- Office of Emergency Shelter and Services (OESS)
- Office of Mental Health/Mental Retardation (OMH/MR)
- Outreach Coordination Center
- Pennsylvania Department of Community and Economic Development (DCED)
- Philadelphia Citizens for Children and Youth (PCCY)
- Philadelphia Corporation for Aging
- Philadelphia Department of Public Health (DPH)
- Philadelphia EMA HIV Commission
- Philadelphia Housing Authority (PHA)
- Philadelphia Housing Development Corp. (PHDC)
- Philadelphia Redevelopment Authority (RDA)
- The Philadelphia AIDS Consortium (TPAC)
- Women Against Abuse

These organizations were 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 29 Proposed Consolidated Plan* were submitted to housing officials in the jurisdictions adjacent to Philadelphia. These jurisdictions included the following: Bucks County, Abington Township, Lower Merion Township, Upper Darby Township, Chester County, Delaware County and Montgomery County in Pennsylvania; and the City of Camden, Cherry Hill Township, Burlington County and Gloucester 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). In conformance with HUD requirements, in Year 29 OHCD is publishing the following four required sections: the "Housing and Homeless Needs Assessment;" the "Housing Market Analysis;" the "Strategic Plan," the annual "Action Plan" and its associated Budget and the Appendices. Copies of the plan are available from OHCD's Public Information Department.

Descriptions of each component of the *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 HIV/AIDS in the metropolitan region, and the extent of lead-based paint hazards.

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.

The *Housing and Homeless Needs Assessment,* and the *Housing Market Analysis,* present a comprehensive analysis of the needs of the city's low-income residents and special needs populations, as well as the condition of the housing stock and an inventory of the existing projects and facilities that provide affordable and supported housing, demonstrating that Philadelphia has a growing need for affordable housing.

Consistent with HUD requirements, these sections of the *Consolidated Plan* were revised as a part of the *Year 29 Consolidated Plan*. They were last formally revised as part of the *Year 24 Consolidated Plan*.

Strategic Plan. A description of the City's three-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 non-housing community development needs and improving the coordination of resources.

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 and other anticipated resources, administrative cost calculations and other required budgetary information.

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

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 50 years, Philadelphia, which once was the dominant population and economic core of the region, has experienced one of the most severe declines of any major American city.

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 has been experiencing 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 which 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 over the past three decades 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 which became more of a problem as population shrank. Table 1.1 (on the next page) shows this trend for Philadelphia as whole and for three hard-hit neighborhoods in Philadelphia.

As Table 1.1a indicates, citywide population dropped 22 percent between 1970 and 2000. By 1990, 71,887 (11 percent) of the city's housing units were vacant and for sale or rent. (These counts are based on census data and do not include boarded up, and unsealed, blighted structures that are open to the elements; unsealed, blighted structures are not considered part of the housing stock.) Table 1.1b shows that Tioga/ Nicetown lost 38 percent of its population between 1970 and 2000, while total vacancies increased by 87 percent. Point Breeze, in South Philadelphia, lost 32 percent of its population during this period and witnessed an 130-percent rise in total vacancies. Finally, Mantua, in West Philadelphia, lost 45 percent of its population and had a 16-percent rise in total vacancies between 1970 and 2000. The corresponding 1990 rates of housing abandonment (i.e., the proportion of vacant, boarded-up houses) for these three neighborhoods are 5 percent, 4 percent and 10 percent, respectively (2000 Census figures are not available). In the City's Neighborhood Transformation Initiative (NTI) analysis, areas like these are often designated as "Reclamation" or "Distressed" areas.

In severely distressed neighborhoods like these, 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 each neighborhood since 1970. On the other hand, as will be discussed in the Housing Market Analysis section, other parts of the city held their own or even gained population.

Since most low- and moderate-income Philadelphia neighborhoods may not experience population growth during the next decade and may experience additional population loss during this period, addressing the oversupply 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 NTI is 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

Table 1.1

Population and Housing Supply in Philadelphia and Three Neighborhoods

Table 1.1a 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	667,958	-2%
Vacant (sale/rent/other)	31,245	44,624	56,050	71,887	130%
Vacant (boarded up)	NA	20,726	15,774	NA	NA%

Table 1.1b Population and Housing Supply in Tioga/Nicetown

TIOGA/NICETOWN (North Philadelphia)	1970	1980	1990	2000	% CHANGE 1970-2000
Population	37,085	29,410	25,195	23,075	-38%
# Housing Units	14,025	13,706	11,183	10,850	-23%
Total Vacant	1,068	2,971	1,956	1,995	87%

Table 1.1c Population and Housing Supply in Point Breeze

POINT BREEZE (South Philadelphia)	1970	1980	1990	2000	% Change 1970-2000
Population	38,182	29,197	27,760	25,764	-32%
# Housing Units	13,366	12,882	11,927	11,607	-13%
Total Vacant	932	2,109	1,736	2,146	130%

Table 1.1d Population and Housing Supply in Mantua

MANTUA (West Philadelphia)	1970	1980	1990	2000	% Change 1970-2000
Population	19,219	13,830	11,396	10,497	-45%
# Housing Units	6,426	6,076	4,939	4,585	-29%
Total Vacant	745	1,488	1,089	864	16%

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

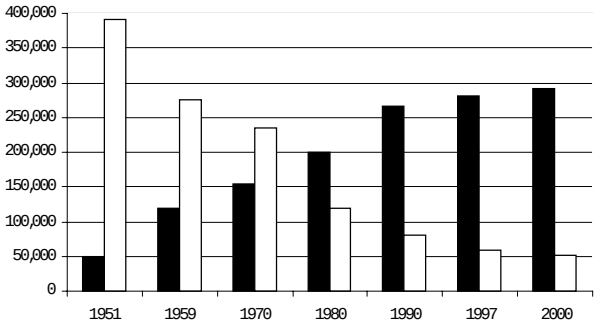
Declining Incomes and Economic Opportunity

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: 1951-2000



LEGEND: Services Manufacturing

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 2000 manufacturing employment had dropped to 8.8 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 49.6 percent in 2000 (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.

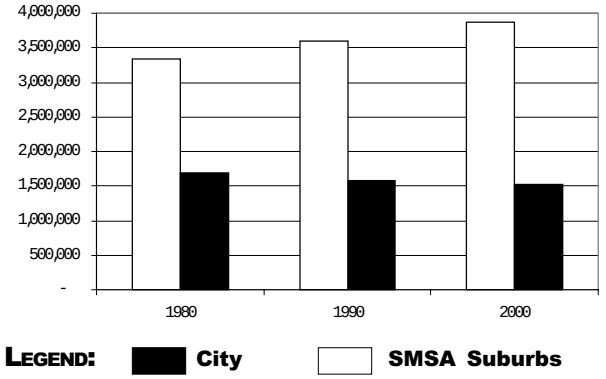
In summary, Philadelphia's housing problems are but one of the more visible manifestations of a long-term regional economic shift. There has been a significant income polarization among residents: many in the inner city, particularly Latinos and African Americans, do not have the skills required by the new 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).

Figure 1.2

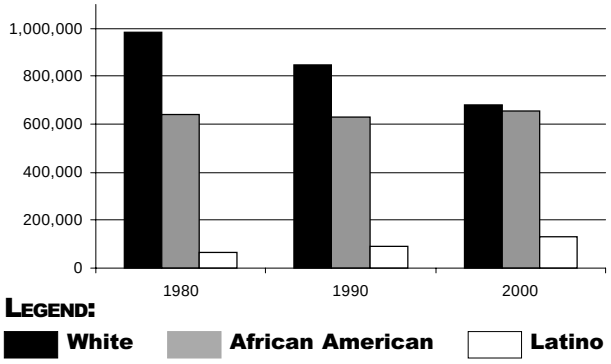
Population: City and SMSA Suburbs



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



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.

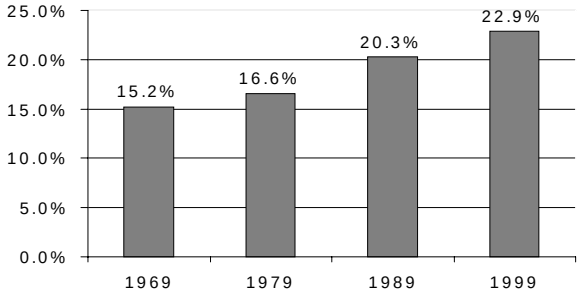
As two-parent families became less common, the population of young children grew. Although the actual number of children under age 5 decreased from 108,202 in 1980 to 98,161 in 2000, the percentage of children under age 5 increased from 6.4 percent to 6.5 percent of the total populations for 1980 and 2000, respectively. The change in family composition and in the number of small children portend an increasing burden on the welfare system. 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; and by 1999, the poverty rate had increased to 22.9 percent (Figure 1.4).

Figure 1.4

Percentage of Philadelphia's Population Living in Poverty

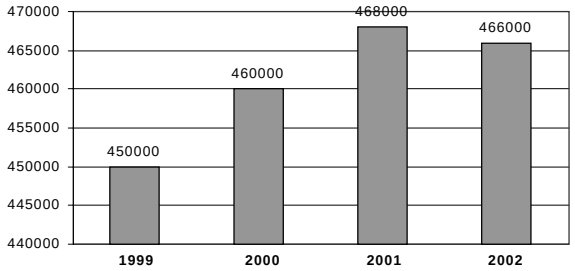


The growth in poverty is also evident from data on the numbers of residents receiving public assistance. As of December 2002, approximately 466,000 individuals received some form of public assistance, such as food stamps, medical assistance, cash assistance or energy assistance. This number represents close to one-third of Philadelphia's total population. Also, the number of individuals receiving public assistance, illustrated in Figure 1.5, had been increasing steadily until 2001. Current assistance is given primarily to those individuals with barriers to employment (i.e., education, transportation, child care). The impact of welfare reform can be seen in the reduction in individuals receiving public assistance between 2001 and 2002.

Figure 1.5

(Source: Philadelphia Department of Public Welfare)

Population Receiving Public Assistance from 1999-2002



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 I (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. PHA currently has 6,300 vacant residential units.

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 attracted 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. One of the goals of the NTI is to create 21st-century neighborhoods in formerly blighted areas, providing a diverse range of housing choices for families of all incomes.

Estimated Housing Needs by Family and Income Categories

The data in this section are taken from the 1990 Census, as presented in Table 1C of the 1994 *Comprehensive Affordable Housing Strategy (CHAS)*. This table is reproduced as Table 1.11. (See Table of Contents.) 2000 Census data is not yet available for most categories.

■ 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 may be 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 are 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 are 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

Income Group	# Households	% Total
Extremely Low-Income (30% of MFI and below)	139,449	23%
Low-Income (31 to 50% of MFI)	84,254	14%
Moderate-Income (51% to 80% of MFI)	117,809	20%
Middle-Income (81% to 95% of MFI)	50,373	8%
Other households	208,855	35%

(Source: 1990 Census)

■ 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 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 1990 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 burdens and severe cost burdens in the housing market.

Table 1.4 Incidence of Cost Burdens Across Tenure Groups

Tenure Category	% Housing Cost Burden	% Severe Cost Burden
Homeowners	33%	14%
Renters	57%	33%

(Source: 1990 CHAS Databook, HUD)

■ 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 1990 Census; 2000 Census data tabulated by HUD's income categories are not yet available. "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

Income Group	% With Housing Cost Burden	% With Severe Cost Burden
Extremely Low-Income (30% of MFI and below)	72%	52%
Low-Income (31 to 50% of MFI)	46%	14%
Moderate-Income (51 to 80% of MFI)	22%	3%
Middle-Income (81 to 95% of MFI)	10%	1%

(Source: 1990 Census, CHAS Databook)

■ Extremely Low-Income Households

(0 to 30% of Median Family Income)

According to the 1990 Census, approximately 23 percent of all households in Philadelphia are of Extremely Low-Income. In 2000, an Extremely Low-Income household of three would typically earn up to $17,100 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

Extremely Low-Income Households	Renters	Owners	All Phila. Households*
Percent With any Housing Problems	77%	73%	33%
Percent With a Housing Cost Burden (>30% of income)	73%	71%	30%
Percent With a Severe Cost Burden (>50% of income)	59%	42%	15%

(Source: 1990 Census, CHAS Databook)

*** 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 1990 Census, approximately 14 percent of Philadelphia's households are of Low-Income. A three-person, Low-Income household earned between $17,101 and $28,500 in 2002. 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

Low-Income Households	Renters	Owners	All Phila. Households*
Percent With any Housing Problems	75%	34%	33%
Percent With a Housing Cost Burden (>30% of income)	70%	31%	30%
Percent With a Severe Cost Burden (>50% of income)	24%	8%	15%

(Source: 1990 Census, CHAS Databook)

* 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 $28,501 and $45,600 in 2002 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 26 percent of all Moderate-Income households reported having a housing problem in 1990, with 22 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 dramatic: while 49 percent of Elderly renter households report housing problems, only 7 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, 10 percent of whom have a severe cost burden.

Table 1.8 Incidence of Housing Problems for Moderate-Income Households in Philadelphia

Moderate Income Households	Renters	Owners	All Phila. Households*
Percent With any Housing Problems	42%	18%	33%
Percent With a Housing Cost Burden (>30% of income)	35%	14%	30%
Percent With a Severe Cost Burden (>50% of income)	4%	2%	15%

(Source: 1990 Census, CHAS Databook)

*** 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 35 percent of all Moderate-Income renter households and a severe burden for 4 percent of households.

Moderate-Income Homeowners

Moderate-Income homeowners are largely able to avoid housing problems of all kinds: only 18 percent report having 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 homeonwers.

■ Middle-Income Households

(81 to 95% of Median Family Income)

In this income group, which in 2002 had incomes for a household of three between $45,601 and $54,150 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 (86 percent according to the 1990 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

Middle-Income Households	Renters	Owners	All Phila. Households*
Percent with any Housing Problems	18%	12%	33%
Percent with a Housing Cost Burden (>30% of income)	12%	9%	30%
Percent with a Severe Cost Burden (>50% of income)	2%	1%	15%

(Source: 1990 Census, CHAS Databook)

*** 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 2002 is $35,883. 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 burdens 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. One of the goals of the Neighborhood Transformation Initiative is to provide a broad range of housing options affordable and desirable to all income groups.

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- 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 36 percent of all households in Philadelphia in 1990, they comprise 45 percent of households in the Extremely Low- and Low-Income strata. Likewise, Latino households comprise 4 percent of all households in 1990 but 6.5 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. 2000 Census data is not yet available.

Table 1.10 Distribution of Lower- and Moderate-Income Households Into Two-Income Strata

	Renters		Owners	
Income Strata	Total	Percent	Total	Percent
Extremely Low- & Low-Income	111,537	67	112,166	50
Moderate- & Middle-Income	56,197	33	111,985	50
Total	167,734	100	224,151	100

(Source: 1990 Census, CHAS Databook)

■ Lower Stratum: Renter

Extremely-Low and Low-Income renter households exhibit the most severe need of any income/tenure classification. Of these 111,500 households, roughly 82,000 have a cost burden and 54,500, 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: Homeowner

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 112,000 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 which 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

(Adapted from CHAS Table 1.C, FY 1994) (Source: 1990 Census, CHAS Databook) Corrections made 3/6/95

	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)***	21,842	25,828	9,482	21,116	78,268	33,995	27,186	61,181	139,449
2. % With any Housing Problems	71%	77%	90%	76%	77%	70%	76%	73%	75%
3. % Cost Burden > 30%	70%	73%	75%	75%	73%	70%	73%	71%	72%
4. % Cost Burden > 50%	53%	60%	55%	67%	59%	34%	52%	42%	52%
5. **Low-Income (31 to 50% MFI)***	8,404	11,188	3,860	9,817	33,269	26,641	24,334	50,975	84,244
6. % With any Housing Problems	72%	70%	73%	84%	75%	22%	46%	34%	50%
7. % Cost Burden > 30%	72%	66%	45%	83%	70%	22%	40%	31%	46%
8. % Cost Burden > 50%	33%	15%	7%	34%	24%	5%	12%	8%	14%
9. **Moderate-Income (51 to 80% MFI)***	6,521	13,946	3,869	16,676	41,012	25,481	51,316	76,797	117,809
10. % With any Housing Problems	49%	34%	49%	43%	42%	7%	24%	18%	26%
11. % Cost Burden > 30%	48%	28%	10%	41%	35%	6%	18%	14%	22%
12. % Cost Burden > 50%	10%	2%	0%	5%	4%	2%	2%	2%	3%
13. **Middle Income (81 to 95% MFI)***	1,735	5,279	1,206	6,965	15,185	8,227	26,961	35,188	50,373
14. % With any Housing Problems	21%	12%	44%	18%	18%	3%	15%	12%	14%
15. % Cost Burden > 30%	19%	7%	1%	16%	12%	3%	11%	9%	10%
16. % Cost Burden > 50%	6%	0%	0%	2%	2%	0%	1%	1%	1%
17. **Total Households****	43,705	72,591	20,973	78,168	215,437	117,921	267,382	385,303	600,740
18. % With any Housing Problems	59%	47%	70%	44%	50%	27%	21%	24%	34%

*** 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 three years, OESS 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.

The following table summarizes the incidence of overcrowding by income and tenure categories:

Table 1.12 Incidence of Overcrowded Households: 1990*

	Renters				Owners			
	All renters		Large Related		All Owners		Non-Elderly	
Extremely Low-Income	8,218	(10.5%)	4,874	(51%)	2,080	(3%)	2,039	(7.5%)
Low-Income	2,528	(7.6%)	1,637	(42%)	1,733	(3%)	1,728	(7%)
Moderate-Income	2,707	(6.6%)	1,579	(41%)	2,771	(4%)	2,771	(5%)
Total**	15,942	(7.4%)	9,396	(45%)	10,420	(3%)	10,415	(4%)

(Source: CHAS Databook, Table 8, 1990)

*** Numbers are estimates based on given percentages.**

**** Total includes households earning above moderate income.**

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 (See Table 1.12).

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 throughout the city. The City is supporting 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 de Puertorriqueños en Marcha, Centro Pedro Claver, HACE, Congreso de Latinos Unidos, Norris Square Civic Association, Hunting Park CDC, Nueva Esperanza and Ceiba.

Table 1.13

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)	346,379	58%	30%	19%	9%
Black (Non-Latino)	216,262	36%	46%	20%	8%
Latino (all races)	24,144	4%	60%	18%	6%
Native American	1,386	0%	44%	21%	7%
Asian & Pac. Islander	12,152	2%	44%	21%	7%

Source: 1990 Census

Table 1.14

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	76%	71%	85%
Elderly	71%	63%	73%
Small	75%	70%	84%
Large	86%	82%	91%

Source: CHAS Databook, Table 7, HUD, 1990.

Table 1.15

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	55%	60%	65%
Elderly	49%	56%	47%
Small	59%	60%	61%
Large	68%	64%	83%

Source: CHAS Databook, Table 7, HUD, 1990.

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.

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 1.16 shows the percentage of elderly by age group who live in poverty.

Table 1.16
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 a survey of subsidized housing facilities for the elderly, completed in December 2002, PCA found that there is a wait list of 2,309 elderly persons in need of subsidized housing.

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. Currently Philadelphia has 144 certified Domiciliary Care Homes, 158 Personal Care Homes which have 5,786 beds with typically 80 percent occupancy and 55 licensed Nursing Homes with 8,226 beds.

■ Supportive Housing Needs of Persons With Disabilities

Affordable and acessible housing is a priority for persons with disabilities. The Housing Consortium for Disabled Individuals (HCDI), a service and advocacy organization for disabled individuals in Philadelphia, estimates that one out of five Philadelphians is disabled; approx-imately 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 $571 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 125 people in the past year, as of December 2002 there was a waiting list of 700 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 June 30, 2002, 18,256 persons in the five counties of southeastern Pennsylvania, including Philadelphia, had been reported as diagnosed with AIDS, a 6-percent increase since Sept. 30, 2001. Of these, 73 percent resided in Philadelphia, and 14.4 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

Table 1.17

Southeastern Pennsylvania AIDS Cases by County and Date Reported

	1981- June 30, 2002		June 30, 2001- June 30,2002		Total	
County	**No.**	**%**	**No.**	**%**	**No.**	**%**
Philadelphia (PA)	14,179	83.5	1,156	90.2	15,335	84.0
Bucks (PA)	610	3.6	21	1.6	631	3.5
Chester (PA)	383	2.3	8	0.6	391	2.1
Delaware (PA)	1,110	6.5	51	4.0	1,161	6.4
Montgomery (PA)	692	4.1	46	3.6	738	4.0
Total	**16,974**	**100.0**	**1,282**	**100.0**	**18,256**	**100.0**

(Source: "AIDS Surveillance Quarterly Update," City of Philadelphia, Department of Public Health, June 2002)

the number of persons living with HIV/AIDS in the region who may need AIDS-related services will increase over the next few years.

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.

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. African American men comprise the largest proportion of men who have sex with men (MSM) (52 percent) and of heterosexual AIDS cases (75 percent). Whites comprise 41 percent of MSM cases and 10 percent of heterosexual AIDS cases; Latinos comprise 6 percent of MSM cases and 14 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 2002, MSM accounted for 27 percent of newly diagnosed cases, injecting drug use (without MSM) accounted for 32.8 percent of cases, and heterosexual sex accounted for 37.2 percent of cases. Increasingly, housing programs for persons with AIDS will need to provide links to supportive services which include substance-abuse treatment and counseling.

Table 1.18 Disproportionate Relationship Between Race and AIDS in Philadelphia

Race/Ethnicity	Total Population	AIDS Cases*
White	45.0%	24.5%
African American	43.2%	64.9%
Latino	8.5%	10.3%
Asian/Pacific Islander	4.5%	0.3%
Native American	<1.0%	0.0%

(Source: "AIDS Surveillance Quarterly Update," Philadelphia Department of Public Health)

***cumulative to June 30, 2002**

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 27.8 percent of newly diagnosed 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 surpasses 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

Table 1.19 Philadelphia AIDS Cases by Gender and Date Recorded

Reported # of AIDS Cases	1981 - June 30, 2002		June 1, 2001 - June 30, 2002	
Gender	**No.**	**%**	**No.**	**%**
Male	12,184	79.5	835	72.2
Female	3,151	20.5	321	27.8
Total	**15,335**	**100.0**	**1,156**	**100.0**

(Source: "AIDS Quarterly Surveillance Update," Philadelphia Department of Public Health, June 2002)

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.

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.

■ 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 supported 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 prefered 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 Behavioral Health and Mental Retardation Services (OBH/MR), 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 OBH/MR that an unmet need exists to provide 10,966 mentally ill/mentally-disabled individuals with housing.

Persons With Mental Disabilities

According to OBH/MR 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.

OBH/MR 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. OBH/MR finds clear evidence that the availability of residential settings must be increased year by year for an indefinite period. The Governor's Budget has provided new money for the past three years to address a portion of this need.

In the last several years, limited amounts of money have been available to increase supports 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. OBH/MR provides supportive daytime services to more than 2,500 individuals and their families each year.

According to OBH/MR, 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

According to the Coordinating Office for Drug and Alcohol Abuse Programs (CODAAP), substance-abuse research indicators reveal the entrenched presence and widespread abuse of alcohol, cocaine, heroin and marijuana. The overwhelming majority of treatment-seeking persons abuse drugs for many years before seeking help.

Housing is provided through Step-Down facilities and through the Recovery model. The Step-Down facilities are available for women with or without children and men without children. Recovery housing is available for single men or single women only, with some slots for persons undergoing methadone treatment and other slots designated as drug-free. There is an estimated unmet need for more than 3,000 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.

Homeless Needs

Nature and Extent of Homelessness

Like many other major cities across the United States, Philadelphia began to see rates of homelessness increase rapidly throughout the 1980s. As unemployment and poverty rates rose, the number of families and individuals experiencing homelessness surged. In response to the greater need for coordinated emergency shelter services, the City of Philadelphia created the Office of Services for the Homeless and Adults (OSHA) in 1988 to centrally oversee the City's shelter system and to administer federal, state and local funds for shelter and homeless-related services. In 1996, OSHA formally became the Office of Emergency Shelter and Services (OESS) whose mission is to assist individuals and families to move toward independent living and self-sufficiency through the provision of emergency shelter, related social services, adult protective services, and referrals to transitional and permanent housing. Over the past two decades the face of homelessness has changed, with precarious income and housing affecting a wider range of Philadelphia's citizens.

This section presents a profile of the homeless population in Philadelphia, including a discussion 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 OESS operates a centralized shelter 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. For each individual or family who enters shelter, OESS staff input a minimum amount of identifying data that allow OESS to track shelter utilization, population characteristics and service delivery as well as other information. With the assistance of an external contractor, the agency is currently developing a more sophisticated management information system that will be more responsive and tailored to the needs of the agency and its funding sources. This system is expected to be fully operational for OESS in 2004 and will be expanded to transitional and permanent housing providers in the future.

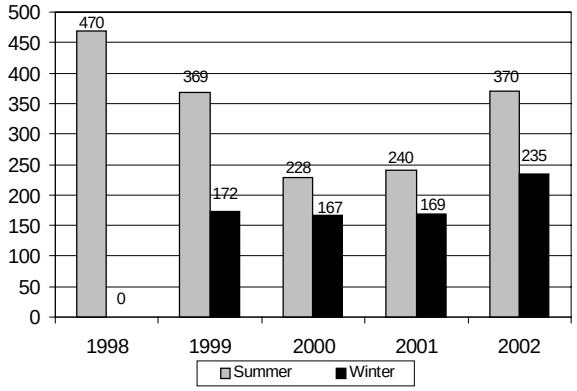
During the 12 months ending Oct. 31, 2002, OESS served 23,950 homeless people (single adults and family members) through its emergency shelter system. Of this number, 9,936 were adults without children and 14,014 were adults and children in families. Further demographics and other characteristics will be stated later in this section.

Unsheltered Homeless

Complementing the database that OESS maintains is the database overseen by the Outreach Coordination Center (OCC). Operated by Project H.O.M.E., a non-profit homeless services and supportive housing provider, OCC coordinates and oversees the activities of a network of street outreach teams run by several non-profit organizations in the city. The main goal of street outreach is to engage people living on the street in order to help them receive services and ultimately seek shelter. In order to do this, teams search for people living in areas not meant for human habitation (such as streets, sidewalks, subway concourses, highway underpasses) and slowly begin to develop relationships with the homeless people they contact. During the 12 months ending Oct. 31, 2002, OCC made a total of 14,879 contacts with people living on the streets. The unduplicated count of these persons is 2,759.

Over the past several years, OCC has conducted street counts to measure the number of people living on the streets. These counts are done quarterly so that OCC can establish an accurate picture of seasonal fluctuations among homeless populations on the street. Over the 2002 calendar year, OCC conducted four counts: on Feb. 21, 2002, there were 235 people; on May 23, 2002, there were 312 people; on Aug. 21, 2002, there were 370 people; on Nov. 20, 2002, there were 251 people. The following graph provides a comparison over the past five years of the number of people encountered who are living on the street:

Figure 1.6 Number of Homeless People Living on the Streets of Philadelphia (1998-2002)



Despite the best efforts of OESS and OCC, data regarding homeless persons are naturally flawed. There will always be hidden populations, for instance those doubling up in single housing units, which make it very difficult to obtain an accurate depiction of the entire number of Philadelphians who experience homelessness in a given year. The data collected by OESS and OCC, however, does provide a competent approximation.

■ 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.

Among those who entered the shelter system from Nov. 1, 2001, to Oct. 31, 2002, the majority was people in families (58 percent), followed by single adults (40 percent) and people in couples without children (2 percent). Children in families constitute 42 percent of the entire shelter population—demonstrating that those under 18 years of age are the most common shelter users.

The data can also be analyzed by using households as the smallest unit analysis (rather than the number of individual people) to offer a different view of the shelter population. OESS data indicate that 13,313 households were placed in shelter, with families accounting for 27 percent of the households while the remaining 73 percent were single adults and couples without children. This shows that adults without children are more prevalent than families in the shelter system but individual people in families constitute the greater proportion of people utilizing emergency shelter.

Family Characteristics

Almost 90 percent of the families entering shelter are single-parent households, of which 95 percent are headed by single women. For the most recent year of data, single fathers were the heads of 160 families. Both the actual number and proportion of single male-headed families have steadily increased over the past five years. The average number of children per family is 2.8 and nearly 7.5 percent of the adult females were pregnant when first entering shelter.

Table 1.20 Family Characteristics

Family Type	Percentage	
Single-Parent		90
Single Male-Headed	5	
Single Female-Headed	85	
Two-Parent		10
Total Families		**100**

Age Distribution of Sheltered Population

Below is a table with the age distribution of the adult sheltered population for the year ending October 2002. Among the figures, it is important to note the number of unaccompanied youth (0.1 percent) and the proportion of elderly (4.2 percent).

Table 1.21 Age Distribution of Sheltered Population

Age	Percentage
16 - 17	0.1
18 - 25	19.8
26 - 45	58.5
46 - 59	17.3
60+	4.2
All Adults/Unaccompanied Youth	**100.0**

■ Nature and Extent of Homelessness by Racial/Ethnic Group

Almost by definition, those experiencing homelessness are among the most economically vulnerable populations. For this reason the racial composition of a city's homeless population could be expected to mirror the racial composition of people living in poverty. For Philadelphia, this truism is not necessarily reality. While African Americans do comprise a large proportion of all households living in poverty, they experience homelessness at a far higher rate than poverty. Alternatively, the rates of homeless-ness among whites, Asian Americans and Latinos are much lower than their representation among Philadelphians living in poverty. For Asian Americans and Latinos, it is believed that part of the explanation for this disparity lies in language and cultural differences, unfamiliarity with the social service system and anxiety regarding citizenship status. While shelter services are never denied to eligible persons, it has been a long-standing

trend in Philadelphia that whites, Asian Americans and Latinos are under-represented in the shelter-using homeless population.

Racial statistics among people experiencing homelessness on the street are similar. The African American population is even more over-represented, the percentage for whites remains the same, and the proportion of Latinos and Asian Americans is much smaller.

Table 1.22 Racial Distribution of Homeless

Race/Ethnicity	Shelter-Using Homeless: Individuals Families	Unsheltered Homeless: Individuals
African-American	80.2%	84.0%
Latino	6.4%	2.0%
White	12.8%	12.0%
Asian American	<1.0%	2.0%
Other	<1.0%	<1.0%
Total	**100.0%**	**100.0%**

■ Subpopulations

While gathering and analyzing statistics on shelter and street populations is informative, the causes of homelessness for each family and individual are not identical. There is no standard set of characteristics that can be related to homelessness and many people living comfortably in their homes have the very 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). In spite of these barriers, OESS 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 intake process, people seeking shelter are asked to describe their current situation and what led them to require emergency shelter. In particular, people are asked whether they have a substance abuse history. They are not required to disclose this accurately and their response is not compared to any other source of data, so it is held that the OESS intake data regarding substance abuse are flawed. A better understanding of the situation is gained by the OESS social workers who work directly with families and individuals — often they quickly recognize when a substance-abuse problem exists and refer their clients to the appropriate service systems for support and intervention. OESS is continually strengthening its collaboration with the Behavioral Health System (BHS) which oversees substance-abuse treatment programs and mental health services, to ensure clients receive the services they need.

While OESS does not have comprehensive data on substance abuse among the sheltered homeless, OCC does collect accurate data on substance abuse among the unsheltered. Over the past year, 43 percent of the persons encountered had a substance-abuse history. This information is confirmed through repeated observation and self-report.

Persons With Severe Mental Illness

Similar to substance-abuse statistics, the OESS figures regarding mental health issues are mostly confined to self-report or single observations at shelter intake. 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. For clients who divulge their mental health needs or for whom their case manager may suspect persisting problems, OESS again works closely with BHS to link them with the appropriate level of supportive services.

OCC data indicate that approximately 17 percent of the unsheltered population has serious mental illness. Like OESS, OCC works closely with BHS 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 can 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 OESS data rely on self-report for histories of substance abuse and mental illness. OCC indicates that 23 percent of the people engaged in the past year were dually-diagnosed. People experiencing homelessness and who have dual diagnoses face two significant barriers they must overcome in addition to their 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 (often 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. A local study conducted by PHMC reported that approximately 30 percent of families coming into the emergency shelter system cited domestic violence as the primary reason for their homelessness. Women fleeing domestic abuse are likely to seek out housing assistance from an advocacy organization that can provide them with shelter rather than seeking housing from the traditional emergency shelter system maintained through OESS.

Victims of violence have varying needs. Some may need the support of a shelter setting while others would benefit greatly from transitional or permanent housing. In the experience of the Latina Domestic Violence Program (LDVP), many victims of violence decide to stay in a hazardous situation due to the lack of housing availability and the current lack of housing options in Philadelphia. According to LDVP, there is one City-sponsored domestic violence shelter with a capacity of 58 beds.

One other housing option exists which is exclusively for victims of domestic violence - Sojourner House sponsored by Women Against Abuse (WAA). From June 2001 to July 2002, Sojourner House provided 7,952 days of shelter to both new and continuing adults and 18,984 days of shelter to both new and continuing children. During this same time frame, WAA had to turn away 64 adults and 15 children who were seeking shelter from domestic violence.

Homeless Persons With AIDS

As part of an AIDS housing needs assessment study conducted for OHCD in 1996, a team of scholars led by Dr. Dennis Culhane of the University of Pennsylvania analyzed data from the City's public shelter system and AIDS surveillance databases. By integrating these databases, the team was able to study the relationship between AIDS and homelessness in the City of Philadelphia. The study found that homeless persons have ten times the risk of having AIDS as the general population, and that persons with AIDS are more than three times as likely to have been homeless than the general population.

These findings were confirmed by a 1996 housing survey (questionnaire) conducted by the same team. Of survey respondents, 31 percent had lived in a homeless shelter at some point in their lives, including 16 percent who had lived in a shelter during the preceding 12 months. Shelter residence was particularly high among heterosexual men and African American men and among women. Survey respondents reported a high level of housing instability and used strategies other than shelter stays as emergency housing options. Thirty-nine percent of men and 52 percent of women reported that they had lived night-to-night with friends or family. In the last year, 12 percent of respondents had spent the night in a place not intended for sleeping, such as in a car or an abandoned building. On any given day, 5 percent of survey respondents were homeless.

The survey also found a significant correlation between substance abuse and homelessness, with substance abusers three times as likely as non-substance abusers to have been in a homeless shelter and four times as likely to have spent the night in a place not intended for sleeping.

■ Families and Individuals Threatened With Homelessness

Lack of Income

The one overriding characteristic of people experiencing homelessness is that they are facing a severe shortage of income. With the chronic recession economy, time limits for public welfare and changing eligibility requirements, it has become increasingly difficult for individuals and families to earn sufficient income to maintain market-rate housing and cover other basic expenses. Many of the people coming into the shelter system do not have employable skills. Few have education beyond a high school diploma or a significant work history. More often than not, the jobs that persons in the OESS system obtain are low-paying service sector positions that have inconsistent schedules. Often people cannot predict how much money they will be making from week to week which adds to their economic uncertainty. In addition, high rates of turnover are common in the unrewarding and low-wage entry-level positions prevalent in the service industry. Until service sector positions pay a livable wage income, it will be virtually impossible for people to leave emergency shelter by moving into unsubsidized, permanent housing.

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
		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
		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
		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
		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)	5,185	2,380
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.

Lead-Based Paint Hazards

While old houses in general contain lead, deteriorated old houses are 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. A breakdown of units by occupant income and year built is not yet available for the 2000 Census. The CHAS Databook – a special tabulation prepared for HUD – showed approximately the following 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. Although good comparative data are not available, Dr. Carla Campbell of the national Advisory Committee on Childhood Lead Poisoning Prevention reports that of all U. S. cities, Philadelphia has the second-highest number of children with blood lead above the Environmental Intervention Blood Lead (EIBL) level.

Neighborhood Transformation Initiative

Many Philadelphia neighborhoods are in some state of decline. The age and deterioration of large portions of the housing stock in low-income communities and increasing housing abandonment and vacancy have contributed to a net decline in the quality and quantity of housing accessible to low- and moderate-income populations (see Sections I and II). These trends are symptomatic of underlying demographic and economic changes over the past 50 years, as suburban growth and the demise of industrialization resulted in a flight of population and jobs from Philadelphia. Housing policies and programs alone cannot solve these problems. It requires a dramatic change in government structure, policies and priorities.

In April 2001, the City of Philadelphia unveiled its Neighborhood Transformation Initiative (NTI). NTI is a strategy to rebuild Philadelphia's neighborhoods as thriving communities with clean and secure streets, recreational and cultural outlets and quality housing. NTI takes a multifaceted, comprehensive approach that stresses interagency cooperation and coordination in addressing every aspect of neighborhood development. The initiative also creates opportunities for government and citizens to work together, restoring civic pride and building community spirit. NTI strives to build the capacity of community-based organizations to identify needs and develop new housing and employment strategies within their communities while garnering the support of the private sector through innovative partnerships and by leveraging resources. Through its various components, NTI will help Philadelphia's neighborhoods meet their potential as clean, safe and thriving places in which to live, work and play.

■ NTI Goals and Principles

NTI establishes a framework for action with six goals to revitalize Philadelphia's neighborhoods and to change the way the City operates:

Goal 1: Planning
Facilitate and support community-based planning and the development of area plans that reflect citywide and neighborhood visions.

Goal 2: Blight elimination
Eradicate blight caused by dangerous buildings, debris-filled lots, abandoned cars, litter and graffiti to improve the appearance of Philadelphia streetscapes.

Goal 3: Blight prevention
Advance the quality of life in Philadelphia neighborhoods with a targeted and coordinated blight prevention program that enforces city codes and abates public nuisances.

Goal 4: Assembling land for redevelopment
Improve the City's ability to assemble and dispose of land for redevelopment and establish a Land Bank that will oversee the continual maintenance of such land over time.

Goal 5: Neighborhood investments
Stimulate and attract investment in Philadelphia neighborhoods.

Goal 6: Leveraging resources
Leverage resources to the fullest extent possible and invest them in neighborhoods strategically.

Effectively promoting new investment in Philadelphia's neighborhoods requires transparent strategies, predictable administrative policies and a coordinated, comprehensive approach that mandates cooperation among public agencies, community residents and private and non-profit sector interests.

Anchored by standards for quality neighborhoods, the City will employ a set of principles to guide the allocation of federal, state, and local resources that are available for investment in neighborhoods. These principles seek to:

- **use planning as an investment tool;**
- **balance affordable and market-rate housing;**
- **invest to stimulate market activity;**
- **foster competition to get the best product;**
- **maximize private capital and minimize public subsidies; and**
- **link housing with other public and private investments.**

Market and Inventory Conditions

■ General Market and Inventory

The "Needs Assessment" section characterized the basic supply and demand forces influencing the Philadelphia housing market. An aging housing stock, population loss and declining incomes among residents have led to extensive housing deterioration and abandonment, as well as a high incidence of affordability and housing problems for lower income groups and special-needs populations. On the other hand, housing in parts of the city is well-maintained and appreciating in value. There were 58 census tracts in the metropolitan region where home values rose more than 30 percent from 1996 to 2001; three-fifths of these high-appreciation tracts are in Philadelphia. In 2001 The Reinvestment Fund and the Metropolitan Philadelphia Policy Center completed a real-estate market study on which the Neighborhood Transformation Initiative (NTI) investment strategy is based. The study identified six types of housing markets.

1. Regional Choice: These areas have the highest average housing values which tend to fluctuate along with the general economic cycle; the housing stock is generally older and in excellent condition. Regional Choice markets have a mix of residential, commercial and institutional uses; the housing stock is both owner- and renter-occupied. Residents in these areas tend to have the highest credit scores in the city.

2. High Value/Appreciating: These areas, like the Regional Choice markets, have very high average housing values, strong appreciation and population stability. However, unlike the Regional Choice markets, they contain less commercial activity and higher rates of homeownership. Older housing, in good condition, is the norm. Resident credit scores are generally good.

3. Steady: These markets have high housing values but not as high as the Regional Choice and High Value/Appreciating markets. Price appreciation over the '90s was not strong. Steady markets have very little commercial presence and owner-occupancy rates are high. The age of housing reflects a substantial portion of the homes built during the post-World War II housing construction boom. Resident credit scores are generally high but show signs of erosion.

4. Transitional: These markets have housing values that exceed the citywide average; change was minimal over the '90s. Although in many of these markets the housing stock is relatively younger, some show signs of elevated levels of vacancies, dangerous properties, demolitions and other indicators of physical deterioration. Transitional markets have about the lowest average level of commercial uses and the highest average level of owner occupancy. Resident credit scores reflect greater risk than the aforementioned markets, meaning that access to traditional sources of credit is reduced.

5. Distressed: These markets have home values well below the other markets. There is price appreciation in these markets (e.g., from $39,800 in 1990 to $46,200 in 1999) but the appreciation is based on low real estate values. The housing stock is old and beginning to show signs of wear and tear. The number of demolitions, vacant and dangerous houses is significant. A large percentage of the households is elderly. Many households are unable to borrow from mainstream financial institutions because of low incomes and poor credit histories.

6. Reclamation: These markets have the oldest housing and the lowest average values. While the 1990s showed substantial percentage gain in sale prices (e.g., from $15,900 in 1990 to $20,700 in 1999), these prices remain well below the citywide average. Vacancy rates are very high and a significant proportion of the occupied housing stock is in substandard condition. There is very little commercial presence. Both owner occupancy and Section 8 tenancy rates are high. Resident credit scores reflect the highest risk levels in the city.

This section of the *Consolidated Plan* provides additional detail on the state of the housing stock, especially in the Transitional, Distressed and Reclamation markets. It surveys the housing resources available to lower income and special-needs populations.

Most of Philadelphia's housing units are in structures with fewer than five units, typically single-family rowhouses or buildings that were built as single-family houses and later divided. The majority—349,633 units—are owner-occupied; another 240,438 are occupied by renters.

From 1990 to 2000, the median sales price for a home in Philadelphia increased from $49,400 to $59,700 while the median monthly rent increased from $358 to $569. The current fair market rents in Philadelphia

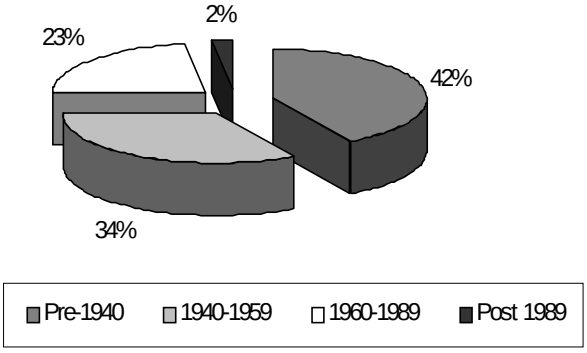
are $553 for efficiencies, $679 for one-bedroom apartments, $839 for two-bedroom apartments and $1,050 for three-bedroom apartments.

Though Philadelphia has an ample supply of housing units at prices that middle-income residents can afford, the housing problems facing low-income families are severe. The age and deteriorated condition of the city's housing stock has led to the abandonment of many homes by families who do not have the resources to repair or maintain them. Middle-income residents, however, may desire new construction units or modern housing designs which are in short supply in Philadelphia's traditional rowhome neighborhoods.

In 2000, Philadelphia had 661,958 total housing units--a decrease of 1.9 percent from 1990. There were 71,887 vacant units, only 63 more than in 1990. Vacant houses represented more than 10 percent of the total housing stock.

Figure 2.1

Age of Philadelphia's Housing Stock Dates of Unit Construction



Vacant and Abandoned Housing

Much of the city's housing stock was constructed during the industrial boom years of the late 1800s to mid-1900s (Figure 2.1). The development of rowhouses, the most common housing type in the city, was a relatively inexpensive means of producing housing for a growing industrial workforce. At present, a significant number of the city's homeowners are low-income, often elderly persons who may not have sufficient financial resources to maintain their homes or to obtain loans for needed repairs. The lack of regular maintenance, especially of roofs, accelerates property deterioration and increases the cost of rehabilitation.

Most vacant properties pose significant problems to city government and to neighborhood residents because private owners have abdicated their responsibility to take care of them. These properties are often vandalized and structurally dangerous, becoming a major concern to residents in surrounding properties. Trash-strewn vacant lots blight neighborhoods.

Loss of Rental Housing and Housing Stock

Abandonment of the housing stock continues to be a major problem for the City. In many areas where property values have decreased, owners are unwilling or unable to invest in maintaining or upgrading major systems. When plumbing, heating, drainage and roofs fail, properties become uninhabitable and are vacated. The City tries to preserve properties by cleaning and sealing them. When the roof fails, however, deterioration progresses through the structure. Eventually the property becomes imminently dangerous and must be demolished. Despite an average of 1,000 demolitions per year, the City has not been able to reduce the number of abandoned properties. One goal of NTI is to identify and aggressively clean up blight by demolishing vacant and dangerous buildings.

Multifamily Building Vacancy

The Philadelphia Redevelopment Authority (RDA) confirms the poor condition of many multifamily buildings. Under the Housing Opportunities Program, RDA surveyed and evaluated many occupied apartment buildings that house low- and moderate-income families. It found that many rental property owners regularly make cosmetic repairs (painting, new kitchen and bathroom cabinets) in order to attract tenants while neglecting to maintain or upgrade deteriorating major systems. When the buildings have deteriorated to the point that units are no longer habitable, and/or when aggressive City code enforcement is applied, these units may be abandoned and the tenants displaced.

Current Housing Deficiencies

The Philadelphia Housing Development Corp. (PHDC) regularly repairs owner-occupied housing located in low-income areas of the city. PHDC's Basic Systems Repair Program (BSRP) and Weatherization Assistance Program inspect more than 8,000 houses each year as part of providing needed system and weatherization repairs for low-income homeowners. Since July 1, 1996, the weatherization department has surveyed approximately 6,500 single-unit, privately owned properties. BSRP provided an average of more than $5,160 in emergency repairs to these properties. The following services were provided: water service (17 percent); heater replacement (22 percent); sewage (19 percent); electrical (16 percent); roofing (23 percent); and structural (3 percent). This sample of low-income

Table 2.1 Selected Housing Deficiencies, 1975, 1989, 1995, 1999

(Annual Housing Survey, 1975; American Housing Survey, 1989, 1995, 1999)

	1975	1989	1995	1999	% Change 1975-1999
Common stairways with:					
Railings loose	600	400	5,300	0	-100
No railings	100	800	0	1,300	1,200
Loose steps	600	800	3,200	2,300	283
Electrical problems:					
Exposed wiring	2,000	12,900	8,500	3,400	70
Rooms lack working outlets	7,300	7,800	6,200	7,000	4
Signs of roof leakage	20,800	10,600	44,400	54,000	160
Open cracks or holes:					
In interior walls or ceilings	20,400	32,700	40,000	33,400	63
Holes in floors	5,500	7,200	17,100	5,600	2

Philadelphia homeowners strongly suggests that not only are they at risk from hazards in their building systems but also from secondary effects. For example, the high percentage of plumbing jobs suggests frequent exposure to sewage. The high percentage of heater replacements suggests that many people are exposed to kerosene or gas stove combustion byproducts, or are at risk from the use of electric space heaters.

■ Annual Housing Survey Findings

Shown in Table 2.1 is a comparison of relevant data in the U.S. Census Bureau's 1975 *Annual Housing Survey* and the 1989, 1995 and 1999 *American Housing Survey* reports for Philadelphia. In the intervening two decades, electrical system problems increased by 70 percent, roof problems by 160 percent and stairway deficiencies by 283 percent.

■ Standard, Substandard and Substandard but Suitable for Rehabilitation

Definitions

The Philadelphia Housing Code was absorbed into the Philadelphia Property Maintenance Code in 1997. A housing unit is considered "standard" if it is in compliance with the Property Maintenance Code. Because the code is responsive to the peculiarities of the existing housing stock and the many "grand-fathered" conditions (i.e., stair widths, certain room layouts), the number of standard units in Philadelphia cannot be precisely measured. Buildings must comply with all codes for occupancy. Technically a house with only one minor and yet easily correctable code violation, such a loose stair railing, is not standard. However, such a house would not be considered "substandard" according to our definition and purposes for the *Year 29 Consolidated Plan.*

In this document a "substandard" unit would not only be in violation of the Philadelphia Property Maintenance Code but would also require substantial rehabilitation (costing $25,000 or more) to bring it into compliance. Imminently dangerous buildings are considered beyond reasonable repair and ready for demolition, according to L&I criteria. Substandard units would not be considered imminently dangerous because they are suitable for rehabilitation.

None of the 2000 Census variables, either alone or in combination, can determine whether a property is "substandard but suitable for rehabilitation." For instance, the age of housing is not a suitable indicator because most houses in the city were built before 1940. Lacking complete plumbing facilities or lacking complete kitchen facilities are not reliable signs. If only one system is deficient, repair costs may be less than the $25,000 threshold. Vacancy by itself is not an appropriate measure of condition nor is "vacant and boarded up units."

Determination of suitability for rehabilitation involves more subjective judgments. Philadelphia has thousands

of vacant and occupied units in various stages of deterioration. Certain buildings may be important to preserve because of their importance to the fabric of the community—cost notwithstanding. Value of property relative to the cost of rehab is not an appropriate indicator as thousands of properties which most observers would consider appropriate for rehabilitation are located in neighborhoods with a very low real estate valuation.

Given these circumstances, the City has defined "substandard but suitable for rehabilitation" in terms of current program standards. Most rental units produced through city-funded, vacant property rehabilitation have an average per unit subsidy of $34,000. Most homeownership units produced through city-funded vacant property rehabilitation have an average per unit subsidy of $90,000.

■ Other Factors Affecting Housing Stock Quality

Poor Subsoil Conditions

Another factor which affects the city's housing stock in some areas is the condition of the subsoil. Houses in certain Philadelphia neighborhoods were built without special reinforcement over soil which proved to be unstable. In such areas in Logan and Roxborough, subsidence has so damaged structural soundness that houses have become dangerous or imminently dangerous. They must be vacated and demolished. The Logan Triangle Area contained 950 houses (1,300 dwelling units) built between 1910 and 1930. The developers created the site by filling a valley with ash and cinders to a depth of as much as 40 feet. As houses settled on this fill, the water and sewer lines under them pulled apart. Water then eroded the ash, leading to a cycle of further subsidence and leakage. Similar conditions have affected houses in a much smaller area of Roxborough on the 4100 block of Mitchell Street and the 400 block of Pennsdale Street.

Housing-Related Environmental Problems

Subsoil contamination in all the older parts of the city complicates and increases the cost of housing production. Soil tests must be performed on the proposed site of any housing development to determine site clean-up needs. Because of Philadelphia's history as a major industrial center, often some contamination will be discovered and have to be remedied before work can proceed. The most common contaminant is petroleum from leaking underground oil storage tanks. Industrial solvents and other toxic chemicals are often encountered as well. In some cases it is necessary to remove truckloads of contaminated soil to prepare a site for development.

■ Suitability of Housing Stock for Special-Needs Populations

A typical Philadelphia rowhouse has a front door, three steps up from the sidewalk and two or three stories reached by rather steep, narrow interior stairs. Interior doors and hallways are often too narrow for wheelchairs and sometimes for persons using walkers. This design presents obvious problems for those with limited mobility. Adaptations such as an entrance ramp (which may require a zoning variance) or removing the lip from interior and exterior stairs can make such a house livable. However, more extensive modifications are sometimes necessary. In such cases, it can be difficult to make the needed modifications with limited space and resources. For example, the sidewalk space in front of rowhouses often cannot accommodate a properly proportioned ramp, necessitating the installation of an electronic chair lift. The expense of such modifications can be prohibitive to persons with disabilities as they can cost from $9,000 to $16,000. For these and other reasons, many disabled or frail elderly persons may find that only a one-story house or an apartment in an elevator building is appropriate housing. With the City increasingly investing in new construction, rather than rehabilitation, to create new affordable units, it is more feasible to build fully accessible or visitable units than previously.

Areas of Racial and Low-Income Concentration

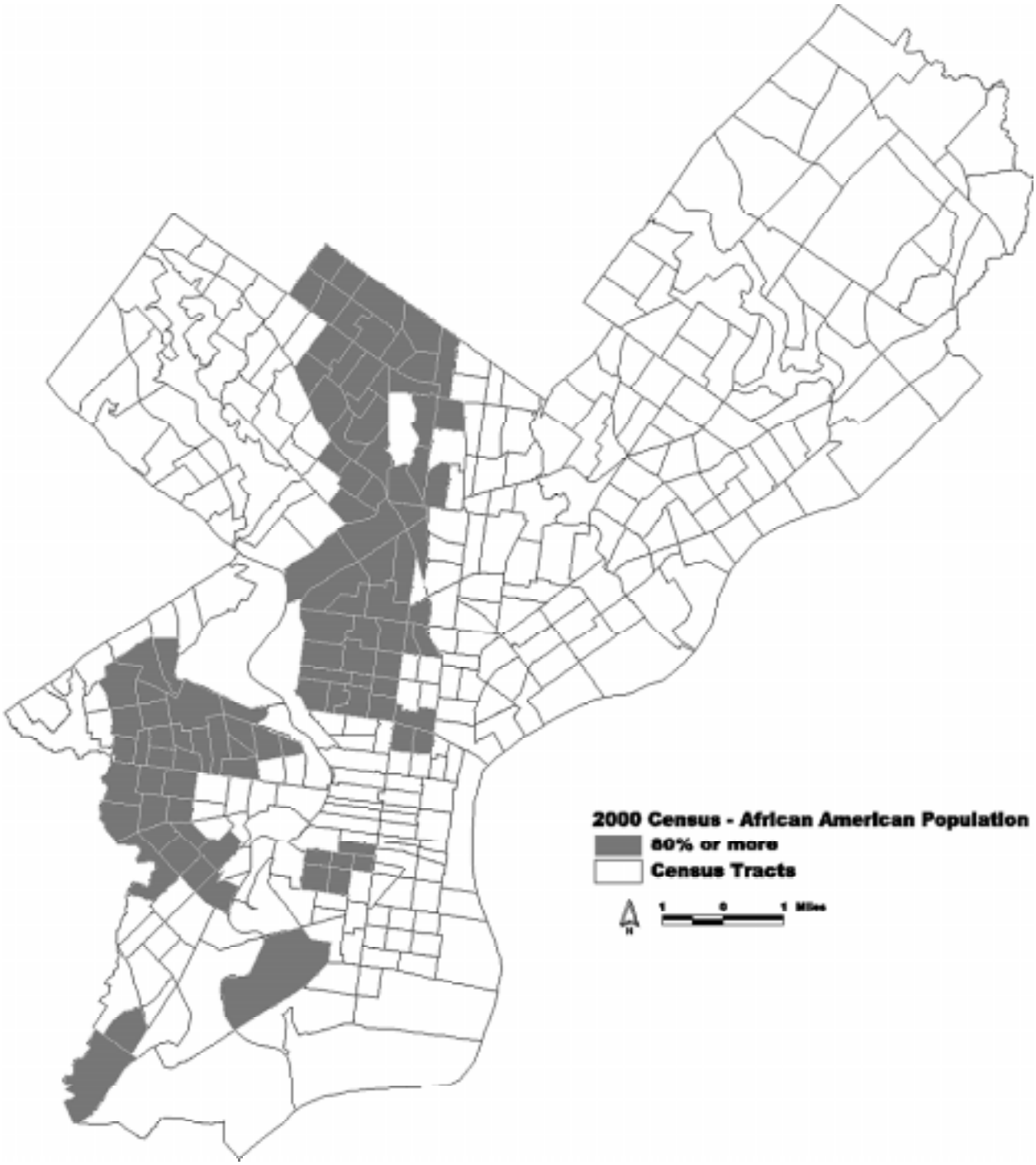
Philadelphia is a city of neighborhoods, many of which have a distinct racial and/or ethnic character. As shown in the "Needs Assessment Section," the loss of income and the effects of growing poverty have generated an increasing need for housing assistance, particularly for minority households. This section will identify the areas of racial and low-income concentration in Philadelphia.

Racial and ethnic minorities, which comprise more than 42 percent of Philadelphia's population, are more likely than non-Latino whites to be low income. According to the 1990 Census, 60 percent of Latino households and 46 percent of African American non-Latino households are classified as extremely low and low income while only 30 percent of white households fall in these categories.

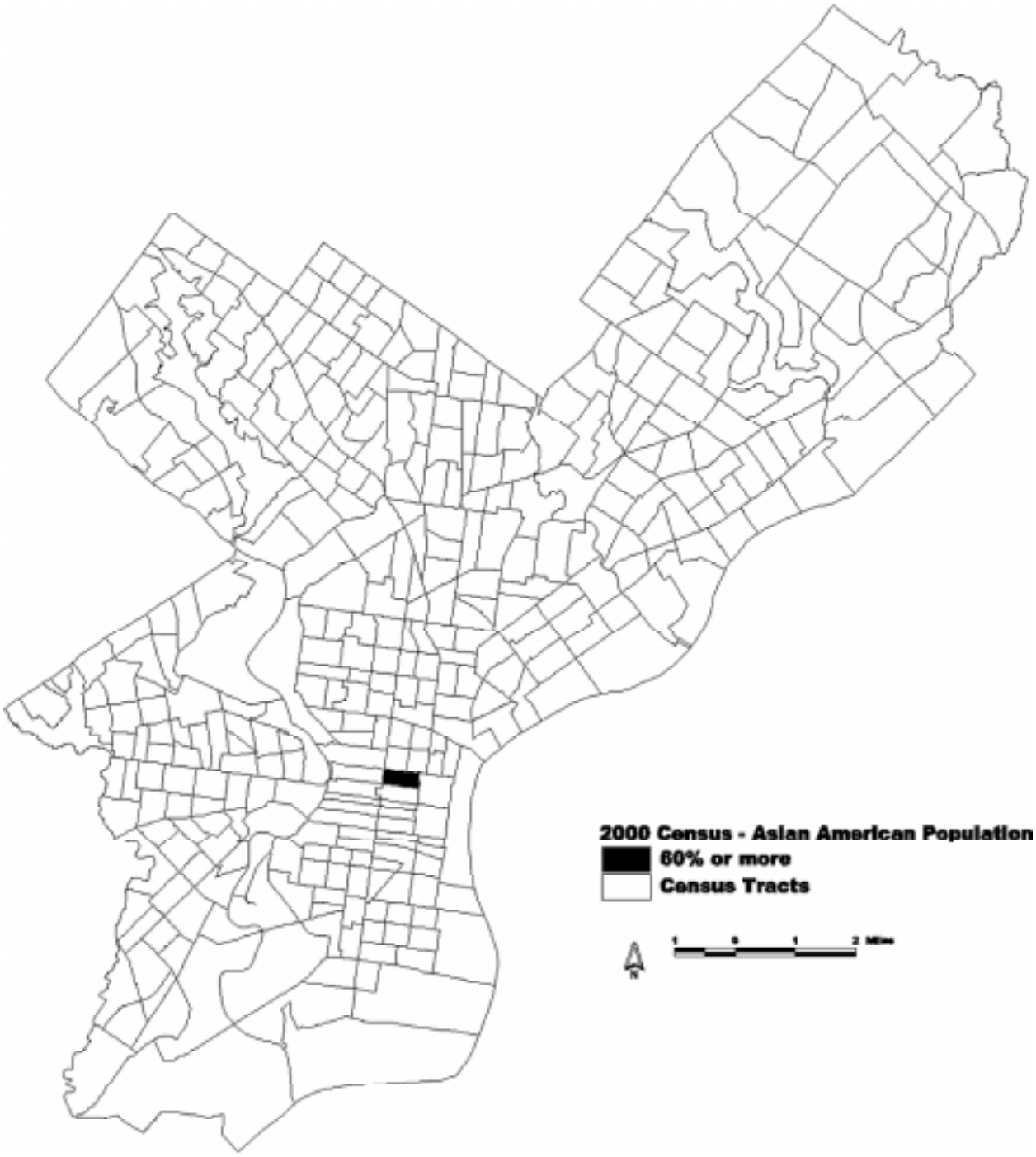
The U.S. Department of Housing and Urban Development (HUD) requires the City to define and identify areas of racial/ethnic and low-income concentration in this document. To meet this requirement, the City defines area of racial/ethnic minority concentration as any census tract in which, according to 2000 Census data, more than 80 percent of the population is African American or more than 60 percent is Latino or Asian/Pacific Islander. By this definition, 111 census tracts (nearly 30 percent of all tracts) are areas of racial/ethnic concentration. These areas are depicted in Maps 1 and 3.

For the purposes of the *Year 29 Consolidated Plan*, the City defines an area of low/moderate-income concentration as any census tract in which, according to 2000 Census data, more than 80 percent of the population is of low/moderate income (family income at or below 80 percent of the Philadelphia median family income). By this definition 70 census tracts, or nearly 19 percent of the Philadelphia total, are areas of low/moderate-income concentration, shown in Map 4.

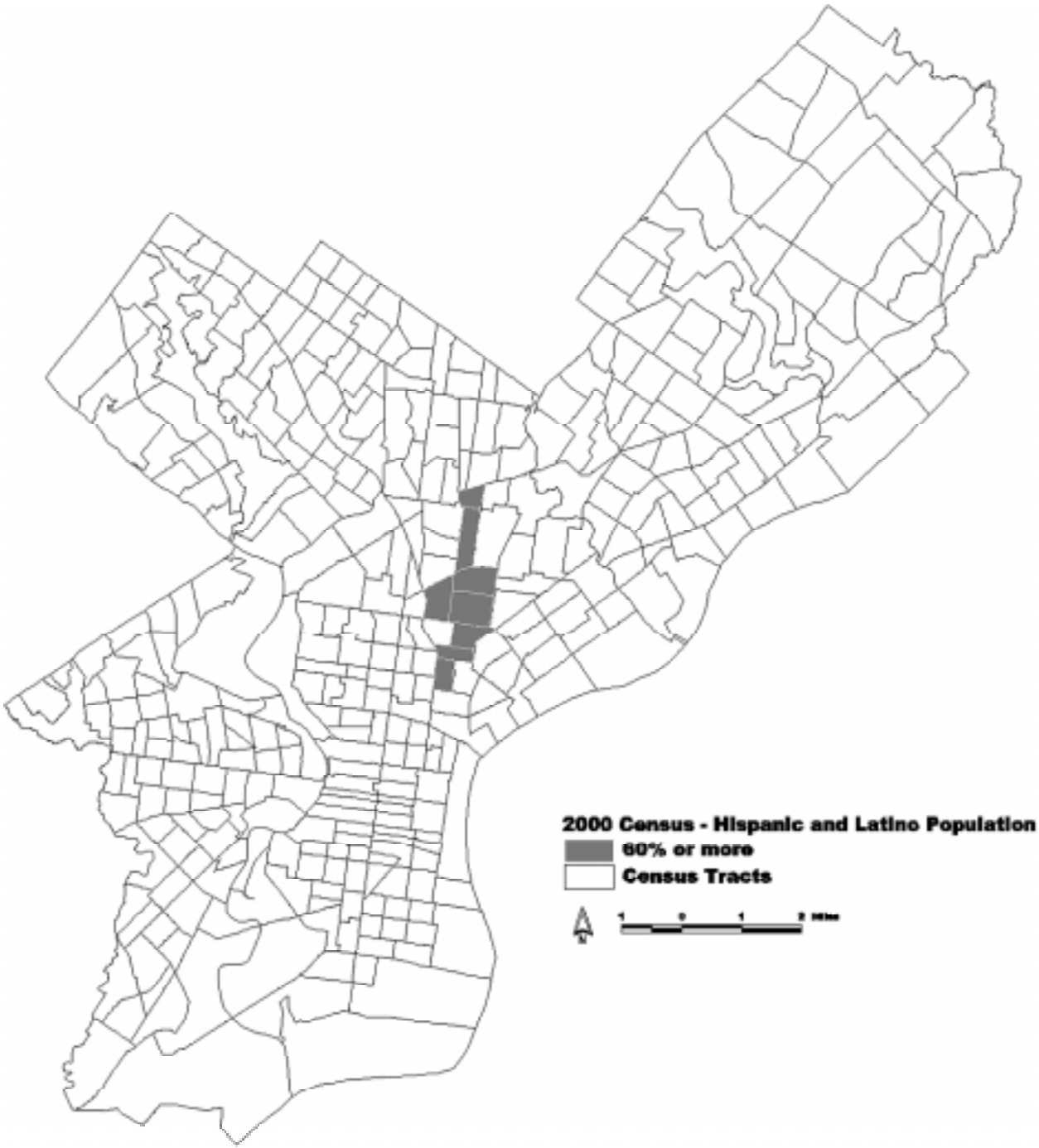
Map 1
Concentrations of Philadelphia Population by Race and Ethnicity
African American, 2000
(Census tracts with 150 or more persons)



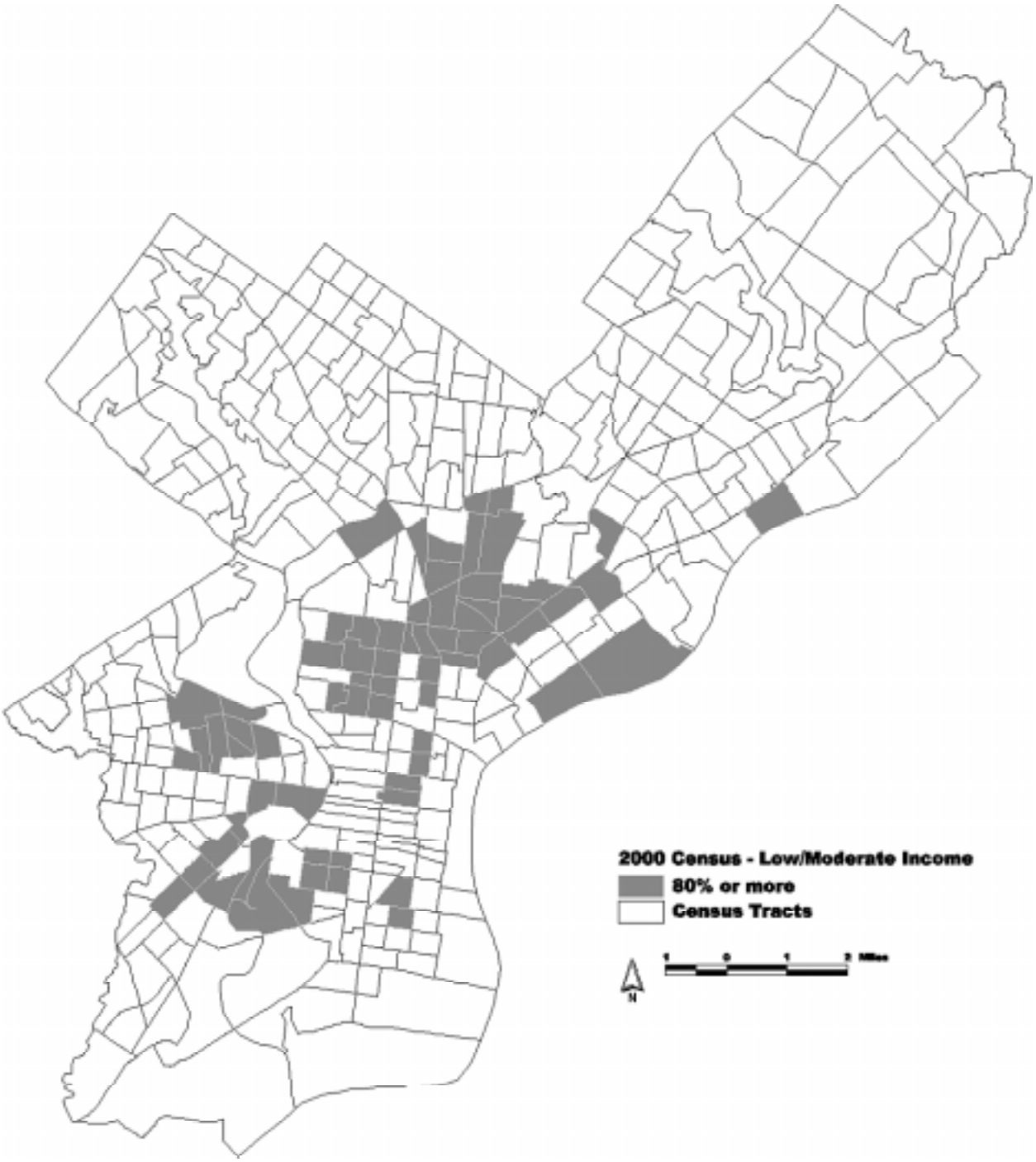
Map 2
Concentrations of Philadelphia Population by Race and Ethnicity
Asian/Pacific Islander, 2000
(Census tracts with 150 or more persons)



Map 3
Concentrations of Philadelphia Population by Race and Ethnicity
Latino, 2000
(Census tracts with 150 or more persons)



Map 4
Concentrations of Low/Moderate Income Persons
by Census Tract, 1990
(Census tracts with 150 or more persons)



Inventory of Public and Assisted Housing

■ Public Housing

The Philadelphia Housing Authority (PHA) is organized under the laws of the Commonwealth of Pennsylvania to develop, acquire, lease and operate low-rent housing programs. The PHA is the largest housing agency in the Commonwealth and the fourth largest in the nation. PHA manages more than 24,800 units of public housing and houses 70,000 residents. There are 42 conventional developments wih more than 7,000 units and 4,394 scattered-site units. PHA also manages 13,088 Section 8 certificates and vouchers. The table below lists the unit mix of PHA housing by bedroom size:

Table 2.2 Philadelphia Public Housing: Unit Mix

Unit Size	Number of Units	% of Total Units	% of Applicants on Waiting List
Studio/One Bedroom	4,835	19.4	1.7
Two Bedroom	6,526	26.3	27.4
Three Bedroom	10,166	41.0	9.2
Four Bedroom	2,098	8.5	1.7
Five Bedroom	886	3.6	0.3
Six Bedroom	295	1.2	<0.1
TOTAL	**24,806**	**100**	**40.4 + 59.6 not specified**

As of April 1, 2001, PHA has an actual vacancy rate of 24.09 percent and an adjusted vacancy rate of 11.64 percent. Eliminating vacancies is an ongoing task. Many PHA sites are undergoing comprehensive modernization. Additional sites are receiving major treatment for kitchens, baths or roofs. HUD is reviewing several other sites for conformance to Section 202 regulations. The results of the review may require eventual vacating and demolition of several sites. A more detailed description of this activity is included in the section "Loss of Inventory." Table 2.5 lists all estimated Comprehensive Grant Program (CGP) allocations through Federal Fiscal Year 2001.

■ Restoration and Revitalization Needs

Factors such as the age of units, vandalism and insufficient operating subsidies have created conditions of disrepair in many PHA units. Four of PHA's largest developments, Richard Allen Homes, Schuylkill Falls, Martin Luther King and Mill Creek are undergoing major revitalization through the HOPE VI program. HUD awarded PHA more than $130 million in HOPE VI funds to completely redesign and transform the environmental and social character of these developments.

Comprehensive modernization is on schedule or underway at several other developments through CGP allocation. In addition to the sites mentioned above, major modernization projects are underway at Norman Blumberg Apartments, Fairhill Apartments, Passyunk Homes, Champlost Homes, Bartram Village, Hill Creek Apartments, Emlen Arms, Wilson Park, and Raymond Rosen Apartments. Table 2.5 lists all estimated CGP allocations through Federal Fiscal Year 2001.

■ PHA Compliance with Section 504 of the National Rehabilitation Act Transition Plan

In order to comply with HUD's 1988 requirements for Section 504 of the National Rehabilitation Act of 1973, PHA conducted a needs assessment and prepared a Transition Plan in June 1992. PHA was then required to meet the accessibility needs of existing residents in a prescribed amount of time or be subject to monetary sanctions under a Voluntary Compliance Agreement (VCA). PHA met the VCA deadline of Sept. 30, 1997.

Disabled residents with accommodation needs have been identified through four different surveys and the

continuing efforts of managers and resident affairs coordinators. Since 1992 PHA has maintained an on-going program to accommodate disabled residents and applicants, recording all accommodation requests on a database and tracking accessibility alterations to units.

Approximately 5,944 residents are identified as elderly or disabled. Of those, 1,946 have identified themselves as disabled and needing a special accommodation.

As of April 10, 2002, PHA had identified:

252	wheelchair-users
1,188	persons with mobility limitations
84	persons with hearing impairments
76	persons with vision impairments
346	persons with other disabilities
1,946	**residents who identify themselves as disabled with possible special needs**

■ Modernization

As PHA modernizes its housing stock, a minimum of 5-percent wheelchair-accessible, and 2-percent hearing/vision impaired-accessible units must be provided for each project. In addition, PHA requires a minimum of 25 percent "visitable" units where possible. Common areas or parts of facilities, such as management offices and community centers, must be made accessible to the maximum extent feasible. PHA completed its program to add ramps, lifts and elevators to common areas. Restroom alterations are pending at four remaining sites.

Table 2.3 on the next page reflects the current number of wheelchair-accessible units existing, planned or under construction at PHA developments.

■ Strategy for Improving Management and Operation of Public Housing and Living Environment for Public Housing Residents

In 1993 a goal-oriented partnership was formed among the City of Philadelphia, HUD and PHA. Significant progress has been made through this partnership, including an improved quality of life for residents of public housing, improved management operations and removal of the classification "mod troubled."

During the fiscal year ended March 31, 1997, PHA made a major achievement under the Public Housing Management Assessment Program (PHMAP)—a confirmed PHMAP score of 60.24 percent. Based on this score, PHA was assigned the status of "standard performer" and is no longer considered a troubled agency. This demonstrates PHA's progress since 1984 when HUD designated it "operationally and financially troubled." PHA's performance on key management indicators continues to improve, as measured by HUD. The Public Housing Assessment System (PHAS) showed continuous improvement over the past twelve months as evidenced by improved scoring—a PHAS score for 2001 of 79, which represents an increase from the score of 75 in year 2000 and 70.66 in 1999.

The Improvement Plan

Housing authorities are required under the PHMAP to prepare an improvement plan covering all indicators where the agency does not have a passing grade ("C" or better). This plan provides pertinent information regarding the authority, baseline data, performance targets and strategies as required by HUD regulations. It also includes various tasks and strategies such as:

1. Efficienctly fill vacant units

Mass-leasing strategies are being successfully implemented at modernized sites according to protocol established as part of standard operating procedures.

2. Establish force-account crews and complete analysis of modernization activities that lend themselves to force- account work.

Force-account maintenance crews are in place for vacant unit rehabilitation and deferred maintenance. PHA has aggressively pursued the use of force account to assist in the modernization of its inventory. Currently, it has approval for scattered-sites electric, plumbing, heating, carpentry, windows and doors, concrete and tree trimming. PHA also has HUD approval for force-account programs for Section 504 compliance, fire-code compliance, roofing, tree trimming, concrete and pavement, plumbing, back-flow preventors, combustion/ HVAC, electric and high voltage upgrades.

3. Use interagency agreements.

An intergovernmental agreement enacted among OHCD, PHA, RDA and PHDC has enabled PHA to work more closely with and receive more support from City housing agencies. Through this agreement, the City has been able to assist PHA in some rehabilitation of vacant public housing units, emergency repairs to occupied public housing units and other activities. PHA is now able to secure the services of these agencies in performing rehabilitation activities and other tasks which it previously could not handle because the needs exceeded staff

Table 2.3: PHA Wheelchair-Accessible Units as of April 10,2002

	Total Avail. Units	Wheelchair Proposed	Wheelchair Complete	Wheelchair Adapt	Status
Abbottsford Homes - Ph. I	236		12		
Abbottsford Homes - Ph. II	364				Future planning
Richard Allen Homes - Phase I	150		4		
Richard Allen Homes - Phase II	178	31			Under construction
Arch Homes	73		4		
Sen. Herbert Arlene Homes	32		2		
Bartram Village	493		26		
Bentley Hall*	89	10			No major modernization proposed yet
Norman Blumberg Apartments - Family Units	415		19		
Norman Blumberg Apartments - Senior Building*	94		44		
Cambridge Plaza	124	18			Construction pending
CB Moore Homes	29		2		
Champlost Homes	102		6		
Collegeview *	53				No major modernization proposed yet
Emlen Arms*	156		46		
Fairhill Apartments	264		15		
Germantown House*	167	10	2	41	
Haddington Homes	148	7			
Harrison Plaza	297	13	1		Planning in process
Haverford Homes	24	2			
Hill Creek	338	10	6		Construction in process
Holmecrest Houses*	84		2	14	
James W. Johnson Homes	530		5		No major modernization proposed yet
Katie B. Jackson Plaza*	67		3		No major modernization proposed yet
Gladys B. Jacobs Manor**	80		4	76	
Liddonfield Homes	460		3		No major modernization proposed yet
Mantua Hall Apts.	152				No major modernization proposed yet
Mill Creek Apts.	262				Planning in process
ML King Plaza	247	31			Under construction
Morton Homes	247		1		No major modernization proposed yet
Norris Apartments	324		6		
Oxford Village	199	7	1		CDs completed
Parkview*	20		5		
Paschall Apts.	221				No major modernization proposed yet
Plymouth Hall*	69		8		
Cassie L. Holley Court*	71		3		
Queen Lane Apts.	138		6		
Raymond Rosen Manor	553		2	113	
Raymond Rosen Townhouse Apts.	152	36			Under construction
Schuylkill Falls	300	15		47	Under construction
Scattered Sites	6361	157	36		Planning in process
Spring Garden Apts.	202	6			No major modernization proposed yet
Tasker Homes	600		7		Planning in process
Westpark Apts.	326		5		No major modernization proposed yet
Westpark Plaza*	66				None planned
Whitehall Apts.	253	15	7		Construction in process
Wilson Park - Family Apts.	460	12	17		Under construction
Wilson Park - Senior Apts.**	288		15		
GRAND TOTAL	**16,558**	**380**	**325**	**291**	
* Indicates Senior Building ** Indicates Designated Senior Only Building					

capacity. PHDC's rehabilitation expertise and past experience in rehabilitating PHA scattered-site properties will be especially useful to PHA. Tasks completed through the intergovernmental agreement are funded with public housing funds administered by PHA.

4. Establish a wage compliance procedure for contracts less than $10,000.
PHA has developed a wage compliance program and is contracting with the City of Philadelphia to provide this service.

5. Develop and implement a comprehensive maintenance plan.
A comprehensive maintenance plan is being developed through technical assistance from HUD via vendor contract.

6. Roofing inspections.
A risk-based preventive maintenance roofing inspection has been implemented.

7. Implement use of hand-held computers.
Hand-held computers are being implemented to perform and improve the quality of Housing Quality Standard (HQS) inspections.

8. Develop a plan to analyze energy consumption.
The overall energy plan calls for the installation of remote meters at all comprehensive modernization sites and electrical upgrade sites. The remote meters, after being in place for a full year, will allow PHA to perform a review and analysis of energy consumption usage. Remote meters were installed at Bartram and Queen Lane and 10 additional modernization sites are under contract for remote meter installation.

9. Implement a system to track police calls for service.
PHA's police department implemented a system to capture and track all police calls for service. This system provides additional crime-related information to police personnel.

10. Accredit PHA Police Department.
HUD has contracted with the Center for Public Safety to upgrade the 11 housing authorities with police departments. This technical assistance will include law enforcement accreditation, fiscal management, patrol strategies, mutual aid agreements with municipal police departments, crime analysis, dispatch systems and records management.

■ Number and Targeting of Other Assisted Housing

Section 8 Housing

Philadelphia has a significant number of large, multifamily, Section 8 projects, many of which were made possible through the use of Community Development Block Grant funds administered by OHCD. Philadelphia has created 3,062 units under the Section 8 New Construction/Substantial Rehabilitation program (Table 2.6). As of February 1998 there were also 1,911 units of Section 8 Moderate Rehab and Project-Based assisted housing (Table 2.7a and 2.7b). Many of these projects received funding assistance from the Pennsylvania Housing Finance Agency, which has been instrumental in financing low-income housing projects in Philadelphia (Table 2.9).

The total number of authorized Section 8 Certificates and Vouchers by bedroom size is listed below:

Table 2.4 Section 8 Subsidies by Bedroom Size

Size	Number
Efficiency	506
1-BR	2,216
2-BR	3,369
3-BR	5,834
4-BR	918
5-BR	195
6-BR	50
Total	**13,088**

(Source: Philadelphia Housing Authority Moving to Work, February 2002.)

Other Assisted Housing

The assisted housing inventory in Philadelphia also includes 1,616 Section 236 units assisted under the Section 8 program, 5,512 Section 202 units, 60 Section 811 units, 931 Section 231 units, and 2,221 Section 221(d) units assisted under Section 8 (Table 2.8). The Section 236 program insured multifamily mortgages and paid interest subsidies to lenders. The interest subsidy allowed the project owner to pay off the mortgage at an interest rate as low as 1 percent. The reduction of rents allowed lower-income households to obtain new or substantially

rehabilitated rental units. Section 236 was phased out several years ago and replaced by Section 8 assistance. Section 202 units are generally efficiency and one-bedroom rental units for elderly persons. Section 811 units are assisted housing specifically for persons with disabilities with capital advance financing for group homes and independent living facilities. More than 5,000 people are on the waiting list for Section 202 units. The Section 231 program insures mortgages to finance construction or rehabilitation of rental housing designed for elderly or disabled individuals. However, few projects have been insured under Section 231 in the last several years and have since been referred to Section 221(d). The 221(d) program finances new construction or substantial rehabilitation for multifamily rental properties. This program acts as an affordable housing program only with the Section 8 Housing Assistance Payments Program. The Section 542 pilot program insures bond-financing for prospective lenders of multifamily projects as underwritten by qualified Housing Financing Agencies.

■ Likelihood of Loss From Inventory of PHA and Other Assisted Housing Units

Because of the age and deterioration of public housing stock, PHA has been forced to demolish uninhabitable units. Many of PHA's scattered-sites units are in such poor condition that the agency has adopted a proactive policy of moving residents from unsafe to more suitable housing. PHA projects that 50 households may require relocation due to this problem. PHA will continue to demolish those scattered-site units that are beyond economic repair and estimates that 200-300 units (approved by HUD) will be demolished this year. Since the late 1970s PHA has demolished approximately 900 scattered site units.

Conventional public housing inventory has undergone reduction as well. PHA judges most of the units in its conventional projects to be in fair condition. However, since the mid-1990s PHA has demolished more than 6,000 conventional site units—1,102 at Raymond Rosen, 714 at Schuylkill Falls, 294 at Passyunk Homes, 1,112 at Richard Allen, 537 at Martin Luther King, 372 at Cambridge Plaza, 661 at Southwark, 444 at Mill Creek and currently being demolished 1,077 at Tasker. More than 75 percent of these units will require replacement and PHA has received most of the needed funding. Replacement housing will be achieved through a combination of new construction and acquisition.

Section 202 of the Omnibus Consolidated Reconciliation Act (OCRA) of 1996 requires that viability assessments be performed for projects of 300 or more units and with vacancy rates of 10 percent or higher. The law requires that the units be removed from inventory within five years if the public housing costs exceed those of housing vouchers and if long-term viability of the property cannot be assured through a reasonable revitalization plan. In 1997 HUD engaged a consultant to assess PHA's housing stock. The assessment recommended that a minimum of 2,000 units met the criteria and another 1,600 units may be at risk.

While PHA agrees with part of the assessment, it has the option to and will prepare its own assessment of the agency's housing stock in conformance to the regulation. Four sites — Martin Luther King, Mill Creek Apartments, Cambridge Plaza and Richard Allen Homes—are largely affected by Section 202 regulations. Passyunk Homes and Tasker Homes may also be affected, based on the results of continued HUD studies. PHA over the next five years expects to lose some units as a result of Section 202 but is seeking to minimize the loss.

The likelihood of loss of other, non-public housing assisted units is difficult to assess. It has been feared that housing developments assisted with project-based Section 8 certificates might become market-rate, upper-income rental housing after the expiration of the required period of affordability but this has not yet occurred in Philadelphia. A greater threat of loss of assisted housing comes from the present HUD initiative which would convert project-based Section 8 certificates to tenant-based certificates. If this occurred, some presently viable housing developments with project-based certificates might not be able to keep tenants with certificates because of their location or other factors beyond their control. The lower rents which could be charged without Section 8 income might not support the operating costs of the development, resulting in deferred maintenance, deterioration and eventually abandonment.

TABLE 2.5 **COMPREHENSIVE GRANT PROGRAM SUMMARY OF ALLOCATIONS BY SITE** (1998 Revision)

Development	PA#	FFY 1992	FFY 1993	FFY1994	FFY1995	FFY1996	FFY1997	FFY1998	FFY1999	FFY2000	FFY2001	TOTAL
		CGP 701	CGP 702	CGP 703	CGP 704	CGP 705	CGP 706	CGP 707	CGP 708	CGP 709	CGP 710	
Abbottsford	30	$8,644		$14,750,566	$9,696,298		$4,095,000	$1,000,000	$10,000,000	$12,000,000	$12,905,000	$64,455,508
Arch Homes	18	$47,638	$7,500	$18,559	$1,551,241							$1,624,938
Bartram Village	31	$5,312,869	$14,019,624	$2,985,850	$192,003	$275,000						$22,785,346
Bentley Hall	77	$32,215	$7,500	$718,565	$571,409							$1,329,689
Cambridge Plaza	16	$223,458	$7,500	$630,649	$231,261	$300,000			$2,000,000	$2,000,000	$3,000,000	$8,392,868
Champlost	42	$272	$1,276	$254,700	$139,519	$715,588		$1,584,400				$2,695,755
Collegeview Apartments	65	$12,344		$22,738	$447,795							$482,877
Emlem Arms	76	$238,562	$7,809,393	$682,696	$1,293,742		$1,640,000					$11,664,393
Fairhill Apts.	055A	$408,068	$104,773	$446,373	$17,202,353	$343,000	$3,851,920	$2,148,080				$24,504,567
Germantown House	83	$48,987	$948	$645,273	$105,000							$800,208
Haddington Homes	35	$286,326		$131,079	$1,031,409	$1,500,000						$2,948,814
Harrison Plaza	15	$92,669	$3,800	$2,197,269	$311,026	$141,302						$2,746,066
Haverford Homes	46	$733		$65,779	$319,179							$385,691
Hill Creek	29	$269,001	$20,785	$139,717	$239,811	$1,105,552	$4,060,000	$6,000,000	$4,293,956			$16,128,822
Holmescrest	66	$16,980	$7,500	$452,989	$194,000	$62,000						$733,469
Gladys B. Jacobs						$498,702						$498,702
Johnson Homes	1	$301,5232	$3,800	$303,000	$1,860	$781,770	$4,000,000		$1,935,799		$4,300,000	$14,341,461
Katie B. Jackson	63	$12,398		$100,000			$55,000					$167,398
Liddonfield	56	$267,289	$5,207	$187,493	$265,302	$273,927						$999,218
Mantua Hall	45	$65,849	$3,800	$112,083	$64,052	$650,000	$15,000					$910,784
Mill Creek	17	$65,940		$180,791	$629,063	$10,000						$885,794
Moore Homes	100	$7,299	$7,500			$32,000						$46,799
Morton	49	$15,882	$3,800	$142,843	$1,280,208	$69,000						$1,511,733
M.L. King Plaza	36	$585,216	$124,583	$279,016	$625,195	$50,000						$1,664,010
Norman Blumberg Apts.	50	$11,961,649	$3,076,190	$3,623,906	$5,9103,48	$15,919,176		$8,638,702				$49,129,971
Norris Homes	14	$69,862	$386,052	$65,837	$1,837,662	$569,432	$5,431,000	$4,000,000	$2,000,000			$14,359,845
Oxford Village	32	$79,314	$7,500	$239,128	$2,712,556	$10,000	$1,500,000					$4,548,498
Parkview Homes	055B	$154,787	$265,252		$1,331,077							$1,751,116
Paschall Homes	61	$130,060	$177,188	$711,277	$790,000	$748,570	$2,592,250					$5,149,345
Passyunk Homes	52	$953,427	$4,939,014	$648,028	$1,961,869	$246,222					$2,500,000	$11,248,560
PHA-Wide		$47,540	$654,900	$3,470,629	$3,205,261	$128,163	$2,825,000	$955,000	$755,000	$1,605,000		$13,646,493
Plymouth Hall	79	$17,157			$179,786	$275,000						$471,943
Point Breeze Court	62	$277,313	$7,500	$79,708	$154,0272							$1,904,793
Queen Lane	24	$116,186	$3,800	$801,276	$393,255	$2,330,516						$3,645,033
Raymond Rosen	10	$6,231,016	$500,000	$21,679,807	$4,623,361	$1,164,500		$5,127,750				$39,326,434
Richard Allen	3				$5,15,986	$629,150	$1,000,000					$7,145,136
Richard Allen Senior	114					$314,297						$314,297
Scattered Sites		$15,653,642	$22,870,969	$12,749,970	$5,862,837	$3,166,353	$13,969,663	$2,550,000	$9,284,386	$10,689,583	$11,389,583	$108,186,986
Schuylkill Falls	21	$1,044,815	$3,800	$489,198	$1,169,269	$2,075,000						$4,782,082
Southwark Plaza	53	$43,530										$43,530
Spring Garden	20	$11,648	$7,500	$140,079	$1,403,809	$475,000	$2,680,337					$4,718,373
Tasker Homes	2	$7,061,232	$292,672	$2,154,143	$959,737	$585,308	$450,000					$11,503,092
Westpark	93	$12,030		$2,200	$7,000							$21,230
Westpark Apartments	39	$759,625		$276,645	$147,862	$890,000						$2,074,132
Whitehall Apartments	34	$45,008		$64,162	$2,565,691	$555,000			$2,000,000			$5,229,861
Whitman Park	51	$42,621										$42,621
Wilson Park	13	$74,666	$3,424,520	$852,043	$6,991,710	$12,610,570		$5,444,797	$1,420,442	$9,300,000		$40,118,748
Total for Hard Construction Costs		**$55,820,999**	**$58,756,146**	**$73,496,064**	**$85,501,074**	**$49,500,098**	**$48,165,170**	**$37,448,729**	**$33,689,583**	**$35,594,583**	**$34,094,583**	**$512,067,029**

Table 2.6 Section 8 New Construction/Substantial Rehabilitation

Year	Project Name	Number of Units
1978	University Square/ University City	440
1978	Spring Garden Towers/ Spring Garden	208
1980	West Poplar Family Housing/ West Poplar	140
1980	Wister I Family Housing/ Northern Liberties	200
1980	American Postal Workers/ Center City	300
1981	Haddington Elderly Housing/ Haddington	125
1981	Kensington Townhouses/ Kensington	70
1981	Woodstock Family Housing	108
1982	Park Tower Apartments/ Bala Cynwyd	157
1982	West Venango Elderly Housing/ Tioga	125
1982	Washington Sq. East Housing/ Center City	14
1982	Washington Sq. West Housing/ Center City	20
1983	Dorado Village/ St. Edwards-Hartranft	80
1983	Dynasty Court/ Chinatown	56
1983	University City Townhouses/ University City	88
1984	20th & Montgomery Housing/ Brewerytown	135
1984	Robert N.C. Nix Homes/ Temple Area	39
1984	Susquehanna Towers/ North Central	36
1984	Haddington Family Townhouses/ Haddington	90
Total Section 8 New Construction		***2,393***
1980	Stenton Arms Apartments/ Germantown	113
1983	Cobbs Creek Scattered Site/ West Philadelphia	85
1983	Cobbs Creek Scattered Site/ West Philadelphia	85
1983	Cobbs Creek Scattered Site/ West Philadelphia	60
1983	Cobbs Creek Scattered Site/ West Philadelphia	124
1983	Washington Sq. West Housing/ Center City	111
1984	Breslyn Apartments/ West Philadelphia	60
1984	Allens Lane Apartments/ Mt. Airy	17
1984	Franklin Park Apartments/ Germantown	124
1985	Monte Vista Apartments/ Wynnefield	159
Total Section 8 Substantial Rehabilitation		***669***

Table 2.7 (a): Section 8 Moderate Rehab SRO and Project-Based Certificates

Section 8 Project-Based Certificates

Address	Owner/Developer	0BR	1BR	2BR	3BR	4BR	Total
116-34 S. 56th St.	LIH Chestnut St. Apts.		5	5	20		30
122-24; 126-28 S. 49th St.	Art Apartments Assoc.	8	6	16			30
1500 N. Gratz St.	North Phila. Hsg. Mgmt. Corp.		6	43	41	8	98
1906-49 N. 32nd St.	Mansion Court Assoc.			14	2		16
200 E. Church Lane	Lena Street Assoc.	4	36				40
216-36 S. 48th St.	Phila. Redevelopment Auth.	12	7	0			19
2202-2258 N. 20th St.	Phila. Redevelopment Auth.			34	13		47
2937-3201 W. Diamond St.	West Diamond St. Phase I		2	46			48
3017-3045 W. Oxford St.	Sartain School Venture		35				35
3022-3215 Diamond St.	Diamond Phase II Venture			26	6		32
3902-14 Spring Garden	RBM Associates			7	2		9
4815 Locust	Locust Tower Apartments		9	27	4		40
500-508 W. Queen Lane	Queens Row Investors		20	9			29
5031 Race St.	Dunlap School Venture		30	5			35
Scattered Sites	Dignity Housing I	0	5	2	20	2	29
Scattered Sites	Dignity Housing II	0	0	2	6	1	9
Scattered Sites	Dignity Housing III			4	6	1	11
Scattered Sites	Dignity Housing IV		2	3	8	1	14
Scattered Sites	Dignity Housing V		7	1	6	0	14
Scattered Sites	Dignity Housing VI		6	4	40	3	53
1508 W. Allegheny Ave.	Edgewood Manor			12	21		33
2008-50 N. 6th St.	APM		1	5	16		22
802-18 S. 55th St.	S. 55th Street Association				18		18
4130 Parkside Ave.	Brentwood Parkside Assoc.		15	5	2		22
1801 W. Tioga St.	Tioga Gardens L.P.		1	4	11	2	18
2900-3200 W. Diamond St.	Diamond Phase III Venture			14	6		20
Scattered Sites	People's Emergency Center		1	10	11	2	24
2622 N. Lawrence	St. Christopher's Association				25		25
Totals		**24**	**194**	**298**	**284**	**20**	**820**

Section 8 Moderate Rehab Contracts SRO for Homeless Individuals

Address	Owner	Total Units
720-22 N. Broad St.	Bethesda Project Inc.	44
1634 W. Master St.	North Phila. Hsg. Mngt. Corp.	23
4040 Ogden St.	Friends Rehab Prgm.	23
1515 Fairmount St.	Project H.O.M.E.	48
5722 Greene St.	G.Y.R.E. L.P.	80
2331-35 N. Broad St.	Food for All Hmlss Vet Facil	65
2335 Germantown Ave.	Projecto Escalera	12
1523 Fairmount St.	1523 Fairmount St. L.P.	6
2826-28 W. Diamond St.	2826-28 W. Diamond L.P.	10
1440 N. Broad St.	1440 North Broad L.P.	36
2601 N. Broad St.	Station House Associates	80
Total		**427**

Table 2.7 (b):
Section 8 Moderate Rehab Contracts

Address	Owner	0 BR	1 BR	2 BR	3 BR	4 BR	Total Units
1327-33 N. 16th St.	N. Philadelphia Hsg. Mgmt. Corp.		3	1	3	1	8
133 S. 56th St.	Setzman Co.		2				2
1416 Clearview St.	Suffolk Manor Apartments	1	119	18			138
1418-20 W. Master St.	N. Philadelphia Hsg. Mgmt. Corp.				3	3	6
1422-24 W. Master St.	N. Philadelphia Hsg. Mgmt. Corp.				6		6
1437-39 N. 15th St.	N. Philadelphia Hsg. Mgmt. Corp.			5	6	1	12
1517 Bainbridge St.	Martello, Anthony		2	2			4
1600 N. 52nd St.	Eastern Management		29	35	1		65
1623-25 W. Chelten Ave.	Oak Lane Court Assoc.	22	28	12			62
1638 S. Frazier St.	DeSanto, Louis			1			1
1912-14 S. 17th St.	1912 S. 17th Street Corp.		41	3			44
1918 S. Redfield St.	DeSanto, Louis				1		1
1925 S. 60th St.	DeSanto, Louis				1		1
1951 S. Salford St.	DeSanto, Louis			1			1
1952 S. Chadwick St.	1912 S. 17th Street Corp.				1		1
2103 S. 60th St.	DeSanto, Louis				1		1
2148-50 N. Carlisle St.	BLCDC			4			4
2310 N. 9th St.	Biddle, Michele		1				1
2424 & 2430 W. Oakdale St.	Williams, A&E			2			2
2428 W. Oakdale St.	McKnight, Richard and Dorothy			1			1
316 N. 40th St.	Certain, Vivian		2	1			3
3909 Haverford Ave.	Smith, James J.		3	3			6
4901 Spruce St.	4901 Spruce Associates		23	6	4		33
5001 Cedar Ave.	5001 Cedar Ave. Partners		7				7
5100 Regent St.	Pennrose Properties		44	36			80
5412 Warrington	DeSanto, Louis				1		1
600 E. Church Lane	Church Lane Associates			40			40
6300 Walnut St.	Walnut Park Plaza		100				100
6515 N. Broad St.	CJ Betters		10	22			32
936 N. 3rd St.	Washington, Ollie		0	1			1
	Totals	**23**	**412**	**196**	**28**	**5**	**664**

Table 2.8 Housing Developed Under HUD: Sections 202, 811, 221(D)3, 221(D)4, 231, 236, 220, and 542(c)

Section 202

Project Name	Units
Arbor House	114
Ascension Manor I	89
Ascension Manor II	140
Booth Manor	50
Casa Caribe	53
Casa Enrico Fermi	237
Center Park House	12
Cheshire House	12
CO-MHAR Residential Project	18
CO-MHAR SIRCL	8
Corinthian Square Complex	60
Diamond Park	47
Elder's Place	46
Elkins Residence	73
Enon-Toland Newhall Manor	67
FOP Senior Citizens	52
Four Freedoms House	258
Friends Guild House	90
Germantown Interfaith Housing	95
Kearsley Home	87
Lehigh	10
Manor Glenn	50
Mary Field Apts.	99
Meadow II Senior Housing	50
Mercy Douglass Residences	60
MH Residences	13
MR Residences	7
Norris Square Senior Housing	35
Old City Presbyterian Apts.	59
Olde Kensington Pavilion	103
On Lok House	54
Opportunities Towers II	125
Opportunities Towers III	59
Opportunities for the Aging	150
Path Group Homes	24
Path MR Housing	25
Philadelphia Ivy House	75
Philip Murray House	302
Philippian Gardens	50
Pinn Gardens	40
Presbyterian at 58th Street	74
Presbyterian Phila.Senior Center Apts.	85
Ralston Mercy Douglass House	55
Riverside Presbyterian Towers	150
Robert Saligman House/Holiday House	180
Robert Saligman North	107
Sansom House	47
Sarah Allen	87
Scottish Rite House	125
Scottish Rite Tower	106
Sidney Hillman Apartments	273
Simpson Fletcher	60
Somerset Villas	99
Stephen Smith Towers	105
St. George's House	6
St. Matthew Manor	58
Tioga Presbyterian Apts.	113
Transition to Independent Living	10
UNICO Village	164
Webster Street House	7
William B. Moore Manor	59
Total Units Allocated	**5,512**

Section 811

Project Name	Units
Lillian Holliday Residence	15
Inglis Garden at Eastwick	24
Rudolphy/Mercy-Douglass Home for the Blind	17
Westminster /Hopes Family Residence	4
Total Units Allocated	**60**

Section 221(D)3

Project Name	Units
Baynton Manor	14
Beckett Gardens Apartments	131
Dynasty Court	56
Elrae Gardens	69
Fairmount Manor Apartments	110
Friends Guild West	100
Jones Memorial	42
Marshall Square	43
Zion Gardens	89
Total Units Allocated	**654**

Section 221(D)4

Project Name	Units
Allen Lane Apartments	17
Bakers Bay Retirement Community	195
Breslyn Apartments	60
Cobbs Creek NSA	85
Dorado Village	80
Fishers Crossing	56
Franklin Park	124
Haddington Townhouses	125
Hedgerow Apartments	80
Kensington Townhouses	70
Monte Vista	158
Montgomery Townhouses	134
Morelane Gardens	22
Stenton Arms Apartments	113
Verona Apartments	117
Washington Square West	131
Total Units Allocated	**1,567**

Section 231

Project Name	Units
Gray Manor	129
Shalom Apartments	154
Spring Garden Towers	208
University Square Complex	440
Total Units Allocated	**931**

Section 236

Project Name	Units
Aspen Village	40
Catherine St. Close	32
Center Post Housing	116
Clara Baldwin Manor	54
Community Housing for the Elderly	24
Enon Toland Apartments	66
Federation Apartments	318
Fitzwater Homes	22
Haverford House	28
Lansdowne Apartments	19
Lipscomb Square	52
Mantua Gardens	52
Maple Mount Vernon	43
Mount Carmel Gardens	47
Mt. Vernon Apartments	55
Overmont House	234
Somerville Homes	24
St. George Athenagoras	94
The Pavilion	296
Total Units Allocated	**1,616**

Section 220

Project Name	Units
American Postal Workers	299
Robert N.C. Nix Homes	38
Susquehanna Townhouses	36
University City Townhouses	70
Washington Square East	14
West Poplar Apartments	138
Wister Townhouse Apartments	198
Total Units Allocated	**793**

Section 542(c)

Project Name	Units
Foulkrod Apartments	52
Ephraim Goldstein House	62
Sharswood Apartments	71
Total Units Allocated	**185**

Table 2.9 Rental Housing Projects Financed by PHFA

Project	Units	Type
Abbottsford Homes/3226 McMichael St.	700	G
Allegheny West Phase I/ Scattered Sites	41	GSS
Allegheny West Phase II/ Scattered Sites	45	G,S
Allens Lane Apartments/ 7057 Cresheim Rd.	17	E,G,S
American Postal Workers/ 801 Locust St.	299	E,S
Arbor House/ 12003 Bustleton Ave.	114	G,S
Arch Homes/56th & Arch Streets	73	E
Art Apartments/ 122-128 S. 49th St.	30	G
Ascension Manor/ 911 N. Franklin St.	141	G,S
Ascension Manor II/ 911 N. Franklin St.	140	G,S
Aspen Village/ 49th & Aspen Streets	42	G
B'rith Shalom House/ 3939 Conshohocken Ave.	312	E
Bancroft Court/1604 W. Allegheny Ave.	60	G, S
Bartram Village/54th& Elmwood Ave.	500	G
Baynton Manor/ 5305 Baynton St.	14	G
Beckett Garden Apartments/ 1400 N. 16th St.	132	G
Bentley Hall/1710 Croskey St.	100	E
Black Lutheran CDC/ 2148-50 N. Carlisle St.	6	G
Blakestone Housing/ 6657 Blakemore St.; 6526-34 Germantown Ave.	19	G,S
Blessed Katharine Drexel Residence/7919 Forrest Ave.	29	E,G
Bradmore Apartments/ 5516-22 Haverford Ave.	34	G
Brantwood/4150-52 Parkside Ave.	18	G
Brentwood/4130-40 Parkside Ave.	42	G
Breslyn Apartments/ 4640 Walnut St.	60	G,S
Brighton Court Apartments/ 6212 Chestnut St.	69	G
Casa Enrico Fermi/ 1300 Locust St.	288	G,E
Catherine Street Close/ 324 Catherine St.	32	G
Cecil B. Moore/ 1600 N. 16th St.	98	G,S
Cecil B. Moore/ 34th W. Huntingdon St.	30	G,E
Cecil B. Moore Village/ 1600 N. 16th St.	34	G,S
Center Post Housing/ 55 N. 40th St.	83	G,S
Champlost Homes/5963 N. 20th St.	102	G
Cheshire House/ 427 E. Washington Lane	12	G
Chestnut 56th Street Apts./ 5601 Chestnut St.	78	G,S
Christian Street Apts./ 1909-1942 Christian St.	72	G
Christian Street Commons/ 512-520 Christian St.	19	G,S
Church Lane Courts/ 600 E. Church Lane	40	G,S
Clara Baldwin Manor/ 2600 W. Susquehanna Ave.	59	E
Cloisters I/3823 Spring Garden St.	47	G,S
Cloisters II/3801 Spring Garden St.	64	G
Cobbs Creek Apartments/ 5256 Larchwood Ave.	85	G,S
Collegeview/2732 W. Thompson St.	54	G
CO-MHAR Residential Project/ 3160 Kensington Ave.	18	G
CO-MHAR Sircl/ 107 E. Lehigh Ave.	9	G
Community Hsg. for the Elderly/ 5325 N. 13th St.	24	G
Corinthian Square Complex/ 6100 N. 21st St.	60	E,S
Costandino Development/ 2000-2100 Blks Christian Street	57	G
Dauphin Arms Apartments/2230 N. 13th St.	70	G,S

E=Elderly, G=General/Family, S=Special Needs

Project	Units	Type
Diamond Park/ 1700 Susquehanna Ave.	48	G
Diamond Street I (SRO)/2828 W. Diamond St.	20	S
Diamond Phase II/ 3000, 3100 & 3200 W. Diamond St.	35	G,S
Diamond Street III/ 3000-3200 W. Diamond St.	10	S
Dorado Village/ 2642 N. Marshall St.	80	G,S
Dorothy Lovell Gardens/ 2114-16 N. Gratz St. & 1823 W. Diamond St.	24	G
Dunlap Apartments/ 5031 Race St.	35	E,S
Dynasty Court/ 1011 Race St.	56	G,S
East Montgomery Apartments/1050 E. Montgomery Ave.	25	G
Edgewood Manor Apts./ 1501 W. Allegheny Ave.	49	G,S
Edgewood Manor II Apts./1508 W. Allegheny Ave.	56	G,S
Elder's Place/ 53 E. Wister St.	47	E,S
Elrae Gardens/ 40th & Baring Streets	69	G
Emlen Arms/6733 Emlen St.	175	E
Enon Toland Apartments/ 245 W. Queen Lane	66	E
Enon Toland-Newhall Manor/ 5323-31 Newhall St.	26	E,S
FOP Seniors Citizens/ 730 Byberry Road	106	G
Fairhill Apartments/2443 N. 11th St.	294	F
Fairmount Apartments/807 N. L5th St.	33	G,S
Fairmount Manor Apartments/ 7th Street & Fairmount Avenue	110	G
Federation Apartments/ 2101 Strahle St.	323	E
Fisher's Crossing/ 4901 Stenton Ave.	216	G,S
Fitzwater Homes/ 1818 Bainbridge St.	22	G,S
Foulkrod Apartments/1330-40 Foulkrod St.	52	G,S
Four Freedoms House/ 6101 Morris St.	281	G
Francisville/Rainbow/ 1622 Brown St.	20	G
Francisville III/ Scattered Sites	21	G
Franklin Park Apartments/ 6320 Chew Ave.	124	G,S
Friends Guild House/ 711 Spring Garden St.	90	S
Friends Guild West/ 1221 Fairmount Ave.	100	G
Germantown Ave. Apts./6400 Germantown Ave.	5	G
Germantown House/5457 Wayne Ave.	220	E
Germantown Interfaith Housing/ 14-20 W. Chelten Ave.	96	G,S
Germantown YMCA/ 5722 Greene St.	128	G,S
Good Shepherd Program of Saint John's Hospice/1225 Race St.	11	S
Gratz Commons/ 19th & Diamond Streets	39	G
Gray Manor Apartments/ 1600 N. 8th St.	130	E,S
Grays Ferry/ 32nd & Wharton Streets	71	G,S
Green Street/ 1100 Green St.	15	G
Haddington Elderly/ 5600 Race St.	135	E
Haddington Homes/5520 Vine St.	150	G
Haddington Townhouses/ 5437 Wyalusing Ave.	125	G,S
Hamill Mill Apartments/ 200 E. Church Lane	40	E,S
Hancock Manor/ 174 W. Allegheny Ave.	46	G,S
Harbor View Towers/ 9503 State Road	196	E
Harmony House/5025 N. 15th St.	40	G,S
Harrison Plaza/1350 N. 10th St.	300	G
Haverford Homes/59th & Haverford Ave.	24	G
Haverford House/ 3416 Haverford Ave.	28	G

E=Elderly, G=General/Family, S=Special Needs

Project	Units	Type
Hedgerow Apartments/ 3147 N. 16th Street A-1	80	G
Herbert Arlene Homes/ 18th & Jefferson Streets	32	G,S
Hestonville Apts./ Lansdowne Avenue/Hunter Street	24	G,s
High Street Manor/81 E. High St.	15	S
Hill Creek/Rising Sun & Adams Avenues	340	E,G
Holiday House/ 8900 Roosevelt Blvd.	180	E,S
Holmecrest Houses/Welsh Road & Erdrick Street	84	E
Imani Homes/ Powelton Village Scattered Sites	24	S,G
In Community/1229 Chestnut St.	37	S
James Weldon Johnson/2500 W. Norris St.	535	G
Jameson Court/ 44th & 46th, Parrish & Lex Streets	72	G,S
Jardines de Borinquen/ 600 West Diamond St.	45	G,S
Johnnie Tillmon Townhouses/ Master & Orianna Streets	23	G,S
Jones Memorial/ 1844 N. 17th St.	42	G
Kairos House/ 1440 N. Broad St.	36	S
KAN/KARP Demonstration Project/3042 Frankford Ave.	10	G,S
Kearsley Personal Care/ 2100 N. 49th St.	60	S
Kearsley Reitrement Community/ 2100 N. 49th St.	87	E,S
Kemble Park/5701 Kemble Ave.	50	G
Kensington Townhouses/ 2607 N. Howard St.	70	G,S
Kensington YWCA/ 164-176 W. Allegheny Ave.	46	E
Landreth Apartments/ 1201 S. 23rd St.	51	E,S
Lansdowne Apartments/ 4100 Parkside Ave.	19	E
Larchwood Gardens Apartments/ 2809 S. 82nd St.	178	G
Latona Street Apts./1130 Latona St.	1	G
Lehigh Apartments/ 105-111 E. Lehigh Ave.	11	E
Lehigh Park Center Apartments/ 2600 N. Lawrence St.	29	G,S
Lehigh Park Center II/2622 N. Lawrence St.	48	G,S
Liddonfield/8800 Jackson Drive	412	G
Liddonfield II/8800 Jackson Drive	51	G
Lipscomb Square/625 S. 12th St.	65	G
Levering Court/ 108 Levering St.	20	G
Locust Tower/ 4815 Locust St.	40	G,S
Lower Germantown Housing/ Scattered Sites	50	E,G
Lower Germantown Housing II/ Scattered Sites	33	G,S
Magnolia Mews/ 5919 Magnolia St.	63	G
Mahlon Lewis Residences/ 5600 Race St.	135	E,S
Mansion Court/ 1800-2000 North 32nd St.	30	G,S
Mansion Court Phase II/North 32nd & West Diamond Streets	19	G
Mantua Gardens/ 32nd Street & Haverford Avenue	52	G
Mantua Hall/3500 Fairmount Ave.	153	G
Maple Mt. Vernon Apartments/ 1702 Mt. Vernon St.	43	G
Marshall Square/ 845 N. 7th St.	44	G
Martin Luther King Plaza/770 South 13th St.	537	G
Mary Field/2100 South 58th St.	99	E,S
McAuley House-Lombard/1800 Morris St.	6	S
Meadow II Senior Housing/4649 Paul St.	50	E,S
Mercy Douglass Residences/ 4511 Walnut St.	60	E
Mill Creek Apartments/751 N. 46th St.	444	E,G

E=Elderly, G=General/Family, S=Special Needs

Project	Units	Type
Monte Vista Apartments/ 6150 West Oxford St.	158	E,G,S
Montgomery Townhouses/ 1821 N. 20th St.	135	G
Morelane Gardens/ 185 E. Walnut St.	22	G
Morton Homes/5920 Morton St.	185	G
Morton Homes II/5920 Morton St.	65	E
Mount Carmel Gardens/ 5700 Race St.	48	G
Mount Olivet Village/ 642 N. 41st St.	218	G,S
Mt. Vernon Apartments/ 33rd & Mt. Vernon Streets	125	G
Museum Towers/ 1801 Buttonwood St.	285	G
MPB Parish School/ 2821-27 W. Sedgley Ave.	28	G,S
MR Residence/ 125 W. Allegheny Ave.	7	E
National Temple I/1418-1424 W. Master St.	12	G
Neighborhood Restoration II/Scattered Sites	17	G
Neighborhood Restoration III/Scattered Sites	16	G
Neighborhood Restoration IV/Scattered Sites West Philadelphia	49	G
Neighborhood Restoration V/Scattered Sites	75	G
Neighborhood Restoration VIII/Scattered Sites	37	G
Newhall Manor/5323 Newhall St.	26	S
Norman Blumberg Apts./2311 W. Jefferson St.	510	E,G
Norris Homes/2037 N. 11th St.	326	G
Norris Street/ 120-148 W. Norris St.	21	G,S
Oak Lane/Chelten Court/ 1623-35 E. Chelten Ave.	62	G,S
Ogontz III/ 7165-67 and 7174-78 W. Ogontz Ave.	15	G
Ogontz Hall/ 7169 Ogontz Ave.	25	G,S
Old City Presbyterian/25 N. 4th St.	60	E,S
Olde Kensington Pavilion/ 1250 N. 3rd St.	104	G,S
One APM Plaza/ 2300 Block North 7th Street	24	G,S
Opportunities for Aging/ 1717 W. Hunting Park Ave.	150	S,E
Opportunities Tower II/ 1727 W. Hunting Park	125	E,S
Opportunities Towers III/ 5524-60 Haverford Ave.	60	E,S
Overmont House/ 4001 Monument Road	250	E
On Lok House/ 219 W. 10th St.	55	G,S
Oxford Village/6150 Algon Ave.	200	G
Park Tower/ 4001 Conshohocken Ave.	156	E,S
Parkside Apts./ 4150-52 Parkside Ave.	65	E,G
Parkview/2101 N. 33rd St.	22	E
Paschal Apartments/7212 Woodland Ave.	223	F
Passyunk Homes/3111 S.23rd St.	994	G
Path MR Housing/ 6 Scattered Sites-Rehab	25	S
Phillip Murray House/ 6300 Old York Road	307	G
Philippian Gardens/5110 North 6th St.	48	E,S
Pinn Gardens/5398 Wynfield Ave.	40	E,S
Plymouth Hall/22nd & Venango Streets	71	E
PCAH/Haddington/ Haddington Scattered Sites	21	G,S
Point Breeze Court/ 2100 Dickinson St.	72	E
Point Breeze Scattered Sites	22	G
Port Richard Model Homes/Gaul,Monmouth, Cambria & Chatham Streets	32	G,S
Powelton Avenue/ 4000 Powelton Ave.	25	S
Powelton Gardens/ 4701 Pine St.	25	G,S

E=Elderly, G=General/Family, S=Special Needs

Project	Units	Type
Presbyterian at 58th St./2000 S. 58th St.	74	G,S
Proyecto Escalera/2355 N. Germantown Ave.	24	G,S
Project H.O.M.E/ 1515 Fairmount Ave.	48	G,S
Queens Court/ 6615-19 N. Broad St.	32	G
Queen Lane Apartments/301 W. Queen Lane	139	G
Queens Row/ 500-508 Queen Lane	29	G,S
Raymond Rosen Apts/2110 N. 23rd St.	1122	G
Regent Terrace Apartments/ 5111-5122 Regent St.	80	G,S
Richard Allen Homes/1015 Parrish Drive	1323	G
Rieder House/10102 Jamison Ave.	77	E,S
Riverside Presbyterian Tower/ 158 N.23rd St.	151	G,S
Robert Nix Homes/ 1418 N. 15th St.	36	G,S
Robert Saligman House/8900 Roosevelt Blvd.	287	E,S
Saligman North/8900 Roosevelt Blvd.	107	E,S
Samuel Tabas House/2101 Strahle St.	321	E
Sansom House/ 4508-24 Sansom St.	47	G
Sarah Allen Homes/ 831-67 N. 41st St. & 4046-52 Ogden St.	36	G,S
Sarah Allen Phase IV/ 41st & Brown Streets	40	G,S
Sartain Apartments/ 3017-45 W. Oxford St.	35	E
Schuylkill Falls/4325 Merrick Road	266	G
Scottish Rite Home/ 1525 Fitzwater St.	125	G,E,S
Sedgley Park Apartments/ 2811 W. Sedgley Ave.	28	G,S
Shalom/Arbor Apartments/ 12003 Bustleton Ave.	155	E,S
Sidney Hillman Apartments/ 22 S. 22nd St.	273	S
Simpson Fletcher/ 5353 W. Master St.	61	E,S
Single Parent Family/ 2148-50 N. Carlisle St.	4	G
Somerset Apartments/ 701-717 W. Somerset St.	24	G,S
Somerset Villas/ “A” & Somerset Streets	99	E,S
South 55th Street/ 800-1818 S, 55th St.	20	G,S
Southwark Plaza/1024 South 4th St.	886	G
Spencer’s Place/North 36th, 37th, Aspen & Olive Streets	22	G,S
Spring Garden Apartments/ 715 Brandywine St.	203	G
Spring Garden Housing/ 3902-14 Spring Garden St.	9	G
Spring Garden Towers/1818 Spring Garden St.	208	E,S
St. Columba’s/4133-9 Chestnut St.	40	S
St. Elizabeth’s Recovery/1850 N. Croskey St.	24	S
St. George Athenagoras/ 850 Locust St.	94	E,S
St. George’s Manor/ 540 S. 61st St.	6	E,S
St. Joseph’s Housing for the Elderly/1515-27 W. Allegheny Ave.	62	E,S
St. Mary’s Residence/5th & Locust Streets	33	E,S
St. Matthew Manor/ 230-42 N. 57th St.	59	E,S
Stenton Arms Apartments/ 6600 Blakemore St.	113	G
Stephen Smith Towers/ 1030 Belmont Ave.	140	G
Stephanie Lane/Route 29 & Schoolhouse Road	24	G,S
Suffolk Manor/1416 Clearview St.	138	G
Susquehanna Townhouses/ 2233- A North 20th St.	36	G,S
Susquehanna II/ 2200 Block North 20th Street	47	G,S
Tasker Homes/31st & Morris Streets	1004	G
Tasker Village/ 1508-40 South 16th St.	28	G,S

E=Elderly, G=General/Family, S=Special Needs

Project	Units	Type
Tenth Memorial Baptist/ 1900 Master St.	59	S,E
The Crossing/906 S. 49th St.	6	S
The Pavilion/ 3901 Conshohocken Ave.	296	E
Tioga Gardens/ 18th & Tioga Streets	33	G,S
Tioga Presbyterian Apartments/1531 W. Tioga St.	113	E,S
Transition to Independent Living/ 4534-4536 Spruce St.	10	G
Turning Point/ 1523 Fairmount Ave.	6	G
Two APM Plaza/2311-13 N. 7th St.	12	G,S
UNICO Village/ 72nd Street & Brant Place	164	E,S
University City Townhouses/ 3990 Market St.	70	G
University Square/ 3901 Market St.	440	E,S
Venango House/ 2104 W. Venango St.	105	E,S
Verona Apartments/ 4715 Walnut St.	117	G
Villanueva Townhouses/719-735 W. Somerset St.	30	G,S
Villas de HACE/ 1426-44 N. 6th St.	24	G,S
Villas del Caribe/ 161-71 W. Allegheny Ave.	81	G,S
Von Louhr Apartments/ 21 S. 61st St.	25	G
Waller House/1437-39 N. 15th St.	23	G,S
Walnut Street Housing/ 63rd & Walnut Streets	224	E,S
Washington Square East/Scattered Sites on 6th, Lombard, Pine &Addison	14	E,S
Washington Square West/ 220 S. 11th St.	130	G,S
Wayneview Apartments/ 400 W. Walnut Lane	40	G
Webster Street House/ 5205-07 Webster St.	7	G
West Diamond Apartments/ 3200 Block West Diamond Street	48	G,S
West Poplar Apartments/ 637 N. 13th St.	138	G
Westminster Affordable Housing/860, 862, 864, 894 N. 42nd St.	12	G
Westminster Apartments/ 506-524 North 52nd St.	43	G,S
Westminster Arch Apartments/ 2215 Arch St.	89	G
Westpark Apts./300 N. Busti St.	327	G
Westpark Plaza/4600 Fairmount Ave.	66	G
Whitehall Apts/1923 Margaret St.	189	G
Whitehall II/1923 Margaret St.	69	G
William B. Moore Manor/1900 Master St.	59	E,S
Wilson Park/ 2500 Jackson St.	736	E,G
Wistar Court/ 31 N. Third St.	58	G
Wister Apartments/ 292 E. Ashmead St.	200	G,S
Women of Hope-Lombard/1210 Lombard St.	24	S
Women of Hope-Vine/251 N. Lawrence St.	22	S
Woodstock Cooperative/2829 N. Lambert St.	108	E,S
Zion Gardens/ 1101 W. Girard Ave.	96	G
400 N. 50th St.	68	E
Total Units	**31,806**	

Total Elderly	9,098	
Total Elderly & Special Needs	11,236	
Total General	20,570	
Total General & Special Needs	22,708	
Total Special Needs	2,138	
Total Elderly, General & Special Needs		31,806

E=Elderly, G=General/Family, S=Special Needs

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. Non-profit partners, faith-based organizations and personal care boarding home providers provide Emergency Shelter. The Office of Emergency Shelter and Services (OESS) has primary responsibility for Philadelphia's homeless program. OESS purchase-of-service contracts fund most shelter beds in Philadelphia. The City-funded shelter system includes 30 sites to shelter 2,001 persons each night.

According to OESS 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.

In the past year, Philadelphia has made great strides in implementing its initiative to shift resources away from emergency responses to homelessness and instead focusing efforts toward more permanent solutions. Due to this change in focus, the City's emergency shelter system was reduced nearly 10 percent.

Shelters that are not under contract with OESS 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

1n 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 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.

Table 2.10:
Capacity and Population of OESS–Funded Shelters

Provider Name	Program/ Facility Name	Total Capacity	Individuals	Families
ACTS	ACTS-Master	**117**	37	80
ACTS	ACTS-Woodstock	**200**	0	200
Asociacion de Puertorriquenos en Marcha	APM	**24**	024	
Catholic Social Services	Good Shepherd	**11**	11	0
Catholic Social Services	McAuley House	**6**	6	0
Catholic Social Services	St. John's Hospice	**27**	27	0
Darin Moletta	Moletta II	**12**	12	0
Darin Moletta	Moletta Personal Care	**12**	12	0
Episcopal Community Services	St. Barnabas	**100**	0	100
House of Friends	House of Friends	**5**	5	0
Love and Care	Darlene Morris-616	**18**	0	18
Love and Care	Darlene Morris-618	**18**	0	18
Love and Care	Darlene Morris-620	**18**	0	18
Love and Care	Darlene Morris-622	**18**	0	18
Lutheran Settlement House	Luther House	**90**	0	90
Mt. Airy Bethesda, Inc.	Stenton Family Manor	**235**	0	235
ODAAT	ODAAT-15	**10**	10	0
ODAAT	ODAAT-17	**18**	18	0
ODAAT	ODAAT-4	**71**	71	0
Parkside Residential Center	Francis House	**90**	0	90
People's Emergency Center	People's Emergency Center	**23**	0	23
Resources for Human Development	Ridge Center	**205**	205	0
Salvation Army	Eliza Shirley	**100**	38	62
Salvation Army	Salvation Army-Red Shield	**49**	8	41
Self, Inc	Gateway Center	**75**	75	0
Self, Inc	SELF-Susquehanna	**21**	21	0
Self, Inc.	SELF-Outley	**200**	200	0
Traveler's Aid Society	Kirkbride	**168**	0	168
Trevor's Campaign	Trevor's Place	**35**	0	35
Victory Support Services	Victory Support Services	**25**	25	0
	Total	**2,001**	781	1,220

Table 2.11: Transitional Housing Facilities for the Homeless

Provider Name	Facility Name	Individuals	Families
1260 HDC	OMH PC Rental Assistance	5	0
Always Have A Dream	Always Have A Dream	43	0
A New Way of Life	A New Way of Life	28	0
ACTS	ACTS Transitional Services	19	0
ART House	ART House I	16	0
ART House	ART House II	16	0
APM	Abriendo Caminos	0	12
APM	Casa Nueva Vida	11	0
APM	APM-Family	0	3
Bennett & Simpson	BASES	15	0
Bethesda Project	My Brother's House	22	0
Bethesda Project	Christian St. Transitional Housing	16	0
Caring People Alliance	New Life Program	0	25
Catholic Social Services	Good Shepherd Hospice	11	0
Catholic Social Services	MacAuley House	6	0
Catholic Social Services	Visitation Family Housing	0	22
Catholic Social Services	Mercy Hospice	23	0
CODAAP	CODAAP Entry Level Units	30	0
Crime Prevention Association	A New Life	9	0
DRC of Philadelphia	DRC Men's Unit	30	0
DRC of Philadelphia	Hutchinson House	0	20
Dignity Housing	Dignity II	3	14
Dignity Housing	Dignity III	8	8
Drueding Center	Project Rainbow	0	20
Drueding Center	Drueding Center II Apartments	0	10
Episcopal Hospital	Beacon House	21	0
Food for Life	FFL Recovery Housing	18	0
Fresh Start Foundation	Fresh Start I	15	0
Fresh Start Foundation	Fresh Start II	18	0
Fresh Start Foundation	D&A Homes	59	0
Gaudenzia	Gaudenzia Recovery	19	0
Gaudenzia	Gaudenzia Transitional Living	0	9
Gaudenzia	Gaudenzia Inc.	0	9
Gaudenzia	New Image	0	17
Gaudenzia	People With Hope	22	0
Genesis II, Inc.	Caton Village	0	20
Genesis II, Inc.	Second Beginnings	40	0
Germantown YMCA	Germantown YMCA	43	0
HELP	HELP Philadelphia	0	50
Hope Partners	Raise of Hope	0	2
Horizon House	First Step (Low Demand)	17	0
Horizon House	SASS	20	0
Horizon House	Susquehanna Park	25	0
Impact Services	Homebase	64	0
Methodist Children's Service	BASES	14	0
North Phila Health System	Return Program	16	0
North Phila Health System	Torre de la Raza	32	0
Northeast Treatment Center	Wharton Center	30	0
NW Human Services	NW Transitional Housing	25	0
NW Philadelphia Interfaith Hosp.	IHN Host Congregations	4	0
Office of Mental Health	BHSP	7	0

Table 2.11 Transitional Housing Facilities for the Homeless (con't)

Provider Name	Facility Name	Individuals	Families
Office of Mental Health	CRR	33	0
Office of Mental Health	ICRR	7	0
Office of Mental Health	OMH Family Housing	0	9
Office of Mental Health	PDR	300	0
Office of Mental Health	RINT	4	0
Office of Mental Health	RITA	3	0
Office of Mental Health	Safe Haven	25	0
OHCD	Transitional Housing	15	210
One Day At A Time	ODAAT Recovery	13	0
One Day At A Time	Sidewalk Ordinance	38	0
One Day At A Time	ODAAT	120	15
One Day At A Time	TB Facility	8	0
OIC	New Urban Visions	40	0
Overington House	Overington House	0	13
PEC	People's Emergency Center	0	11
PEC	Rowan House	0	26
PHMC	Bridges Step Down	0	16
PHMC	Interim House East	25	0
PHMC	Interim House West	0	20
PCAH	Appletree	0	21
PCAH	Haddington I	0	21
PCAH	Haddington II	0	28
Potters House Mission	Potters House	0	25
Project HOME	St. Columba's	25	0
Project HOME	St. Elizabeth's	5	0
Project HOME	Women of Change	25	0
Refuge in Christ Ministry	RIC Recovery Center	11	0
RHD	Always Have A Dream	45	0
RHD	Family House Now	9	0
RHD	Womanspace	10	0
Riverside House	Riverside House	46	0
Safetynet Foundation	Safetynet	16	0
Salvation Army	Emergency Relocation Program	0	52
Salvation Army	FAITH	29	20
Salvation Army	Ivy House	21	0
SELF, Inc.	SELF Stepdown	12	0
SELF, Inc.	SELF Transitional	65	0
SELF, Inc.	Penn Free	20	0
Self-Help Residence	Self-Help Residence	80	0
Sheila D. Brown Women's Center	S.D. Brown Women's Center	0	9
St. Michael's Lutheran Church	E. Shaeffer Lutheran	0	3
Straight, Inc.	Straight Inc. Recovery	12	0
Thomas Jefferson University	My Sister's Place	0	20
Traveler's Aid	Families in Transition	0	39
Traveler's Aid	Melville Way	0	8
Trevor's Campaign	Trevor's Next Door Transitional Housing	0	12
Trevor's Campaign	Trevor's Penn Free	0	12
Wise Choice	Wise Choice Transitional Home	0	10
Women Against Abuse	Sojourner House	0	31
Women of Excellence	Project Restoration	15	0
	Total	**1,897**	**872**

■Permanent Housing

Permanent Supportive Housing is defined as non-time limited housing with supportive services for homeless individuals and families, primarily provided by non-profit partners and faith-based organizations. Permanent Supportive Housing can be tenant-based, project-based or sponsor-based in nature and includes the Shelter Plus Care Rental Assistance program.

Table 2.12 Permanent Housing Facilities for the Homeless

Provider Name	Facility Name	Individuals	Families
1260 HDC	Center West	11	6
1260 HDC	Center West (West)	11	6
1260 HDC	Preston (Access)	6	1
1260 HDC	Reed (Access)	18	0
1260 HDC	SPC VI	20	0
1260 HDC	SPC VIII	20	0
1260 HDC	SPC I/VII	26	50
1260 HDC	SPC III	40	20
1260 HDC	Thompson Street	20	0
1260 HDC	Walnut (Access)	15	0
Advocate CDC	Dorothy Lovell	25	0
APM	4th Street Access	24	0
APM	Proyecto Escalera	24	0
APM	Proyecto Hogareno	10	13
Bethesda Project	Bainbridge SRO	30	0
Bethesda Project	Spruce Street	16	0
Bethesda Project	SPC	18	0
Bethesda Project	Brown Street SRO	49	0
Bethesda Project	Dominic House	6	0
Bethesda Project	Mary House	4	0
Black Lutheran CDC	Carlisle Street	0	4
Calcutta House	Calcutta House	14	0
CO-MHAR	COMHAR SIL	24	0
Community Ventures	Francisville/Rainbow	0	10
Dignity Housing	Dignity Housing	25	125
Dignity Housing	Enhanced Services Project	2	7
Food for Life	SPC II	30	0
Friends Rehab. Program	FRP SPC VI	4	6
Friends Rehab. Program	FRP SPC VI – Sarah Allen	0	2
Friends Rehab. Program	Sarah Allen SRO	23	0
Friends Rehab. Program	SPC II	2	12
Friends Rehab. Program	Lombard Residence	15	0
Germantown YMCA	Germantown YMCA	83	0
Grosse & Quade Mgmnt Co.	Hancock Manor	0	14
Horizon House	Horizon House I	9	0
Horizon House	Horizon House II	17	0
Interac	Capacity Bldg grant	7	0

Table 2.12 Permanent Housing Facilities for the Homeless (con't)

Provider Name	Facility Name	Individuals	Families
North Phila. Housing Mgmt	SELF-Help Project	23	0
OMH	Community Living (CLA)	14	0
OMH	Geriatric	18	0
OMH	HSP	17	0
OMH	SLA	14	0
OMH	Specialized Residences	17	0
OMH	Supported Independent Living	58	0
People's Emergency Center	Imani Homes I	0	24
People's Emergency Center	Imani Homes II	0	8
People's Emergency Center	Partnership Homes	0	18
People's Emergency Center	PEC	0	9
Phila. Housing Authority	Section 8 Family Unification	0	350
Phila. Housing Authority	Section 8	0	500
PCAH	Avondale (Spring St.) Hsg	0	18
PCAH	Scattered Site Homeownership	0	22
PCAH	Von Louhr Apts.	0	25
Project HOME	1515 Fairmount Ave.	48	0
Project HOME	Hope Haven I SPC	10	0
Project HOME	Hope Haven II SPC	10	0
Project HOME	In Community	37	0
Project HOME	Kairos House	36	0
Project HOME	Rowan Homes I	0	8
Project HOME	Rowan Homes II	0	32
Project HOME	St. Columba's	15	0
Project HOME	St. Elizabeth's	19	0
Project HOME	The Crossing	6	0
Project HOME	Turning Point	6	0
The Regis Group	Drexel House	0	32
RHD	Endow-a-Home	0	45
RHD	RHD/SIL	21	0
Salvation Army	Mid-City YWCA	48	12
Salvation Army	Reed House SRO	66	0
TRAC	SPC I	25	0
TRAC	SPC II	20	5
TRAC	SPC III	0	46
TRAC	SPC IV	20	5
Traveler's Aid	Permanent Housing	1	0
Volunteers of America	Station House	108	0
WAWA	Self-Sufficiency Hsg. Project	0	15
WCRP	6th Street & Montgomery Avenue	0	20
	Subtotal	**1,307**	**1,453**

■ Other Services

Nutrition

More than 60 soup kitchens are in operation on a daily basis in the city. These facilities serve an aggregate 120,000 meals per month to those in need.

Each year, the City of Philadelphia receives a grant from the Pennsylvania Department of Agriculture to provide food to emergency shelters, soup kitchens and food cupboards. In FY03, the grant totaled $3.9 million. Half of this grant money was used to purchase food for emergency shelters and soup kitchens while the other half was used to distribute food to people living in communities through food cupboards, churches and other small organizations. About $300,000 each year is set aside to enable these groups to obtain food through the Greater Philadelphia Food Bank.

Drug and Alcohol Abuse Services

The Behavioral Health System (BHS) seeks to facilitate consumers' receipt of coordinated and effective mental health, drug and alcohol treatment services. BHS is comprised of three core entities: the Office of Mental Health (OMH), the Coordinating Office for Drug and Alcohol Abuse Programs (CODAAP) and Community Behavioral Health (CBH).

OMH contracts with treatment providers, clinics and related agencies to offer supplemental mental health services to eligible homeless individuals through federal, state and city funds. This entity provides administrative, fiscal and programmatic oversight for public mental health programs, base service units and other non-profit service providers in every geographic location in Philadelphia.

CODAAP is responsible for planning, funding and monitoring substance-abuse prevention, intervention and treatment services within the city. Additionally, CODAAP offers persons in recovery a range of social service supports.

CBH is a non-profit, 501(c)(3) corporation under contract with the City to provide Medicaid-reimbursed mental health and substance-abuse treatment services to all Medicaid recipients in Philadelphia. CBH, in turn, contracts with area treatment providers to ensure that a full spectrum of its services is available to adults, adolescents and children. CBH makes extensive efforts to enable access to services for persons whose first language is other than English.

■ Medical Services

1. Health Care for the Homeless Project

Philadelphia has a Health Care for the Homeless Project (HCH), administered by the Philadelphia Health Management Corp. HCH was re-authorized in 1996 by the Health Centers Consolidation Act which consolidated all federal community health centers, migrant health centers, health centers for residents in public housing and HCH programs under a single, five-year authorization.

Philadelphia's project reduces barriers to health care to homeless people through a strong health care outreach effort at shelters and other sites where homeless people are situated. Clinical staffs visit sites and provide services on a regular schedule. The staff refers clients who need further testing or treatment to other health services; primarily to the Mary Howard Health Center.

This center, located at 9th and Samson Streets, provides a full range of comprehensive health services to homeless people, primarily single adults. Referrals come from all city shelters as well as from the street. The clinic takes appointments and maintains walk-in hours. Services include primary health care, family planning services for men and women, behavioral health care and social services. Social workers help clients obtain entitlements, social services and access to educational and job-training programs. The staff consists of adult and family nurse practitioners, a psychiatric nurse practitioner, a social worker and numerous physicians.

Additional primary care clinics are located at one family shelter and two transitional housing programs. Through HCH, additional teams are situated in federally funded community health centers in North Philadelphia and in Chester where homeless persons have been significantly underserved. HCH teams travel to shelters and other programs that serve the homeless and provide on-site health care and social services. Referrals are made for individuals requiring additional care or attachment to primary care and follow-up is provided by the health center where the team is based.

HCH staff also provide a number of public health and prevention-related services, including infection control at shelters, immunizations for all homeless children entering shelter and tuberculosis surveillance. These services benefit both the clients and the system that serves them.

Since 1993, through a grant from the Pew Charitable Trusts, Thomas Jefferson Hospital has been transport-

ing allied-health professional students, residents and physicians to shelters where screenings and treatment take place.

2. Health Care Centers

With the closing of Philadelphia General Hospital in 1978, Philadelphia was the only one of America's 10 largest cities without a public hospital. In response to this lack of medical care for Philadelphia's medically uninsured and underinsured residents, the Department of Public Health (DPH) expanded its network of community-based, primary health care centers from three to eight which now represent the heart of the City's health care strategy. The health centers serve any Philadelphia resident regardless of insurance status or ability to pay. Centers provide comprehensive health, dental, pharmacy and laboratory services to adults and children throughout the city. Each center employs public health social workers who provide extensive health, social service and benefits counseling. The health care centers have served homeless clients for years and continue to serve an increasing number of walk-in and referred homeless persons.

3. Federally Funded Community Health Centers

The federally funded Community Health Centers provide a full range of primary health care services to indigent persons, consistent with the requirements of the federal government. Through PHMC's Health Care for the Homeless program, two community health centers receive funding specifically to provide outreach and access to health care to homeless persons within their service areas. These are Philadelphia Health Services in North Philadelphia and ChesPenn Health Services in Chester. However, all community health centers have served homeless clients for years and continue to serve walk-in clients who are homeless.

■ Services for Individuals With Persistent and Severe Mental Illness

The Adult Mental Health Service System has been designed with a special focus on those who often require frequent, intensive and specialized services. The city's provider network includes 12 base service units and more than 50 specialty agencies. The system currently includes 80 psychiatric Partial Hospitalization programs located in every geographic section of the city, more than 100 outpatient clinics that provide assessment, referral and treatment, and 60 Extended Acute Care inpatient beds located in two Philadelphia hospitals to which the City controls admission. In addition, OMH works with more than 30 psychiatric inpatient providers and five hospital-based Crisis Response Centers.

A vital component of the mental health system is case management. More than 5,000 individuals with severe mental illness are assigned to a Targeted Case Manager.

Further, OMH continues to work with the surrounding counties in a regional plan to reduce the population of Norristown State Hospital and redefine highly specialized care across the region. These discussions have led to additional community-based services for Philadelphia residents now hospitalized.

OMH has also developed an array of residential and housing options which includes 1,919 beds. The range of options extends from long-term care to independent living. These programs serve specific target populations such as those with a Dual Diagnosis (MH/D&A and MH/MR), a forensic background, mothers with children, Latinos, those who are homeless and elderly persons.

■ Employment Training and Readiness Services

Employment training and readiness programs provided throughout Philadelphia emphasize job training and life skills training through case management support. Many programs offer transportation support through fare reimbursement or specialized van service to enable access to jobs.

The Philadelphia Workforce Development Corp. (PWDC) is working in conjunction with OESS to administer the Ready, Willing and Able (RWA) program. RWA empowers, employs and supports homeless individuals in their effort to become self-sufficient. It targets the homeless population considered the hardest to serve: single, able-bodied adults, many of whom have histories of incarceration and/or substance abuse. The program has a capacity of 70 residents. RWA participants are provided housing, opportunities for paid work, job-readiness training, substance-abuse treatment, job-placement assistance and job-retention aftercare.

PWDC also assisted 67 homeless individuals with transportation, employment and job training opportunities in 2002.

Other education and employment programs targeted to help homeless persons or persons at risk of becoming homeless include:

- Greater Philadelphia Urban Affairs Coalition
- Opportunities Industrialization Center
- People's Emergency Center
- Project H.O.M.E.
- Center City District
- Jewish Employment and Vocational Services

■ Coordinated Outreach Services

The Outreach Coordination Center (OCC) was created to coordinate outreach efforts to the chronically homeless, at-risk individuals on the streets of Philadelphia.

OCC is operated by Project H.O.M.E. and collects information on available resources for homeless individuals, maintains a database on services and effectiveness of services, advocates for access to resources on behalf of homeless persons, instructs outreach staff and directs their placement on nightly outreach activities.

OCC teams establish rapport and trust with chronically homeless individuals in efforts to persuade these individuals to accept shelter and other needed services. OCC also conducts extended emergency street outreach during the severe weather– Code Blue and Code Gray during winter months and Code Red during the summer months - in an effort to preserve the lives of those most at risk.

OCC teams include Project H.O.M.E., Hall-Mercer Community Mental Health Center, SELF Inc., Horizon House and the Mental Health Association (MHA). Though there are no additional teams for winter or Code Blue outreach, the existing teams do extend their hours of operation from 10 p.m. to midnight.

OCC cooperates with other agencies conducting street outreach including Center City ACCESS (Hall Mercer), West Philadelphia ACCESS (Mental Health Association of Southeastern PA), Horizon House, Center City District, Impact Services, Philadelphia Committee to End Homelessness and the Police Service Detail.

■ Case Management Services

Case management provides direction, crisis prevention and intervention, resources and advocacy that homeless persons require in the effort to move toward self-sufficiency. Case management services are available to homeless individuals and families throughout all phases of their participation in Philadelphia's Continuum of Care. Services include outreach and assessment activities, emergency shelter, transitional housing and permanent supportive housing and homelessness prevention. Critical to the role of case management is the linkage of homeless households to fundamental mainstream resources to which they are entitled.

The Community-Based Homelessness Prevention Program and the Housing Support Center provide services to those families and individuals who face imminent homelessness.

Through the Community-Based Homelessness Prevention Program, families and individuals at risk of homelessness due to imminent eviction, foreclosure or utility shut-off are assisted with case management, budget counseling, referrals to employment resources and grants. The program assisted nearly 1,600 households in FY02; their demographics closely mirror those households using emergency shelter.

Through the Housing Support Center, Philadelphia provides relocation services for households whose dwellings have been destroyed by fire or other disaster or whose homes have been declared unfit for human habitation or imminently dangerous.

The center's Housing Relocation unit assists eligible households with obtaining new housing so that the families or individuals can return to their daily lives. In some cases, these households have the resources available to move into new housing with a small amount of help from the Relocation unit. Other households have to work more closely with Relocation to explore available opportunities. A third group of households may have to rely on the emergency shelter system for a short while until they are able to find new permanent housing.

Rent/Mortgage/Utility Assistance

The Federal Emergency Management Agency provides grants to qualified families and individuals in Philadelphia who are at risk of eviction, foreclosure or utility shutoff.

Special Needs Facilities and Services

■ Facilities and Services for Elderly Persons

Service-Assisted Housing

Assisted living is defined by the American Association of Homes for the Aging as "combining housing, personal and health-related services needed to help an individual maintain maximum independence and choice."

There are currently 144 certified Domiciliary Care homes which contain 192 consumers. In fiscal year 2002, a total of 22 new consumers were placed into Domiciliary Care through the Philadelphia Corporation for Aging (PCA), a leader in elderly issues and advocacy in Philadelphia. Domiciliary Care helps elderly people who have emotional, mental, or physical limitations which make it difficult or impossible to live independently.

Currently, there are 158 Personal Care Homes in Philadelphia which have 5,786 beds. On average, they are 80 percent occupied. Personal Care Homes are live-in facilities where residents are assisted with dressing, bathing, personal hygiene, grooming and eating. In Philadelphia, there are 55 licensed nursing homes with a total of 8,226 beds.

Housing Services

Housing services are provided to elderly persons through a variety of sources. Services include home repairs to improve safety and security, energy improvements to increase or maintain the efficiency of the house, adaptations to help maintain independence and avoid institutionalization.

PCA's Senior Housing Assistance Repair Program (SHARP), funded by OHCD, enables individuals to retain suitable and adequate housing. Each year SHARP provides minor repairs and modifications for about 625 elderly homeowners. SHARP makes adaptations to the homes of elderly people with physical disabilities to enable them to live more independently. Such adaptations include adapting bathroom fixtures, installing ramps, handrails and grab bars. There is an average of 1,500 persons waiting for SHARP services.

The Philadelphia Housing Development Corp. (PHDC) provides grant assistance for housing repairs to low-income eligible homeowners through the Basic Systems Repair Program (BSRP). Special attention is given to elderly applicants whose household problems create health and life-threatening conditions. In Fiscal Year 2002, BSRP provided services to 1,462 elderly clients. PHDC also administers the Weatherization Assistance Program which helps low-income eligible households reduce their energy costs by installing free cost-saving measures. In Fiscal Year 2002, it provided services to 321 elderly clients.

■ Facilities and Services for Persons With Mental Illness

The Behavioral Health Care System in Philadelphia consists of the integration and coordination of services among the Office of Mental Health (OMH), Community Behavioral Health (CBH) and the Coordinating Office for Drug and Alcohol Abuse Programs (CODAAP). These three agencies contract for services on behalf of people who are homeless as well as those non-homeless. They facilitate consumers' receipt of coordinated and effective mental health, and drug and alcohol treatment services.

The Philadelphia Department of Public Health contracts with the Commonwealth of Pennsylvania to provide behavioral health services for participants in Health Choices, the subsidized Medical Assistance program. The Health Choices initiative outlines two categories of services – In-Plan and Supplemental.

In-Plan services are available to Medical Assistance recipients and are authorized and monitored by CBH. They include Inpatient, Outpatient, Partial Hospitalization, Targeted Case Management and Crisis Services.

Supplemental services are services not currently required by Health Choices but provided to people with a serious mental illness as part of a comprehensive behavioral health care system. Supplemental Services include Emergency, Residential, Vocational, Clubhouses, Peer Support and Family Support. They are administered through the Office of Behavioral Health (OBH).

CODAAP provides services to persons with substance-abuse problems. Many consumers with mental health problems also abuse drugs and alcohol. Collaborative efforts between CODAAP and OBH are helping them get access to needed substance-abuse services.

The Adult Mental Health Service System has been designed with a special focus on those who often require frequent, intensive and specialized services. The city's provider network includes 12 base Service Units and more than 50 specialty agencies. The system currently includes 80 psychiatric Partial Hospitalization programs located in every geographic section of the city, more than 100 Outpatient clinics that provide assessment, referral and treatment, and 60 Extended Acute Care inpatient beds that are located in two Philadelphia hospitals (to which the

City controls admission). In addition, OMH works with more than 30 psychiatric inpatient providers and five hospital-based Crisis Response Centers.

A vital component of the mental health system is case management. More than 5,000 individuals with severe mental illness are assigned to a Targeted Case Manager (TCM).

OBH continues to work with the surrounding counties in a regional plan to reduce the population of Norristown State Hospital and redefine highly specialized care across the region. This has led to additional community-based services for Philadelphia residents now hospitalized.

OBH has also developed an array of residential and housing options which includes a total of 1,919 beds. Options range from long-term care to independent living. These programs serve specific target populations—those with a Dual Diagnosis (MH/D&A and MH/MR), a forensic background, mothers with children, Latinos, those who are homeless and elderly persons.

Total available beds are as follows:

Category	Capacity
Progressive Demand Residences	318
Behavior Shaping	56
Community Residential Rehabilitation	242
Intensive Residential Rehabilitation	95
Residential Non-Hospital Inpatient	42
Residential Intensive Treatment Alt	36
Community Living Arrangement	54
Geriatric Residences	93
Supported Permanent Housing	376
Supported Independent Living	285
Specialized Residences	206
Long-Term Structured Residences	116

OBH sees an unmet need for additional beds as follows:

Category	Capacity
Supported Living	78
Permanent Housing	100
Specialized Residences	35
Young Adults	16

■ Facilities and Services for Persons With Developmental Disabilities

Service to persons with developmental disabilities is provided through the Office of Behavioral Health and Mental Retardation Service (OBH/MRS) in the City's Department of Social Services.

According to OBH/MRS, 12,000 persons with developmental disabilities are registered for service in the MR system with an estimated 15,000–18,000 persons with mild to profound developmental disabilities.

As of Oct. 30, 2002, there were 1,704 individuals with developmental disabilities being served in a variety of living arrangements in Philadelphia and the surrounding communities. The Community Living Arrangement (CLA) is the predominant model of service to persons with developmental disabilities and provides service to 1,271 individuals. Typically, participants in CLA are supported to live in three-person homes with direct support staff working with them on a 24-hour basis. Direct support professionals provide support, training, and supervision with assistance in developing skills for daily living and personal care, leisure-time planning and activities, meal preparation and care of the home and personal possessions.

An additional 296 individuals live in small four- to nine-person Intermediate Care Facilities (ICF) designed for persons with developmental disabilities. An additional 383 individuals live in larger 15-person or more ICF. They receive support to develop skills to promote improved health and well-being and improved daily living skills. There are 114 people living in larger private licensed facilities and 230 people living in state centers.

Philadelphia Mental Retardation Services (MRS) has used the Prioritization of Urgency of Need (PUN), a statewide planning tool, to identify the needs of people waiting for services. It has been determined that approximately 500 persons have an emergency or critical need for residential services. This number represents new people who need residential services in addition to more than 600 people who live in larger institutional type settings and would greatly benefit from living in small community homes.

In FY02, 25 new homes were developed through MRS; primarily for young adults returning to their home communities, adults returning from state centers and people living in the community who were in emergency situations or needed a different living arrangement.

■ Facilities and Services for Persons With Alcohol or Drug Addiction

According to CODAAP, substance-abuse research indicators reveal the entrenched presence and widespread abuse of alcohol, cocaine, heroin and marijuana. The overwhelming majority of treatment-seeking persons abuse drugs for many years before seeking help. Therefore comprehensive inpatient and then outpatient treatment and services are needed for this population.

Housing is provided through Step-Down facilities and through the Recovery model. The Step-Down facilities are available for women with or without children and men without children. Recovery housing is available for single men or single women only with some slots for persons undergoing methadone treatment and other slots designated as drug-free. There is an estimated unmet need for more than 3,000 supportive housing units for this population.

■ Facilities and Services for Youth

The homeless youth population in Philadelphia is comprised of two primary subpopulations. One is youth who have been disowned by their families or have run away. They find themselves on the street and entrenched in street culture that can be dangerous.

Another group is those who have aged out of the foster-care system and have no familial or economic support once out of foster care. After turning 18, they are too old for the child-welfare system and too young for the adult shelter system.

Services are provided to these youth through the City's Department of Human Services and non-profit organizations serving homeless youth.

Runaway Youth

Covenant House provides residential and non-residential services to homeless and runaway youth under the age of 21. Covenant House provides a continuum of care that includes a 51-bed Crisis Center in Germantown, a Community Service Center in Olde City and a Community Outreach Center in Kensington. Youth can access the programs directly from the street without referral. This is significant since most runaway youth are unable or unwilling to wait for the referral process.

In 2002, Covenant House served a total of 1,861 unduplicated youth. The Crisis Center provided food, clothing and short-term emergency shelter to an average of 41 youth a night; the average length of stay was 39 days. In the past year, the Crisis Center provided shelter to 213 unduplicated youth. This past year, Covenant House served 396 youth through Educational Services and 160 youth through Vocation Services Department.

Additionally, Covenant House has initiated a partnership with Children's Hospital of Philadelphia establishing a clinic to serve runaway and homeless youth. In the second half of 2002, 169 unduplicated youth were served through the clinic. The Covenant House Addictions Management Program (CHAMP) provided 609 individual sessions and 113 youth attended group sessions. CHAMP services include assessment, outpatient treatment and referral for inpatient treatment. Overall, 232 unduplicated youth were served during the past year through CHAMP.

Eighty-four percent of the youth who used Covenant House programs in the past year were primarily from Philadelphia. Ninety-two percent are throwaways — either pushed out of homes due to overcrowding or neglect or aged out of the foster system. Of the youth served in the past year, 89 percent were between 18 and 21.

Other Special-Needs Youth

Children living at home sometimes need supportive services and counseling in order to cope with their environments. Three-quarters of the children served by the Children and Youth Division of the City's Department of Human Services (DHS) receive supportive and counseling services in their homes. The remainder are in some form of dependent placement, typically foster care.

Other out-of-home services provided by DHS include group home, institutional, mental health specialized care, supervised independent living and adoptive services. Ancillary services include day care, day treatment and homemaker services.

■ Facilities and Services for Victims of Domestic Violence

According to the Latina Domestic Violence Program (LDVP), a project started in 1994 by Congreso de Latinos Unidos to meet the needs of victims of domestic violence, there is one city shelter in Philadelphia specifically for victims of domestic violence. The capacity is 58 persons.

Women Against Abuse (WAA) is the only organization that provides transitional housing specifically for victims of domestic violence. WAA's facility, Sojourner House, can house up to 12 women at a time.

Four programs in Philadelphia assist domestic violence victims in a service capacity. These are Women in Transition, WAA, Lutheran's Bilingual Domestic Violence Project and LDVP. Each has an area of expertise and provides different services:

- Legal assistance and representation to battered women
- 24-hour hotline for support and counseling
- Child advocacy and counseling
- Housing assistance
- Educational workshops

During the past fiscal year, WAA served more than 10,000 women and children. Sojourner House sheltered 146 women and 310 children.

In fiscal year 2002, LDVP served 1,062 new clients and 1,624 new and continuing clients through 2,005 hours of telephone and one-on-one counseling.

Facilities and Services for Persons With Physical Disabilities

OHCD funds Diana T. Myers and Associates to administer the Housing and Disability Technical Assistance Program (TAP). TAP is designed to provide technical assistance regarding the latest information on accessible housing and fair housing laws as well as other matters related to disability issues. TAP also provides assistance to advocacy groups, housing and community development corporations, housing counseling agencies, builders, developers, architects, public agencies and officials, and others concerned about housing rights and opportunities for people with disabilities in Philadelphia. Assistance includes information on universal design, VisitAbility, proposed legislation, self-determination, and new public and private housing programs and projects. Information is distributed through a website, presentations, training, forums, newsletters and other mailings.

Facilities and Services for Persons With HIV/AIDS

The five-county Philadelphia region offers a variety of housing and related services for persons with HIV/AIDS. Housing services are provided for persons who can live independently as well as those who need more supported living arrangements:

Rental Assistance

From the beginning of the AIDS epidemic, consumers of HIV/AIDS services have strongly indicated that they wish to live independently as long as possible. Approximately 50 percent of the region's HOPWA grant is used to provide rental assistance vouchers for persons disabled by AIDS who are able to live independently. Using a combination of federal and local HOPWA, Shelter Plus Care, HOME and Homeless Initiative monies, OHCD funds 661 rental assistance slots for persons with AIDS in the region. Of these, 556 are tenant-based and 105 are project-based. Of the 296 HOPWA-funded slots, 100 are administered by agencies located in the suburban Pennsylvania counties and 265 are administered by Philadelphia-based agencies. Using federal HOME, Shelter Plus Care and Homeless Initiative funds received by the City of Philadelphia, 365 rental assistance slots are available to city residents only.

Apartments and Scattered Site Housing

Under development or operating at the present time are several apartment buildings or scattered-site housing developments for persons and families with AIDS. High Street Manor provides 15 units in Germantown. The building is operated by Resources for Human Development with social services provided by BEBASHI. Marlton Residences, a 25-unit rental venture funded with HOPWA, CDBG and Low-Income Housing Tax Credits financing, was completed in 1999 in Philadelphia. Hogar de Esperanza, a 20-unit apartment building developed by Asociación de Puertorriqueños en Marcha using a national HOPWA grant, Philadelphia CDBG and Low Income Housing Tax Credits, opened in 1998. Medical services for this development are provided by Albert Einstein Medical Center.

Community Residences and Group Homes

Bucks Villa, an eight-room residence located in New Hope, Pa., was completed in 1996 using HUD Section 811, HOPWA, Bucks County CDBG and other funds. Ralph Moses House, a 12-bed residence in Chester, Pa., was completed in 2000. This facility was funded with HOPWA and McKinney Homeless funds. Catholic Social Services of Philadelphia operates two facilities which are designed primarily to divert homeless

persons with AIDS from the City's shelter system. Good Shepherd House, which provides 12 rooms primarily for homeless men, opened in 1996. McAuley House, which provides six rooms primarily for homeless women, opened in 1998. Open Arms II, a four-room community residence located in West Chester, Pa., received acquisition funding from HOPWA and currently receives project-based rental assistance for two of its rooms.

Nursing Homes and Hospice Care

Calcutta House in Philadelphia provides 18 beds for persons in the middle and late stages of AIDS. This facility, which was funded through a HOPWA national award as well as Commonwealth, City and foundation funds, was completed in 1996. Keystone House, a 20-bed nursing home with an overlay of hospice services, was funded in 1997. This facility replaces, in part, services offered by Betak, which closed in 1997.

Dual and Multiple Diagnoses

Persons with AIDS and mental illness and/or substance abuse issues are served through a variety of specialized programs or housing services. CO-MHAR's rental assistance program, which is HOPWA-funded, provides 42 rental assistance slots with associated mental health services. APM's Projecto Escalera also provides rental assistance and mental health services. Gaudenzia II has 17 beds for persons with a dual diagnosis of AIDS and substance abuse, and HOPWA provides an additional 10 units of rental assistance for persons enrolled in its substance-abuse program. 1260 Housing has 10 Shelter Plus Care rental-assistance slots, five for persons with AIDS and mental illness and five for persons with AIDS and substance abuse.

Emergency Grants

Using HOPWA funds, the City annually provides one-time emergency payments to prevent homelessness by paying past-due utility bills, mortgage or rent payments. These are administered by the Philadelphia Health Management Corp., which also administers Ryan White CARE Act funds, available through the AIDS Activities Coordinating Office.

Housing Counseling

Using HOPWA and City CDBG funding, OHCD provides housing counseling through agencies in Philadelphia (ActionAIDS, BEBASHI and Congreso) and the suburban Pennsylvania counties (Family Service of Bucks County, Montgomery County Family Services and Delaware County Department of Human Services). In addition, the Montgomery County Department of Housing and Community Development funds a half-time housing specialist at Montgomery County Family Services.

Suburban Philadelphia

All HOPWA-funded housing assistance anywhere in the region is available to any eligible resident of the region, regardless of place of residence. A variety of housing services are provided to persons with AIDS who live outside Philadelphia. Rental-assistance programs are based in all four suburban Pennsylvania counties. HOPWA-funded housing counseling and emergency grant services are also available in all parts of the region. The primary providers of AIDS housing services outside Philadelphia include the family services associations of Bucks, Montgomery, Chester and Delaware counties and Catholic Social Services in Delaware County.

Table 2.13 lists a range of agencies and programs serving persons with HIV/AIDS in the Philadelphia region.

Table 2.13
Support Services for the HIV/AIDS Community

Critical Path Aids Project:
Medical/resources newsletter, information exchange, advocacy and crisis intervention

ActionAIDS:
Advocacy, housing counseling, individual case management and direct services, support groups, educational programs, and companionship and practical support from volunteer buddies

AIDS Information Network:
Library and resource center for aids specific topics

Adult Services:
Shelter and relocation services

AIDS Law Project:
Free legal and anti-discrimination advice and services

BEBASHI:
Education concerning sexual health issues in the African American community; case management and housing counseling for persons with HIV/AIDS.

Catholic Social Services:
Counseling, referrals to community-based agencies, support network, training and education

Circle of Care Project:
Specialized support services, emergency grants and case management for women and children

CO-MHAR Inc:
Mental health services and rental assistance with associated mental health supportive services

Congreso de Latinos Unidos:
AIDS education and support services for the Latino community, including peer education for Latino women, and housing counseling

Episcopal Social Services:
Home-delivered meals, case management, homemaker and transportation services

Galaei Project: AIDS
Education for Latino communities

Gaudenzia/ People With Hope:
Residential drug and alcohol rehabilitation program

Hospicelink:
General information and referrals to local hospices

Housing Opportunities for Persons With AIDS (HOPWA):
Federal funding source to support and finance community residences, rental assistance, support services, housing information, and emergency grants to prevent homelessness

Manna:
Provides hot meals for homebound persons with AIDS

Philadelphia Commission on Human Relations:
Fights discrimination against persons with AIDS in housing, employment, public accommodations and city services

Philadelphia Community Health Alternatives:
Provides HIV testing, counseling, case management and emergency grants

Philadelphia Fight:
Provides community-based medical care, education and research

Delaware County Community Action Agency:
Rental assistance, emergency payments

Family Service Association of Bucks County:
Social services, case management, information and referral, support groups and buddies

Family and Community Service of Delaware County:
Supportive services and case management, counseling and referral services, regardless of ability to pay

Tenants' Rental Assistance Corp.:
Provides rental assistance and supportive services funded with HOPWA, HOME and Shelter Plus Care funds

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	Adapt	Mobility	Hear/Vis
14	600 E. Church Lane	Pennrose Properties	600 E Church Lane	Rehab	Yes	Multi	35	Yes		4	
14	Dunlap School	Pennrose Properties	51st & Race	Rehab	Yes	Multi	35	Yes		4	
14	Hamill Mill Apt	GGHDC	Church La & Lena St	Rehab	Yes	Multi	40	Yes	38	4	
14/15	Cecil B. Moore	National Temple CDC	N 15th & 16th Sts	NC+R	Yes	S+M	98	Yes		4	
15	Queens Row	Canus Corp.	Queen Lane	Rehab	Yes	Multi	29	Yes		1	1
15	Regent St	Pennrose Properties	5100 Block Regent	Rehab	Yes	Multi	80	Yes		8	
15	Sartain School	Pennrose Properties	30th & Oxford	Rehab	Yes	Multi	35	Yes		4	
15/16	Diamond II	Pennrose Properties	3213-15 Diamond	Rehab	Yes	Multi	32	Yes		2	
16	519-21 N 55th St	Phila Concerned About Housing	519-21 N 55th St	Rehab	Yes	Multi	4	Yes		3	1
16	5601 Walnut	OIH Chestnut Assoc	Walnut, Chestnut Scattered	Rehab	Yes	Multi	79	Yes		2	
16	Locust Towers	Ingerman Group	4815 Locust	Rehab	Yes	Multi	40	Yes		2	
16	Modular Housing	Octavia Hill Assoc	1604-06 Allegheny	NC	Yes	Multi	58	Yes		1	
16	Ogontz Hall Apt	Canus Corp/Ogontz	7169, 7171, 7175 Ogontz	Rehab	Yes	Multi	25	Yes		4	4
16	Susquehanna II	RDA	2200 Block N 20th St	Rehab	Yes	Multi	47	Yes		3	1
16/17	Brantwood I	Parkside Historic Preservation Corp	4150-52 Parkside	Rehab	Yes	Multi	18	Yes		2	
17	Aldofina Villanueva I	WCRP	701-17 Somerset	NC	Yes	Multi	24	Yes		3	
17	Edgewood Manor I	Regis Group	1501, 1510 Allegheny	Rehab	Yes	Multi	49	Yes		6	2
17	Landreth School	Pennrose Properties	1201 S 23rd St	Rehab	Yes	Multi	51	Yes		4	1
17	Sedgley Park Apts	Phila Landed Interests	2821-27 Sedgley	Rehab	Yes	Multi	28	Yes		2	1
17	Villas De HACE	HACE	1429-31 N Marshall, 1426-44 N 6th St.	NC	Yes	Multi	24	Yes		2	
18	Aldofina Villanueva Ii	WCRP	719-35 W. Somerset	NC	Yes	Multi	30	Yes		2	
18	Dauphin Arms Apts	Michael's Development	2200 N 13th St	NC	Yes	Multi	70	Yes		4	2
18	Diamond III	Pennrose Properties	3000-3200 Diamond	Rehab	Yes	Multi	35	Yes		3	1
18	Gratz Commons	ACDC	19th & Diamond	Rehab	Yes	Multi	39	Yes		1	
18	Hawthorne IV	Hawthorne CDC	1236-40 Catherine & 801 S. 13th St.		Yes	Multi	4	Yes		1	
18	Lehigh Park I	Canus Corp.	5th & Lehigh	Rehab	Yes	Multi	29	Yes		2	1
18	Lower Germantown I	GGHDC	Germantown Scattered	Rehab	Yes	Multi	50	Yes		3	
18	Mansion Court I	Pennrose Properties	1800-2000 N 32nd St	Rehab	Yes	Multi	31	Yes		3	
18	Sarah Allen II	Friends Rehab Program (FRP)	40th & Parrish	12NC+12R	Yes	Multi	36	Yes		2	
18	Spencers Place	Pennrose Properties	36th & Aspen	NC	Yes	Multi	22	Yes		2	2
18	Tasker Village	Pennrose Properties	1508-40 S 16th St	NC	Yes	Multi	28	Yes		8	1
18	Villas Del Caribe	HACE	161-71 W. Allegheny	NC	Yes	Multi	80	Yes		10	
19	800-818 S. 55th St	Ingerman Group/S. 55th St LP	800-818 S. 55th St.	Rehab	Yes	Multi	20	Yes		1	

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	Adapt	Mobility	Hear/Vis
19	Brentwood	Pennrose/Parkside/JimBrown	4120-40 Parkside	Rehab	Yes	Multi	44	Yes		3	
19	Grays Ferry Apts	Michael's Development	32nd & Wharton	NC	Yes	Multi	70	Yes		4	2
19	Hestonville Apts	Ingerman Group/PNHS	5400 Lansdowne	Rehab	Yes	Multi	30	Yes		1	
19	Jardines Del Borinquen I	APM	2008-50 N 6th & 2011-57 Marshall	NC	Yes	Multi	45	Yes		4	4
19	Kearsley	Kearsley/Christ Church Hospital	2100 N 49th St	NC	Yes	Multi	60	Yes		60	60
19	King's Highway Project	KAN/KARP	3000 Frankford Ave.	Rehab	Yes	S + M	10	Yes	3	1	
19	Kings Village	Altman	2700 Titan	NC	Yes	Multi	21	Yes			
19	Los Balcones	Norris Square Civic Assoc.	120-148 W Norris	NC	Yes	Multi	21	Yes		1	
19	Lower Germantown II	GGHDC	Germantown Scattered	Rehab	Yes	Multi	34	Yes		4	
19	Ogontz III	Ogontz Ave Revitalization Corp	7100 Ogontz Ave.		Yes	Multi	15	Yes			
19	Tioga Gardens	Pennrose/Clergy Housing Support Grp	18th & Tioga	24NC+8R	Yes	Multi	33	Yes		3	
19/21	North Phila Community Help	North Phila Community Help	2700 Block N 11th St.	Rehab	Yes	Multi	43	Yes		3	
20	Artist Village	Regis Group/SOSNA	17th & Bainbridge	Rehab	Yes	Multi	36	Yes		3	
20	Brantwood II	Pennrose/Parkside	4144 Parkside Ave	Rehab	Yes	Multi	16	Yes		1	
20	Edgewood Manor II	Ingerman Group/Reisner	1508 W Allegheny	Rehab	Yes	Multi	56	Yes		4	
20	Jameson Court	West Mill Creek Assoc II	44th - 46th, Parris & Lex Sts.	NC	Yes	Multi	72	Yes		3	2
20	Lehigh Park II	Canus Corp.	2600 N 5th St	NC	Yes	Multi	48	Yes		3	2
20	Mansion Court II	Pennrose Properties	1800-2000 N 32nd St	Rehab	Yes	Multi	19	Yes		1	
20	Port Richmond Model Homes	Octavia Hill Assoc	2423-29 E Cambria	Rehab	Yes	Multi	32	Yes	4	2	2
20	Sarah Allen III	Friends Rehab Program (FRP)	41st & Brown	Rehab	Yes	Multi	87	Yes			
20	St. Joseph's	Kahan/Franklin Capital	1511-1527 W Allegheny	Rehab	Yes	Multi	62	Yes		4	
20/21	Jardines Del Borinquen II	APM	2000 N 7th & Marshall	NC	Yes	Multi	45	Yes		3	
21	Belmont Affordable	Thomas	42nd, Belmont, Parrish	Rehab	Yes	Multi	17	Yes			
21	Blakestone Housing	GGHDC	6657 Blakemore, 6526-34 Germantown		Yes	Multi	19	Yes			
21	Casa Caribe	HACE	173-83 W Allegheny	NC	Yes	Multi	52	Yes		52	
21	Cecil B Moore Village	Regis Group/Ingerman	1600 N 16th St	Rehab	Yes	Multi	34	Yes		2	1
21	Chatham Apt	Ingerman Group	242 S 49th St	Rehab	No	Multi	40	Yes		3	1
21	Johnny Tillman Homes	WCRP	Master & Orianna	NC	Yes	Multi	21	Yes		3	1
21	Manor Glen	Evangelical Senior Hsg	8401 E Roosevelt Blvd	NC	Yes	Multi	50	Yes		50	3
21	Sarah Allen IV	Friends Rehab Program (FRP)	41st & Brown	Rehab	Yes	Multi	40	Yes		4	2
21	Universal Court I	Pennrose Properties	1400 Christian, Montrose	NC+R	Yes	Multi	32	Yes		2	1
21	Yorktown Arms	Yorktown CDC	13th & Master	NC	Yes	Multi	56	Yes		56	
22	6000 Baltimore Ave	Pennrose Properties	6000 Baltimore Avenue	Rehab	Yes	Multi	46	Yes		3	

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	Adapt	Mobility	Hear/Vis
22	Belmont Affordable Homes II	Harold Thomas	42nd, Belmont, Parrish	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 Street	NC	No	Multi	26	Yes		2	
22	Sharswood Apartments	Michael's Development	N 22nd, Master, Horlen, Sharswood Sts	NC	Yes	Multi	71	Yes		4	2
22	Universal Court II	Universal Community Homes	800 S 16th Street	NC+R	Yes	Multi	21	Yes		2	
22	WCRP Berks Street	WCRP	6th & Berks St.	NC	Yes	Multi	26	Yes		2	
23	Raymond Rosen Off-site Replacement Units	PHA	1900-2000 N 21st; 2000 W Berks; 2000 Cecil B.Moore; 2000 Van Pelt; 1700-2000 N Lambert; 1700, 1900 Woodstock; 2000 W Montgomery; 200-2100 W Norris	NC	No	Multi	152	Yes		36	
23	Southwark Plaza: On-site Replacement Units	Southwark Dev Corp	Vicinity 3rd/5th/Washington Area	NC+R	Yes	Multi	470	Yes	165	23	
24	16th & Reed St. Apartments	Presbyterian Homes	16th & Reed Sts.	NC	Yes	Multi	85	Yes	Yes	85	0
24	16th And Federal	Universal Community Homes	16th & Federal St.	NC+R	Yes	Multi	53	Yes	Yes	3	1
24	Belmont Affordable III	Thomas	Scattered Sites	Rehab	No	Multi	46	Yes		3	1
24	Francisville Elderly	Community Ventures	Edwin, Perkiomen, Popular, Ridge Vineyard	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	Yes	2	0
24	Mt. Sinai	Michael's Development	431 Reed Street	Rehab	Yes	Multi	37	Yes	Yes	4	4
24	Norris Square Senior Housing	Norris Square Civic Assoc.	2121-37 N Howard St.	NC	Yes	Multi	35	Yes	Yes	35	0
24	Ralston/Mercy Douglass House	Ralston/Mercy Douglass	39th & Market Streets.	NC	Yes	Multi	55	Yes	Yes	55	0
24	Sarah Allen V	Friends Rehab Program (FRP)	700-800 N 40th St.	Rehab	Yes	Multi	27	Yes	Yes	2	0
24	Spring Garden	Community Builders	Scattered Sites	NC+R	Yes	Multi	97	Yes	Yes	9	0
24	St. Anthony's	Ingerman Group	2300 Carpenter St.	NC+R	Yes	Multi	54	Yes	Yes	4	1
24	Taino Gardens	APM	6th St. & Dauphin	NC	Yes	Multi	42	Yes		2	1
25	4200 Mitchell Street-202	Friends Rehab Program (FRP)	4200 Mitchell Street	Rehab	Yes	Multi	65	Yes			
26	Elders Place - 202	GGHDC	80 Collum St.	Rehab	No	Multi	40	Yes			
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. Ingatius Senior Housing	St. Ignatius Nursing Home	4402-06 Fairmount Ave.	NC	No	Multi	67	Yes		7	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	Adapt	Mobility	Hear/Vis
14	Hancock Manor	National Housing Trust	174 Allegheny St.	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 Sts.	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 Ave.	Rehab	Yes	Multi	9	Yes		1	
15	PEC Transitional	PEC CDC	3902 Spring Garden Ave.	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 HOME	1515 Fairmount St.	Rehab	Yes	Multi	48	Yes		2	2
18	Genesis II - Caton House	Genesis/Tara Dev	1239 Spring Garden Ave.	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 Preston St.	Rehab	Yes	Multi	7	Yes	6	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 Home	1850 N Croskey St.	Rehab	Yes	Multi	24	Yes		1	
19/20	Calcutta House	Calcutta House	1601-05 Girard St.	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 Sts.	Rehab	Yes	Multi	26	Yes		4	
20/21	1260 Thompson/Walnut	1260 Housing Dev Corp	4230 Thompson St., 1324 Walnut St.	20NC+15R	Yes	Multi	35	Yes	32	11	24
20/21	Center City YWCC	Ingerman Group	20th & Chestnut Sts.	Rehab	Yes	Multi	60	Yes	60	60	60
20/21	Marlton Residence	Pennrose/We The People	1700 Marlton Avenue	Rehab	Yes	Multi	25	Yes	2	2	
21	1260 Center West	1260 Housing Dev Corp	4101 Chestnut, 900 Block Lombard	Rehab	Yes	Multi	17	Yes	10	1	9
21	1260 Reed	1260 Housing Dev Corp	501-07 Reed St.	Rehab	Yes	Multi	18	Yes	15		15
21	Fourth Street Access	APM/1260 Housing Dev Corp	1912-1930 N 4th St	NC	Yes	Multi	24	Yes	21	8	16
21	H.E.L.P. II (Genesis Square Twnhses)	H.E.L.P. Inc.	48th & 49th Sts./ Westminster & Wyalusing Ave.	NC+R	Yes	Multi	50	Yes	50	2	50
22	Calcutta House II	Calcutta House	1607 Girard St.	Rehab	Yes	Multi	6	Yes	1	1	
22	Haddington III	PCAH	Scattered Site	Rehab	Yes	Multi	20	Yes		1	
22	Reed Street SRO	Salvation Army	32nd & Reed Sts	Rehab	Yes	Multi	66	Yes	66	66	66
23	Bethesda Transitional	Bethesda Project, Inc.	816 . 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/Projet Rainbow	413 W Master St.	Rehab	No	Multi	9	Yes	1	1	

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	Adapt	Mobility	Hear/Vis
23	Elkins Residence	Albert Einstein	11th & Clarkson St.	Rehab	Yes	Multi	73	Yes	73	73	73
23	Horizon House II	Horizon House	6015 Limekiln Pike	NC	No	Multi	18	Yes		2	
23	Overington Transitional House	Overington Housing Inc.	1528-30 Overington St.	Rehab	Yes	Multi	13	Yes	1	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	1		
23	Rowan Homes II	Project HOME	1900 Judson St.	NC	Yes	Multi	32	Yes		2	
24	6th & Montgomery Special Needs	WCRP	1800 Blk N 6th, Marshall; 600 Blk Montgomery,W Wilt Sts	NC	No	Multi	20	Yes	2	6	2
24	Enhanced Services Project	Dignity Housing	Northwest Scattered Sites	Rehab	No	Multi	9	Yes	1	1	1
24	Spring Street Housing	PCAH	Haddington, Cobbs Creek Scattered	Rehab	No	Single	20	Yes	1	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	Rehab	Yes	Single	1	Yes		1	
NA	Capacity Building Grant	Interact	1607 Girard Ave.	Rehab	Yes	Multi	8	Yes			
NA	Capacity Building Grant	PCAH	59 N Felton St.	Rehab	Yes	Single	1	Yes		1	
NA	Dignity Enhanced Service Pjt	Dignity Housing	1646 W Nedro/1941 S. Ithan	Rehab	Yes	Multi	9	Yes		8	2
NA	Drueding Rainbow	Drueding Center/Project Rainbow	1348 N 4th St.	Rehab	Yes	Multi	10	Yes		1	
NA	H.E.L.P I	H.E.L.P Inc.	4900 Wyalusing	NC	Yes	Multi	40	Yes			
NA	Interim House West	Phila.Health Management Corp.	4100 Parkside Ave, 4100 Viola	NC	Yes	Multi	20	Yes			
NA	Lillia Crippen Townhouses II	WCRP	6th & Montgomery	NC	Yes	Multi	20	Yes			
NA	Melville Way	Traveler Aid-Melville Way	4520-22 Walnut St.	Rehab	No	Multi	8	Yes		1	
NA	Shelia Brown Women's Ctr	Shelia Brown/UCH	2000-04 Ellsworth Street	Rehab	Yes	Multi	9	Yes		1	
NA	Veteran Shared Housing	Impact Services	124 E Indiana	NC	Yes	Multi	7	Yes		2	
NA	Visitation Transitional Housing	Catholic Social Services	2640-46 Kensington Ave.	NC	No	Multi	18	Yes		1	1
NA	VOA	Ingerman Group	2601 N Broad St.		Yes	Multi	108	Yes			

Barriers to Affordable Housing Development

The City of Philadelphia has long committed to providing affordable housing and several of its policies and statutes promote that goal. Ordinance 1029AA, enacted by its City Council on March 4, 1982, requires that 75 percent of the City's CDBG funds (exclusive of administration and program management costs) be used to assist low- and moderate-income families. In addition, the City provides tax abatements for the rehabilitation or new construction of rental housing in order to encourage development. Also, though hampered by a slow and cumbersome acquisition and disposition process, the City offers both land and vacant buildings to developers at negligible cost for the creation of affordable, low-income housing. Several new administrative procedures and the centralization of the City's acquisition and disposition process at the Redevelopment Authority (RDA) have been implemented in an effort to streamline this process but the problem cannot fully be remedied by administrative means. The Philadelphia Home Rule Charter, Chapter 16-400 of the Philadelphia Code and state law (Act 9) all affect the acquisition and disposition of housing. These laws and regulations have resulted in the development of a complex and time-consuming process for obtaining properties. Streamlining this process is a goal of the Neighborhood Transformation Initiative. In 2002 parts of the state urban renewal law were changed to make the condemnation process simpler.

For many families, homeownership is impossible, not because they lack the income to support a home mortgage but because the down payment and settlement costs require cash resources which they do not have. Philadelphia's high local transfer tax is a significant part of the settlement cost for homebuyers. The effect of the transfer tax was partially mitigated in 1994 by the exemption of properties being conveyed by non-profit housing development corporations to low- or moderate-income buyers. In addition, transfers to non-profit housing development corporations which intended to re-convey to low- or moderate-income buyers were also exempted.

Affordable housing advocacy organizations and developers have two major complaints: first, they believe that available resources are insufficient to meet the need for such housing, and that there is too much competition for available resources. Second, the array and complexity of federal and state regulations and program guidelines, and the complexity of the federal low-income housing tax credit program make creating affordable housing a complicated and expensive task. Virtually all of the regulatory constraints imposed by these programs are beyond the City's control.

On the other hand, some impediments to housing development—and especially to the development of moderately priced, market-rate housing—are more local. The report on the region's housing market by The Reinvestment Fund and the Metropolitan Philadelphia Policy Center (cited at the beginning of this section) notes that mainly because of much higher labor costs, a typical modest new home is more expensive to build in Philadelphia than in the surrounding suburbs. It also cites the City's antiquated zoning regulations, building codes and permit and approval process that is cumbersome and time-consuming.

NTI Housing Investment Strategy

Strong and healthy neighborhoods will only happen if the City facilitates housing investment within a context of a cohesive comprehensive strategy for preservation and redevelopment. As a part of NTI, the City completed a study of Philadelphia real estate markets which identified six types of housing markets based upon similar characteristics. The City will use this analysis to define an appropriate role for government within each market type, guide the allocation of resources and tailor programs and services to fit market strengths, weaknesses, opportunities and threats.

Specifically, the City will invest public and private resources to:

- facilitate economic growth by encouraging market-rate housing development.
- preserve existing housing stock by directing resources to strong blocks and neighborhoods that show incipient signs of decline;
- rebuild areas of the city suffering from economic divestment and severe housing abandonment by promoting the development of large-scale new urban communities; and
- promote equity by ensuring that affordable housing exists for low-income, elderly and special-needs citizens.

The housing investment strategies are described in more detail below:

■ Market-Rate Housing

These investments are homeownership and rental housing units that receive little or no direct public subsidies. Market-rate housing is constructed or rehabilitated in response to market supply and demand. In the case of new construction or rehabilitation, this form of housing is developed in areas of the city where the real estate market is strong enough to support the cost of construction and generate a reasonable profit for the developer. In addition, market-rate housing includes the buying and selling of housing in “as-is” conditions when there is little or no need for significant improvements.

■ 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 otherwise stable blocks. 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 two forms: moderate subsidies to rehabilitate new or short-term vacant properties and financial assistance to homeowners and landlords to repair and improve their properties.

■ New Urban Communities

These investments are large-scale new construction or substantial rehabilitation projects for homeownership or rental development. New Urban Communities will encompass a mixture of housing types for a wide range of incomes. Often they will entail the reconstruction and reconfiguration of a site to provide more modern, lower density development that is consistent with the surrounding neighborhood. To facilitate the development of New Urban Communities, the public sector’s role includes creating the conditions for market rebirth with demolition and assembly of land, providing development subsidies that decline over time to help write-down construction costs in low-value real estate markets and improving the city’s infrastructure.

■ Affordable Housing

The City will continue its commitment to providing quality, affordable housing for its most vulnerable citizens – low-income, elderly and special-needs populations. For special-needs housing, the City will follow its Good Neighbor Policy that attempts to minimize concentration. It is best if this kind of housing finds the widest geographical expression and has good access to transportation and social services. The City’s role in this type of housing development is to assemble land, provide infrastructure investment and funding for development subsidies, and encourage interagency cooperation when applying for and securing other funds from the federal and state sources. The City will leverage public resources for affordable housing development to the fullest extent possible and invest these funds strategically to stimulate market activity in the surrounding community.

NTI and the *Year 29 Consolidated Plan*

The keystone for the successful execution of NTI is the issuance of approximately $295 million of bonds by the Redevelopment Authority of the City of Philadelphia (RDA) in several series. RDA may issue bonds from time to time during the period of seven years from the effective date of the enabling legislation. These bonds will enable the City to generate sufficient resources to eliminate the backlog of dangerous buildings that are safety hazards in Philadelphia neighborhoods; prevent the encroachment of blight into stable neighborhoods and create opportunities for re-development in the most distressed areas of the City.

In addition, the *Year 29 Consolidated Plan* supports a variety of homeownership and rental projects that are consistent with NTI's housing investment strategies. OHCD is committed to support projects that further key principles of NTI and address:

1) specific housing needs exhibited by extremely low- to moderate-income renter and owner households;

2) needs for housing and service resources exhibited by homeless families and individuals including prevention, permanent and transitional housing and supportive services;

3) housing and service needs for persons with HIV/AIDS and other special-needs populations; and

4) community development needs.

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

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

Priority Needs

The Priority Needs Summary Table on the next pages illustrates the relative ranking of specific housing and community development needs (as either "high," "medium" or "low") and provides estimates of the amount of federal entitlement funding (CDBG, HOME Investment Partnership Program, HOPWA and Emergency Shelter Grant) expected to be used to address these needs over a three-year period.

The Continuum of Care: Gaps Analysis chart illustrates the current inventory and estimated homeless housing and supportive services needs, and the relative ranking of those estimated needs.

Priority Needs Summary Table

Priority Housing Needs (Households)		Percent of Median Family Income	Need Level High Medium Low	Estimated Units	Estimated Dollars Needed to Address
RENTER	Small	0-30%	H	29,775	$7,313,000
		31-50%	H	12,911	$3,430,000
		51-80%	H	16,145	$4,290,000
	Large	0-30%	H	10,931	$2,904,000
		31-50%	H	4,454	$1,183,000
		51-80%	H	4,479	$1,190,000
	Elderly	0-30%	H	27,860	$6,544,000
		31-50%	H	10,797	$2,869,000
		51-80%	M	8,753	$1,395,000
	All Others	0-30%	M	24,344	$3,464,000
		31-50%	M	11,330	$1,806,000
		51-80%	L	19,307	$2,052,000
OWNER		0-30%	H	64,949	$25,767,000
		31-50%	H	54,125	$21,472,000
		51-80%	M	81,527	$14,555,000

Priority Special-Needs/Non-Homeless	Priority Need Level		Estimated Dollars Needed to Address
Elderly	H		$10,900,000
Frail Elderly	H		$1,211,000
Severe Mental Illness	M		$492,000
Developmentally Disabled	H		$1,090,000
Physically Disabled	H		$10,626,000
Persons With HIV/AIDS	H		$16,929,000
Persons with Alcohol/Other Drug Addiction			

Priority Community Development Needs	Priority Need Level High, Medium, Low	Estimated Dollars Needed to Address
Economic Development Needs		
Rehabilitation; Publicly/Privately Owned Commercial/Industrial		
Commercial/Industrial Land Acquisition/ Disposition		
Commercial/Industrial Infrastructure Development		
Commercial/Industrial Building Acquisition, Construction, Rehabilitation	**H**	$20,250,000
Other Commercial/Industrial Development	**H**	$600,000
Direct Financial Assistance to For-Profit		
Technical Assistance		
Micro-Enterprise Assistance	**H**	$6,000,000
Infrastructure Needs		
Flood Drain Improvements		
Water/Sewer Improvements		
Street Improvements		
Sidewalks		
Tree Planting		
Removal of Architectural Barriers		
Privately Owned Utilities		
Public Facilities Needs		
Public Facilities and Improvements	**M**	$450,000
Disabled Centers		
Neighborhood Facilities		
Parks, Recreational Facilities	**H**	$1,725,000
Parking Facilities		
Solid Waste Disposal Improvements		
Fire Stations/Equipment		
Health Facilities		
Asbestos Removal		
Clean-up of Contaminated Sites		
Interim Assistance		
Non-Residential Historic Preservation		
Public Services Needs		
Public Services (General)	**H**	$12,450,000
Disabled Services		

Priority Community Development Needs	Priority Need Level High, Medium, Low	Estimated Dollars Needed to Address
Legal Services		
Transportation Services		
Substance Abuse Services		
Employment Training	H	$3,230,000
Health Services		
Mental Health Services		
Senior Programs		
Senior Centers		
Senior Services		
Youth Programs		
Youth Centers		
Child-Care Centers		
Abused and Neglected Children Facilities		
Youth Services		
Child-Care Services		
Abused and Neglected Children		
Planning and Administration Needs		
Planning	H	$1,500,000
HOME Administration/Planning Costs	H	$5,100,000
General Program Administration	H	$27,738,000
Indirect Costs	H	$51,880,000
Public Information		
Fair Housing Activities		
Submissions or Applications for Federal Programs		
HOME CHDO Operating Expenses		
Other		
Urban Renewal Completion		
CDBG Non-Profit Organization Capacity Building	H	$4,950,000
CDBG Assistance to Institutes of Higher Education		
Repayments of Section 108 Loan Principal	H	$34,070,000
Unprogrammed Funds		
Total Estimated Dollars Needed to Address		**$311,425,000**

The **Priority Needs Summary Table** has been revised to reflect the amount of entitlement funding (i.e., Community Development Block Grant, HOME Investment Partnership Program, Housing Opportunities for Persons With HIV/AIDS and Emergency Shelter Grant) projected to be used to meet each need over a three-year period.

CONTINUUM OF CARE: HOUSING GAPS ANALYSIS CHART

		Current Inventory in 2003	Under Development in 2003	Unmet Need/ Gap
	Individuals			
	Emergency Shelter	1,132	0	* 0
Beds	Transitional Housing	2,084	0	** 0
	Permanent Supportive Housing	1,343	108	*** 1,764
	Total	**4,559**	**108**	**1,764**
	Persons in Families with Children			
	Emergency Shelter	1,553	0	* 0
Beds	Transitional Housing	2,302	77	** 0
	Permanent Supportive Housing	5,134	286	*** 5,600
	Total	**8,989**	**363**	**5,600**

* Philadelphia has a policy of providing emergency shelter to all who are eligible and request it. Therefore, while the need at any one time may exceed the "current inventory" noted here, the "unmet need/gap" is represented as zero because the City is not seeking to develop additional year-round shelter beds. The City currently has the capacity to increase, as needed, the "current inventory" by adding beds at existing sites and other locations.

** For several years, Philadelphia has focused on creating new permanent housing and more effectively utilizing existing transitional housing, while not supporting the creation of new transitional housing. With more permanent options for individuals and families to move to, the existing supply of transitional housing can meet the need for this resource. The City encourages the development of transitional housing for special populations, e.g. youth aging out of foster care; however, these programs serve non-homeless populations so those units are not reflected above.

*** These figures were derived through a public-private process in the fall of 2001 that was facilitated by the Corporation for Supportive Housing. The “Recommendations and Action Plan” is based on sound estimates of the need established by City data, interviews, and group discussions. In addition, estimates of need and strategy for housing development are consistent with current research about the characteristics and needs of various types of individuals and families who experience homelessness. Since the development of the plan, some units of permanent supportive housing for individuals have come on line.

Affordable Housing

■ Basis for Assigning Relative Priority Needs

High Priorities

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

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

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

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

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

Medium Priorities

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

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

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

Low Priorities

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

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

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

■ Strategy and Objectives for Meeting Priority Housing Needs

The City’s affordable housing strategy responds to the unique features of the Philadelphia housing market. Both rents and home prices in Philadelphia remain lower than in many cities of comparable size across the country. However, affordability remains a problem for households at the lower end of the income distribution. Also, the age and deteriorated condition of the housing stock forces many low- and moderate-

income families to live in substandard conditions. Elderly homeowners on fixed incomes have a difficult time keeping up with repairs and thus, vacancy and housing abandonment are at crisis levels in many low-income neighborhoods.

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

■ Housing Production

Rental and Homeownership Production

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

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

Rental and Homeownership Rehabilitation

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

Housing rehabilitation should reinforce existing strong blocks or communities, consistent with NTI principles.

Public Housing Production

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

Housing Production Program Objectives

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

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

■ Promoting Homeownership and Housing Preservation

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

support for major systems repair programs for current homeowners. These activities encourage first-time homebuyers and also support current homeowners through preservation programs.

Homeownership and Housing Preservation Program Objectives

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

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

■ Leveraging Private Sector Resources

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

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

Objectives for Leveraging Private Sector Resources

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

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

Proposed Accomplishments of Affordable Housing Strategy

Rental Housing ’02 - ‘04

Table 3.1: Households Assisted With Rental Housing*

Estimated Households Assisted FY ’02 - ’04	FY 2002	FY 2003	FY 2004
Extremely Low-Income	722	722	722
Low-Income	358	358	358
Moderate-Income	20	20	20
Totals	**1,100**	**1,100**	**1,100**

* Includes neighborhood rental and new construction, MEND II and rental assistance

Homeownership ’02 - ‘04

Table 3.2: Households Assisted With Homeownership Units*

Estimated Households Assisted FY ’02 - ’04	FY2002	FY2003	FY2004
Extremely Low-Income	5,984	5,984	5,984
Low-Income	4,803	4,803	4,803
Moderate-Income	238	238	238
Totals	**11,025**	**11,025**	**11,025**

* Includes CDC, Homeownership Rehabilitation Program, HOME in North Philadelphia, Homestart and new construction. Home preservation programs including Basic Systems Repair, Heater Hotline, Weatherization, PHIL Loan and Utility Emergency Services Fund.

Homelessness

■ Basis for Assigning Relative Priority Needs

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

Philadelphia has made great strides in implementing its Homeless Continuum of Care strategy. The size of the City's emergency shelter system was reduced by nearly 10 percent, beginning a shift of resources away from emergency responses and toward more permanent solutions. Philadelphia has continued to see success in reducing the number of persons experiencing street homelessness, while continuing to look for new models to assist those who are still out on the streets, chronically homeless, and, due to serious mental illness and co-occurring substance abuse disorders, resistant to the current available options for assistance. This population is part of the focus of an action plan to move Philadelphia toward ending chronic homelessness in 10 years. The plan was developed in the fall of 2001 through the dedicated efforts of public and private sector representatives and facilitated by the Corporation for Supportive Housing. This population is also the priority and basis of the City's homeless housing needs.

■ Strategy for Meeting Priority Homeless Needs

Philadelphia's Continuum of Care Strategy is developed through a citywide process involving government officials, homeless housing/services providers, formerly homeless persons, homeless advocates, religious leaders, the business community, neighborhood groups, academia, the local United Way and local foundations. The City invests more than $60 million a year in the Continuum of Care System which involves a number of City departments including the Adult Services (AS), OESS, OHCD, DPW and DPH.

The work of strategic planning for Philadelphia's Continuum of Care continues to be influenced by the document "Our Way Home: A Blueprint to End Homelessness in Philadelphia" ("The Blueprint") and the legislative results of the Sidewalk Behavior Ordinance. The City seeks to facilitate a coordinated, integrated approach to addressing homelessness in its urban areas. To reinforce this effort, AS initiated several new programs in the past fiscal year, including Good Neighbors Make Good Neighborhoods. Whenever possible, City initiatives utilize public and private sector advisory committees to coordinate policy, planning and service provision. The results of these initiatives also influence the strategic planning for determining Philadelphia's homeless priority and housing needs. The City proposes to continue the provision of funding to support the development of transitional and permanent housing for homeless and special-needs populations through competitive RFPs.

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

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

Objectives for Meeting Homeless Needs

The City proposes to strengthen its Continuum of Care by helping homeless persons achieve self-sufficiency through the provision of supportive services, if appropriate, and housing opportunities as identified in the following objectives:

- **Homelessness prevention;**
- **Outreach, intake and assessment;**
- **Emergency shelter;**
- **Transitional and permanent housing development;**
- **Rental assistance;**
- **Supportive services such as substance-abuse treatment, mental-health services, HIV/AIDS services, case management, life-skills training, employment training and placement, transportation, child care and education.**

Table 3.3: Proposed Accomplishments: Homelessness

Estimated Households Assisted FY '02 - '04	FY 2002	FY 2003	FY 2004
Outreach/Assessment	2,774	2,757	2,700
Emergency Shelter*	1,950	1,950	12,000
Transitional Housing	275	300	300
Permanent Housing	196	206	225
Totals	**5,195**	**5,213**	**15,225**

* In prior years the estimated households assisted in this category was based solely on shelter capacity. The estimate provided for FY'04 is based on estimated shelter turnover usage.

Non-Homeless Special Needs

The housing needs of non-homeless persons with special needs are great and most populations with special needs require supportive housing. Services provided to residents of supportive housing include case management, medical or psychological counseling and supervision, child care, transportation and job training.

Table 3.4 Summary of Estimated Housing Needs*

Non-Homeless Special-Needs	Est. Pop.	Est. Housing Needs
Persons with AIDS (PMSA)	8,927	3,500
Persons with HIV (PMSA)	20,000	8,000
Frail Elderly	27,339	7,500
Persons With Disabilities	300,000	66,000
Mental Health/ Mental Retardation	121,500	12,000
Substance Abuse	N/A	3,000

* 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 "Needs Assessment."

■ Basis for Assigning Relative Priority Needs

The category of non-homeless persons with special needs includes the most diverse population with the widest array of needs. Many persons with special needs are also the most dependent on government for their income and fundamental support while others are self-sufficient and only need accessible and appropriate housing. The City designates the following needs as *priorities:* transitional and permanent housing development, rental assistance and supported housing for persons with disabilities including people with HIV/AIDS and housing adaptations for persons with physical disabilities. These priorities are developed using information gathered from those offices within the Department of Public Health which assist persons with mental illness, mental retardation, drug- or alcohol-abuse issues and HIV/AIDS and from information requested of private-sector agencies and advocates who assist persons with various special needs. As discussed in the section on homelessness, the priority of developing transitional and permanent housing and the City's shelter census and housing needs should be considered with reference to the federal funding climate, capacity limitations of project sponsors and neighborhood planning issues.

Special-Needs Populations

Because of the diversity of the special-needs population, it is important to design programs appropriate for many different needs. Historically, many housing programs for persons with special needs have come through the health or social welfare systems specific to individual type of special need. Thus, congregate care for persons with severe developmental disabilities has grown out of the developmental disabilities system while persons in recovery from addiction have entered residential treatment programs which may also provide transitional housing. Persons with physical disabilities may need only accessible units in order to live independently. Since persons with HIV/AIDS desire to live in their own, independent housing units as long as possible while availing themselves of a wide range of in-home services, rental assistance has been a primary focus in HIV/AIDS housing. This program did not receive the waivers from HUD necessary for implementation.

The City supports housing programs which allow each person with a special need to live as independently as possible and which provide the appropriate level of supportive care for each person's unique condition. Necessarily, a range of programs must be supported which allow for a continuum of care. The increasing number of persons who are dually diagnosed with more than one condition means that different departments and providers must increasingly work together in order to provide the best housing and supportive care possible. Not only must new, additional special-needs housing units be created, new programs which can serve persons with more than one special need must also be created or supported. Following is a description of the major programs targeting each special-needs population.

Elderly Persons

Philadelphia's elderly population continues to grow despite declines in the overall population. There is a need for rental housing for elderly Philadelphians, repair grants for elderly homeowners, programs to prevent vacancy and abandonment after a senior homeowner dies and technical assistance on senior issues for developers who are considering creating elderly housing. In addition, the need for housing support for seniors who are grandparents and are raising their grandchildren has been identified, supporting data are being gathered, and an analysis conducted. OHCD

proposes to commit development subsidy funding support to elderly housing development projects which have commitments of HUD 202 financing. The OHCD subsidy is capped at $15,000 per unit, based on a dollar-for-dollar match of other funds and the availability of OHCD resources.

Persons With Disabilities

There is an increased and growing demand for the development and availability of affordable and accessible/barrier-free housing for low-income persons with disabilities. The City supports the expansion of affordable and accessible housing through program development and modification activities in compliance with federal requirements. OHCD does not mandate that supportive services be linked to any disabled housing activity. The City requires full federal accessibility compliance regarding the production of all City-supported rental and homeownership development projects. Unfortunately, the current low-income housing production industry does not produce affordable, accessible housing in sufficient supply to meet the demand of the population in need (families and individuals) due to limited local, state and federal funding resources.

OHCD understands and supports the desire of the disabilities community to have complete choice in their selection of housing. The only limitation to this support is that the OHCD housing development program is based upon the principles of neighborhood revitalization/community development.

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.

One of the goals of OHCD includes assisting persons with disabilities who desire homeownership as well as integrating persons with disabilities into the community. The Philadelphia Homeownership Demonstration Project for Persons with Disabilities (PHDPPD) was a special initiative coordinated by OHCD that linked providers who service persons with disabilities and advocates, housing counseling agencies and low-interest mortgage opportunities in an effort to promote and empower homeownership within the disabled community. More than 25 households with disabled family members achieved the goal of homeownership through this demonstration project.

Supported by the City, the Adaptive Modification Program affords low-income, disabled Philadelphians accessibility to their homes by rendering adaptive modifications. However, due to enhanced program marketing, increased demand, enforcement of federal lead-based paint regulations, and the age of Philadelphia housing stock (which often necessitates additional home repairs so that adaptive modifications can be made), requests for adaptive modification assistance continue to exceed limited local program resources. In an effort to increase the program's ability to respond to requests for adaptive modifications in an expedient manner, the City in conjunction with the Philadelphia Corporation for Aging (PCA) applied for and was granted Pennsylvania Access Grant Program funding through the Department of Community and Economic Development (DCED).

Persons in Recovery

Individuals recovering from substance abuse need additional permanent housing resources, particularly to support the recovery process upon completion of transitional housing or half-way house programs. In addition to the increased availability of housing for this population through the Special-Needs Development Program, the McKinney Shelter Plus Care Program has enabled new units of housing to be developed and designated for persons in recovery.

Persons With HIV/AIDS and Families of Persons With HIV/AIDS

The City supports housing activities for persons with HIV/AIDS across the continuum of care as needed. This continuum begins with persons who can live independently (with rental assistance, emergency payments, housing counseling and information and referral), to those who need more assisted living arrangements (including those with mental illness and those in recovery), to persons who need extensive supportive housing arrangements. As administrator of the HOPWA program, the City has funded HIV/AIDS housing developments and programs throughout the region, including the four Philadelphia suburban counties. Due to an increase in AIDS incidences reported by the City of Philadelphia to the Centers for Disease Control, the City secured an increase in formula funding under the HOPWA program in Year 27. The City proposed to use the additional funding in Year 27 to support a Shallow Rent Program (funded over two program years) and to support housing development financing to create new affordable units for people with HIV/AIDS. HUD did not approve the City's request for waivers to implement the Shallow Rent program. In Year 29, OHCD proposes to continue funding HIV/AIDS housing development financing.

Public Housing Residents

Philadelphia has approximately 30,518 public housing residents living in developments and scattered-site units owned by the Philadelphia Housing Authority (PHA). For many low-income Philadelphians, PHA housing represents the only affordable housing option. OHCD proposes to support PHA in the development of replacement public housing to offset the reduction in units through demolition and the rehabilitation of Courts at Riverview (formerly Southwark) and Raymond Rosen Apartments. In addition, OHCD plans to continue its participation in the planning efforts for major developments, such as Martin Luther King Plaza, the Mill Creek HOPE VI development, the proposed Cambridge HOPE VI development and for site selection of scattered-site rehabilitation.

■ Strategy and Objectives for Meeting Priority Non-Homeless Special Needs

There is an increasing need to combine affordable and accessible housing production with social services as needed to meet the specialized service needs of low-income Philadelphians. Housing production alone may no longer be adequate and may require the provision of coordinated service delivery to support residents.

The supportive service demands of persons with special needs are diverse. The levels and kinds of services vary widely. Some persons require only housing counseling and assistance to find housing. Other persons need homemaker services or other in-home services such as food delivery or medical supports. Other more fragile persons such as the mentally disabled or persons in the advanced stages of AIDS require supportive housing environments which offer on-site care. Intensive residential treatment programs which combine housing with mental-health or substance-abuse counseling are needed by some persons while others can benefit from these services while living more independently in rental assistance units. The City, through the Department of Public Health, Office of Emergency Shelter and Services (OESS), other departments and the private sector must provide a critical and wide range of housing and services for persons with all levels of special needs.

The primary activities which the City will pursue to assist non-homeless special-needs populations include: housing production, adaptive modification, rental assistance and as needed, support services and facilities.

Non-Homeless Special-Needs Housing Production

Through rehabilitation and new construction, new adaptable or accessible units are created. To the extent feasible, all new construction housing development projects must include "visitability" design features. In order to promote transitional and permanent housing development in Philadelphia communities, OHCD proposes to continue the practice of requiring that all rental assistance housing development projects selected for funding include "special needs" units equal to at least 20 percent of the total number of units developed. OHCD's 20-percent requirement will create new special-needs units in all OHCD-funded rental developments. PHA developments undergoing substantial rehabilitation will meet Section 504 requirements and provide additional units. Moderate rehabilitation programs allow disabled persons to remain in their own homes.

Non-Homeless Special-Needs Housing Production Objectives

The City has identified the need for more permanent housing as a critical goal in its housing and community development strategy. Pursuing increased funding and continuing to take advantage of opportunities to develop more housing for older adults, recovering substance abusers, physically and mentally disabled persons and people with HIV/AIDS continue to be areas of activity. Specific objectives that work toward this goal are:

- **Rehabilitation of rental units for large families and the elderly with low incomes;**
- **Home and basic system repairs for income-eligible elderly and persons with disabilities;**
- **Adaptive modifications to residences occupied by people with disabilities;**
- **Development of rental and homeownership accessible housing that is integrated within the community for people with disabilities as well as the development of housing that meets "VisitAbility" guidelines;**
- **Pre- and post-mortgage counseling to prepare persons with disabilities for homeownership;**
- **Technical assistance to the low-income housing development and program service community to promote affordable and accessible housing production for low-income persons with disabilities and the elderly; and,**
- **Housing counseling for low-income persons with disabilities and the elderly.**

Non-Homeless Special-Needs Housing Assistance and Support Services

Through rental assistance and housing counseling, assistance is provided to meet the immediate housing needs for persons with special needs, including the dually diagnosed. Rental assistance and housing counseling have been primary components of the City's housing program for persons with HIV/AIDS and is funded through the Housing Opportunities for Persons With AIDS (HOPWA) program.

Non-Homeless Special-Needs Housing Assistance and Support Service Objectives

Acquisition to serve persons with special needs is largely incidental to rehabilitation and new construction in order to provide sites for these primary activities. A small number of properties may be acquired for direct transfer to individuals or to groups serving these populations. However, in many cases housing production alone may not be adequate and may require the provision of coordinated service delivery to support residents. The City supports assistance to persons with special needs through the following objectives:

- **Acquisition assistance;**
- **Rental assistance, other housing assistance and supportive services to persons with HIV/AIDS; and**
- **Housing counseling for persons with disabilities, including persons with HIV/AIDS.**

Table 3.5: Proposed Accomplishments: Non-Homeless Special-Needs

Estimated Households Assisted in FY '02 - '04	FY2002	FY2003	FY2004
HIV/AIDS	825	875	925
Elderly	82	67	60
Substance Abuse	0	0	0
Persons With Disabilities	150	150	150
Totals	**1,057**	**1,092**	**1,135**

Non-Housing Community Development

■ Basis for Assigning Relative Priorities

The Philadelphia City Council through legislation adopted in 1982 mandated that no less than 50 percent of CDBG funds, exclusive of administrative and program management costs, be allocated to housing programs which benefit very low, low- and moderate-income persons. In May 2001, City Council mandated that at least five percent of CDBG funds be spent on economic development activities carried out by community-based organizations. Philadelphia has emphasized housing activities as the highest priority in its CDBG program and this emphasis is expected to continue in the future. As an aging urban community, Philadelphia faces challenges in many areas which are eligible for CDBG assistance.

The priorities listed below reflect the emphasis on housing and economic development activities and the lower priority of most other types of activities. Non-housing CDBG-eligible activities for which the City intends to spend CDBG funds are categorized as *high priority needs*. Activities on which the City will spend non-CDBG funds (usually locally generated revenue, state funds or non-HUD federal funds) or on which the City intends to spend CDBG funds in the context of housing program activity are categorized as *medium priority* items. *Low priority* items are those for which there is a clear need but which will not normally receive City funding. Dollar estimates are provided only for *high priority* activities.

High Priority Needs

Economic Development Needs

After housing activities, the highest priority for Philadelphia's CDBG program has been in economic development activities which create or retain jobs for low- and moderate-income persons. Philadelphia's economy once absorbed a labor force of close to one million. It now employs 694,000, reflecting a 21-percent decline in its job base in 31 years. Even in periods of relative prosperity, the City's job growth is disappointing. Revitalizing Philadelphia's commercial and industrial sector is a necessary measure to promote job retention and job creation.

Using CDBG and other local, state and federal funding through the Commerce Department, the Philadelphia Industrial Development Corp. (PIDC) and the Philadelphia Commercial Development Corp. (PCDC), the City supports commercial-industrial rehabilitation, infrastructure and other improvements, supports business development and provides technical assistance. These categories, therefore, are considered *high priority needs.*

Employment and Training

Because underlying economic changes led to increasing poverty and a greater need for housing assistance in Philadelphia, the City has made "Advancing Employment and Training" a goal in its housing and community development plan. As low-skilled manufacturing jobs continue to depart from Philadelphia, the City must equip its residents with the training and education that will enable them to take advantage of skilled jobs in the growing service sector. The City will also ensure that CDBG-funded housing construction activities serve to channel economic benefits back into neighbor-hoods by expanding employment and job-training opportunities in the construction field for residents of low-income neighborhoods and by using local suppliers and contractors in CDBG-funded construction activity.

Fair Housing Counseling, Tenant/ Landlord Counseling

The City recognizes that many low- and moderate-income persons with housing needs can be assisted through a program of comprehensive housing counseling, including pre-purchase, post-purchase, mortgage default and delinquency, landlord/tenant and fair housing counseling. OHCD funds 28 community-based and citywide agencies to carry out this program.

Existing rental assistance and housing counseling/ homebuyer assistance programs are a means of promoting nondiscrimination in Philadelphia neighborhoods. Since these programs are not "place-based" and can be associated with consumers and dwelling units anywhere in the city, they appear to be effective mechanisms to support fair housing. Other fair housing actions taken by the City are described in the *Consolidated Annual Performance and Evaluation Report (CAPER).*

Planning and Capacity Building

OHCD will continue to provide and coordinate a variety of resources and support services to be made available to established CDCs and newly emerging CDCs and non-profit organizations as they increase their capacity and further their organizational development. By supporting neighborhood-based planning activity and capacity building for community organizations, OHCD is better able to channel entitlement resources to targeted neighborhood revitalization projects that address the true needs of the community.

Low and Medium Priority Needs

Public facilities are categorized as *low* or *medium priority needs.* Facilities such as health centers and parks and recreation centers normally receive direct City funding and are therefore considered *medium priorities*. Facilities which usually are privately funded or receive indirect City funding are considered *low priorities*. Infrastructure improvements, including water and sewer improvements, street improvements and the like, receive City funding and are therefore considered *medium priority* items. Sidewalk improvements (site improvements) are CDBG-funded only when they support an affordable housing development, and are therefore also categorized as a *medium priority* need. Public service needs are both privately and publicly funded. OHCD makes no dollar estimation for these needs. Accessibility, historic preservation, energy efficiency and lead-based paint hazards are considered *medium priority needs* since they are CDBG-funded in the context of affordable housing development only. Code enforcement is considered a *medium priority* since it receives ongoing local government funding.

■ Strategy and Objectives for Meeting Priority Non-Housing Community Development Needs

The City's non-housing community development plan complements its housing strategy by linking housing development with economic development and by supporting activities that serve to create jobs and revive commercial enterprise at the neighborhood level. In this way, communities can be targeted for comprehensive revitalization which involves coordinated investment in the commercial and industrial sectors; in people through the provision of employment and training opportunities (i.e., human capital investment); and in the housing stock. The goal of the City's community development plan is to foster the creation and maintenance of healthy neighborhoods which support viable commercial and retail establishments, provide employment opportunities for their residents, and access to economic opportunities throughout the city and region. The following strategies will help to restore community vitality and end the economic isolation of Philadelphia's low-income neighborhoods.

Advancing Employment and Training

By coordinating housing revitalization with economic development initiatives that help stabilize the city's employment base and create or retain jobs for low- and moderate-income people, the City's housing resources can help improve the economic prospects of Philadelphia residents. A community development strategy which requires substantial affirmative action and neighborhood resident employment and training could generate an economic development benefit for Philadelphia neighborhoods comparable to the impact of some of the largest downtown development projects of the past decade. The City proposes to provide limited support to programs that provide training to unemployed residents of areas targeted for housing production activities and that help to inform low-income residents about available employment and training opportunities.

The Neighborhood Benefit Strategy is a citywide initiative that serves to fortify the link between housing development activities and local job expansion. In January 1995, Mayor's Executive Order 2-95 was issued, requiring that every developer receiving CDBG subsidy funding work with OHCD and neighborhood organizations to try to achieve a goal of returning 50 percent or more of the economic benefit of the CDBG-funded venture to the immediate and surrounding neighborhood. OHCD will assist developers in creating Neighborhood Benefit Strategies by providing information about workers, contractors, consultants and suppliers located in the same zip code as the development site so that first consideration can be given to drawing on these community resources. After opportunities in this zip code have been fully explored, opportunities in adjacent and nearby zip codes will be considered, with information and technical assistance provided through OHCD. As a last step, opportunities to employ, contract and purchase in other areas of Philadelphia will be considered before resources are drawn from outside Philadelphia.

Objectives for Advancing Employment and Training

The fundamental goals of the City's employment and training strategy are:

1) to prepare unemployed residents for occupations in emerging sectors of the economy; and

2) to coordinate housing revitalization with economic development initiatives that help stabilize the city's employment base and create or retain jobs for low- and moderate-income people.

3) maximize the access of community residents to programs and services administered by the Philadelphia Workforce Development Corp.

■ Building the Capacity of Community Organizations

The City proposes to support activities that increase the capability of community-based organizations to participate in developing and implementing neighborhood strategic plans, supported by OHCD development funding combined with capacity-building services. Since Year 16 OHCD has worked with technical assistance providers and funders to establish a technical support program for CDCs and other non-profit organizations engaged in community development and revitalization. Supportive services and resources have included board training, assistance in establishing fiscal management systems, core and advanced development training, market studies to support project planning and more recently, the development of neighborhood strategic plans and access to the City Planning Commission's Geographic Information System.

Neighborhood strategic planning is most effective when organized and implemented at the neighborhood level by community-based organizations of two kinds: **Neighborhood Organizations**, which get community members involved in proposing, reviewing and responding to development projects and long-term plans; and **Community Development Corporations** which plan and implement specific real estate development ventures.

Neighborhood Organizations: OHCD maintains a standing commitment to provide information to and coordinate planning activities with neighborhood organizations throughout Philadelphia, from block groups to area-wide coalitions. To advance neighborhood strategic planning, priority commitments of OHCD resources are made to neighborhood organizations which:

- **are governed by boards of directors democratically elected by neighborhood residents, with most board positions held by neighborhood residents;**
- **hold regular open public board and general meetings; and**
- **involve the general community in decision-making on major issues.**

Most neighborhood organizations function without office and staff, and operate entirely on a volunteer basis. In some areas of significant housing and community development activity, OHCD has funded neighborhood organizations to carry out neighborhood planning and community organizing services.

Community Development Corporations (CDCs): CDCs are organizations governed by community members and legally incorporated to carry out specified development responsibilities within a defined geographic area. Some CDCs are affiliated with non-profit and/or volunteer neighborhood organizations. In an effective neighborhood strategic plan, CDCs implement real estate development ventures which are proposed and/or reviewed by neighborhood organizations and are approved by the community at large. OHCD defines the term "community development corporation" broadly to include non-profit organizations which engage in either of the following activities:

- **Direct development activities**, including acquisition and planning (the completion of marketing studies and architectural/ engineering work for specific development projects), financial packaging for development projects, general contracting, construction management, development administration, leasing and property management;
- **Development planning and promotion activities**, including area-wide planning and area-wide and project-specific marketing and promotion to attract development and investment.

Community-based organizations are critically important to the effectiveness of neighborhood strategic planning because these organizations have first-hand knowledge of community needs and existing conditions; are committed to ensuring that community development benefits (such as production of quality housing and creation of jobs for residents) are achieved; and are accountable for development decisions because they are located in the community and are governed by community members. For these reasons, building the capacity of community organizations for neighborhood strategic planning has been a high priority for the City.

Objectives for Community Organization Capacity Building

Through pursuing a strategy of Community Organization Capacity Building, the City seeks to revitalize Philadelphia communities by strengthening its partnership with existing CDCs and supporting the establishment of new and developing CDCs. Objectives associated with Community Organization Capacity Building are:

- **CDC support services and planning; and**
- **Neighborhood strategic planning.**

Community Economic Development

Community economic development strategies serve to promote business development and retention, encourage entrepreneurship among low- and moderate-income residents and provide technical assistance and financing to small businesses. These efforts are designed to restore a thriving economic base to Philadelphia's neighborhoods, which is needed to provide additional employment opportunities for the city's residents as well as to bolster the commercial/industrial sector in low-income communities. Community economic development activities are carried out by the three primary public and quasi-public economic development agencies in the city: the Philadelphia Industrial Development Corp. (PIDC); the Philadelphia Commercial Development Corp. (PCDC); and the City of Philadelphia's Commerce Department, which receive funding from the CDBG as well as other local, state, private and federal sources. Detailed descriptions of proposed Community Economic Development Activities for the upcoming fiscal year are provided in the "Action Plan" section of the *Consolidated Plan.*

Minority/women/disabled business development and expansion are also critically important to Philadelphia's community economic development. Housing and community development funding is a powerful resource which must influence significant progress in these areas. OHCD proposes to continue the following actions:

- **working closely with developers and builders** to establish affirmative action and community employment/training plans at the beginning of development project review and establishing specific commitments to employment and training as a key factor in developer selection;
- **strengthening local resources** available to assist minority/women/disabled business development and community employment and training, including working capital and performance bonding for contractors, quick voucher payment and on-site involvement of the Philadelphia Workforce Development Corp. (PWDC) to promote project-related employment/training opportunities to community residents; and
- **obtaining private-sector support** to address significant minority/women/disabled business development and community employment and training needs including availability of private financing and financial services for contractors, improved contractor access to insurance coverage and increased coordination with local building trades to expand training programs already initiated through the building trades.

Objectives for Community Economic Development

Effective community economic development strategies can lead to the restoration of healthy, stable communities. Reinvestment in sound commercial, retail and industrial ventures in Philadelphia's neighborhoods will help to reverse the crippling effects of decades of disinvestment. The following objectives will be undertaken through a coordinated effort among the city's economic development agencies:

- **Small business loan/grant initiatives;**
- **Neighborhood economic development; and**
- **Minority/women/disabled business development.**

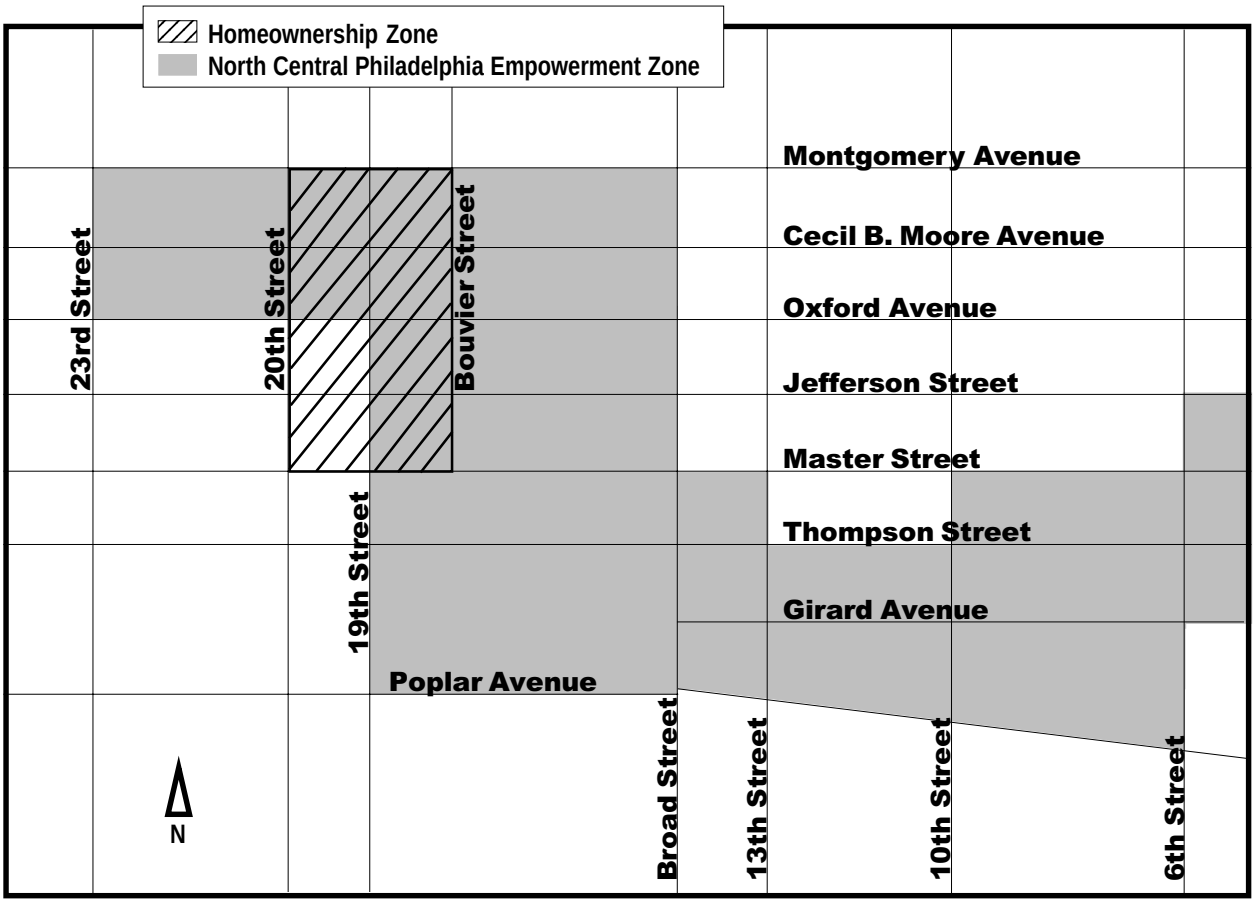
■ Neighborhood Revitalization Strategy

In conjunction with a funding award from the U.S. Department of Housing and Urban Development (HUD) Economic Development Initiative (EDI) to establish a Homeownership Zone in the Cecil B. Moore neighborhood, OHCD has 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. 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 a NRS.

In addition to planned Empowerment Zone activities, which are described in detail in the *Philadelphia and Camden Empowerment Zone Strategic Plan* and in the Performance Review Reports (submitted biannually to HUD), the NRS area has been targeted for substantial residential development. Housing development activities have been funded with Homeownership Zone funding awarded by HUD ($5.52 million in EDI grant and $18 million in Section 108 Loan funding) as well as local CDBG and HOME funds. The plan for the Cecil B. Moore Homeownership Zone calls for the creation of 296 new units of homeownership housing, including 214 units of newly constructed housing and 82 units of rehabilitated housing. 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 up to 120 percent of median income. The remaining 51 percent of housing

units have been sold to low-and moderate-income households (with incomes at or below 80 percent of median). Planned expenditures of entitlement funding to support housing activities within the Cecil B. Moore Homeownership Zone/NRS area during the current fiscal year are described in the "Action Plan" under "Other Actions."

The map below depicts the Cecil B. Moore Homeownership Zone/NRS area.



Cecil B. Moore Homeownership Zone (NRS Area) in relation to the North Central Philadelphia Empowerment Zone boundary

Summary

The City of Philadelphia's *Three-Year Strategic Plan* is comprised of strategies which intersect the areas of affordable housing, homelessness, non-homeless special needs and non-housing community development. Integrated approaches recognize the close relationship between each of these priority need areas and the reality that individual strategies can simultaneously address housing, supported housing and community development needs. The City's non-housing community development strategy stresses the link between housing production and community economic development—directly through the expansion of neighborhood jobs in the construction trades and indirectly by eliminating the blighted conditions that repel new businesses and potential business patrons. Leveraging private sector resources is another strategy that has application to affordable *and* supported housing production as well as to community development efforts.

Geographic Allocation of Resources

Poverty in Philadelphia is concentrated in distinct sections of the city—North Philadelphia, east and west of Broad Street; West Philadelphia; and parts of South Philadelphia, Northwest Philadelphia and Kensington/ Frankford. The 2000 Census documented that North Central Philadelphia (where 42 percent of the population was living below the poverty level) continues to have by far the greatest concentration of poverty. Twenty-nine percent of West Philadelphia, 25 percent of South Philadelphia and 22 percent of Northwest Philadelphia residents were also below the poverty line. Even here, however, conditions in specific neighborhoods have been much worse. Forty-four percent of the population in the distressed West Philadelphia neighborhood of Mantua and 34 percent of Point Breeze residents in South Philadelphia were living in poverty in 2000. The overwhelming need in these areas has dictated concentrated investment through CDBG and other programs. The general characteristics of these targeted areas of the city are described below, and additional detail on Year 29 activities by neighborhood is provided in the "Action Plan" section of the *Year 29 Consolidated Plan*.

■ North Philadelphia

The collapse of the manufacturing base of North Philadelphia's economy in the 1960s, '70s and '80s led to a withdrawal of 43 percent of the community's population between 1970 and 2000. According to the 2000 Census, 42 percent of North Philadelphia's population is living in poverty, approximately twice the citywide figure. By 1980 depopulation also left the area with thousands of long-term vacant houses. For the past 15 years, OHCD has targeted much of its CDBG allocation to the North Philadelphia Plan District. This area encompasses 14.3 square miles. It is bounded on the south by Spring Garden Street, on the north by Route One and Wingohocking Street, on the west by the Schuylkill River 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. Due to limited resources, it is impossible to renovate or rebuild more than a small portion of the district's housing stock in any given year. Therefore, it is important to identify for rehabilitation those blocks where the City's efforts can leverage a larger process of neighborhood recovery. North Philadelphia's large tracts of vacant land have been identified as a priority for large scale new construction efforts such as the Cecil B. Moore Homeownership Zone, Poplar Nehemiah development, APM Pradera Homes and Ludlow Village.

The area of North Philadelphia East of Broad Street is one of the most diverse and distressed sections of the city. Located here are several Philadelphia Housing Authority (PHA) housing developments, including Richard Allen Homes, a HOPE VI development site. The American Street Corridor and Kensington Avenue constitute the eastern boundaries of the *North Philadelphia Plan*. 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.

■ Kensington/Frankford/Northeast

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 as a result, some families moved. New immigrants have joined the older residents in many communities. The area includes census tracts 143, 158-161, 177-193, 293-302, 315-318, 325-326, 330-332. OHCD investment in these areas has included housing rehabilitation, strategic new construction, and open space management programs.

■ West Philadelphia

After North Philadelphia, West Philadelphia has received the next greatest share of CDBG resources for neighborhood planning, housing rehabilitation and economic development. The area includes census tracts 52-75, 77-88, 90-96, and 100-116. OHCD has funded neighborhood planning through community groups in Belmont, Carroll Park and Parkside. The renovation of row homes, rental units and PHA scattered-site houses in West Philadelphia had been a priority for OHCD in the 10 years through Year 19. These projects provided about 625 affordable housing units with Years 13-17 funding for a total public and private investment of more than $24 million. Parkside, Mantua, Belmont, Mill Creek, Carroll Park, Dunlap, Southwest Philadelphia, Paschall and Eastwick previously received development support from OHCD. OHCD investment in West Philadelphia has emphasized rehabilitation of large apartment buildings, scattered-site single family rehabilitation and large scale new construction. PHA's funded Mill Creek HOPE VI venture will comprehensively revitalize the area around 46th Street, from Haverford Avenue to Lancaster Avenue.

■ South Philadelphia

South Philadelphia is one of the most economically and racially diverse areas of the city. Neighborhoods of desperate poverty coexist with those of considerable affluence, held together by a strong middle-income foundation of single-family row homes. The section of South Philadelphia targeted for 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 the newest Enterprise Zone under the auspices of the Commerce Department.

■ 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.

■ HOPWA Resources

In distributing Housing Opportunities for Persons With AIDS (HOPWA) resources through the entire metropolitan area, OHCD has worked with the two regional Ryan White CARE Act planning councils, AIDS advocates and AIDS organizations to allocate resources roughly in proportion to the AIDS caseload within the region. This distribution mirrors the way in which HOPWA funding is allocated nationally. From the first year of the HOPWA program, OHCD agreed to allocate to the southern New Jersey area of the region a share of resources proportionate to its caseload in the region. Within the five counties of southeastern Pennsylvania, it is the City's intention to provide funding roughly in proportion to the AIDS caseload. It is important to emphasize that, according to federal regulation, any housing assistance provided with HOPWA funds must be equally available to any eligible resident of the region, regardless of place of residence. OHCD enforces this provision contractually. More importantly, the needs assessment specialists at Intercultural Family Services, HOPWA-funded housing counselors and AIDS case managers throughout the region routinely refer clients for services outside their immediate localities when assistance is available. Beginning in Year 24, HOPWA funding for Southern New Jersey no longer comes through OHCD. These funds now go to the State of New Jersey to administer.

Strategy for Removing Barriers to Affordable Housing

Two main local issues can be identified as barriers to affordable housing development: the public property acquisition/disposition process, and the high cash requirement for first-time homeownership.

Since 1993, the administration of public acquisition and disposition activities has been centralized at the Redevelopment Authority. While the process still remains cumbersome, clear lines of responsibility have been established and there is now one point of contact for the public and for developers wishing to obtain city-owned property. More importantly, eminent domain through the state's Act 94 and Urban Renewal processes has replaced the Sheriff Sale as the primary means of acquiring privately owned, tax-delinquent or blighted properties. Condemnation is a less risky, faster means of acquiring privately owned, tax-delinquent or blighted properties than the Sheriff Sale process.

As part of NTI, the property acquisition and disposition process will be streamlined and selected vacant land will be landbanked for future development.

Philadelphia's high transfer tax and down-payment requirements for obtaining a mortgage have hindered many low- and moderate-income families from becoming homeowners. In 1994, the effect of the transfer tax was partially mitigated by an exemption of properties conveyed to low- or moderate-income buyers by non-profit housing development corporations. In addition, transfers to non-profit housing development corporations which intended to re-convey to low- or moderate-income buyers was also exempted.

Lead-Based Paint Hazard Reduction Strategy

Lead-Based Paint Hazards in Philadelphia Housing

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

Though it has declined markedly in the past few years, there is still an alarming incidence of childhood lead poisoning in Philadelphia. More than 2,000 young children currently have blood lead levels above the Environmental Intervention Blood Lead (EIBL) level—20 micrograms per deciliter (ug/dL), or two consecutive readings between 15 and 19 ug/dL—and almost 5,000 are above the 10 ug/dL "level of concern."

Response to Lead Poisoning

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

For children with blood lead levels of 70 ug/dL or higher, CLPPP attempts an environmental investigation at the home (or other suspected lead source) within 24 hours after EIBL is confirmed. Based on recent experience, no such cases are expected in FY 2003. For children with blood lead levels between 45 and 69 ug/dL, an environmental investigation is attempted within five working days after test results are received in the district health office. The investigation rate for this intermediate level of lead poisoning is approximately 90 percent. In less extreme, asymptomatic cases (where there may have been no physician follow-up), parents often have little sense of urgency. Despite follow-up contact attempts by Health Department staff, the expected investigation rate is only 70 percent.

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

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

As of February 2002, there were 1,405 properties with outstanding lead violations—636 rental units and 769 owner-occupied houses. About 2,100 children under age 6 were believed to be living in these properties, which are highly concentrated in the poorest neighborhoods of North Central and West Philadelphia. On average, violations are found in almost 50 new addresses each month.

Renewed Commitment

Recently the lead-poisoning danger to Philadelphia children has engendered an unprecedented level of public concern and political pressure. In the FY 2003 budget hearings, the Health Commissioner was questioned about the adequacy of CLPPP's lead

hazard control services. Program capacity had been far less than would be needed to correct new violations found each month and ultimately eliminate the backlog of outstanding violations. The administration agreed to reallocate funds to make possible a large increase in the number of abatement crews. It directed city departments to work together in addressing the various facets of the problem. In close consultation with the Health Department, the Managing Director's Office/ Adult Services (AS), Office of Emergency Shelter and Services (OESS), Department of Licenses and Inspections (L&I), Department of Human Services (DHS), and City Solicitor's office—as well as OHCD, PHDC and PHA—framed a concerted strategy for bringing properties with lead violations into compliance. The Health Commissioner convened two inter-departmental teams, including representatives of all these agencies, which meet regularly to develop plans and monitor progress. With greater speed than normal procurement procedures allow, six experienced private lead abatement contractors were hired. Thanks to the cooperation of Municipal Court, a special Lead Court was established to deal with rental-property owners who ignore Health Department orders. For owner-occupied houses that need system repairs (such as structural repairs or a new roof) before abatement, the repair work is done either by PHA (which the Health Department reimburses) or through PHDC's Basic Systems Repair Program. Arrangements were made to relocate families temporarily in furnished, lead-safe apartments or in motels while hazard control work was done in their homes. Facing serious legal sanctions, many previously uncooperative landlords took steps to bring their properties into compliance. By January 2003 the backlog of more than 1,400 outstanding violations had already been reduced to 969; no new cases were added to the backlog.

Primary Prevention

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

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

Anti-Poverty Strategy

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

- the **Neighborhood Benefit Strategy** was inaugurated through Mayor's Executive Order 2-95 and requires developers receiving CDBG funding to set a goal of returning 50 percent or more of the economic benefit of the CDBG-funded venture to the immediate and surrounding neighborhood;
- the **Community Development Network** links residents of newly produced CDBG-funded rental housing with education, employment, training, job readiness and job advancement opportunities; and
- the **Empowerment Zone Strategy** being implemented in the designated neighborhoods will generate new job opportunities, support local enterprises and help revitalize local neighborhood economies.

In addition to these core initiatives, job-training activities are undertaken by a number of local agencies including OHCD, PHA, OESS, the Department of Human Services and the Philadelphia Workforce Development Corp. Representatives from these agencies and other service providers meet regularly to coordinate resources and promote economic self-sufficiency programs.

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

PHA's Family Self-Sufficiency Program provides Section 8 rental assistance to program participants. Participants also receive remedial education, counseling, job-training referral and placement.

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

Effects of Welfare Reform

Federal and state welfare reform will continue to have an effect on the city as more residents lose benefits by exceeding their lifetime limit or failing to meet work requirements imposed by the State. Homelessness and the demand on City social services are likely to increase as this happens. For example, the rising number of Philadelphia residents without Medical Assistance / Medicaid has resulted in more visits to City health care centers by uninsured individuals: in FY 1996, 49 percent of the visits to health care centers were by uninsured visitors, while in FY 2001 that number reached 64 percent.

Full enforcement of welfare reform and further policy changes produced by the federal and state governments may also have revenue impacts to the City. Philadelphia's Department of Human Services depends heavily on federal support through the Temporary Assistance for Needy Families (TANF) program, and projects to receive $92.9 million in FY 2003. The federal government may reallocate TANF funds in FY 2003 and could significantly reduce the level of federal support that the City receives for critical services. Currently, increased City spending on health centers and human services continues in an effort to address the needs of TANF households as their resources are depleted.

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

Strategy for Improving the Institutional Structure

■ Planned Reorganization

As part of the Neighborhood Transformation Initiative, the City will reorganize and streamline the public agencies which carry out affordable housing activities. Currently, much of the City's housing development and preservation activities are carried out principally by three agencies—the Office of Housing and Community Development (OHCD), the Redevelopment Authority (RDA), and the Philadelphia Housing Development Corp. (PHDC). The City will reorganize and integrate many of the City's housing and community development functions within a new Office of Housing and Neighborhood Preservation (OHNP), under the leadership of a cabinet-level secretary reporting directly to the Mayor. The first Secretary of Housing and Neighborhood Preservation was appointed by the Mayor in December 2002.

As envisioned, the new office will focus on the following critical activities:

- speeding up the acquisition and disposition of vacant property;
- emphasizing and creating incentives for private housing development;
- instituting performance measures for the achievement of specific housing-related goals, including the development of 16,000 new housing units in the first five years;
- monitoring and evaluating existing programs to determine their success and continued viability;
- financing the preservation and stabilization of existing housing; and
- facilitating access to the City's housing programs by the public, including private developers.

An integrated approach will generate other benefits as well. Each of the three agencies currently has personnel, MIS, purchasing and legal operations. Reducing administrative costs will provide more funding for housing and other program activities.

Because of its unique role and the extensive federal requirements under which it operates, the Philadelphia Housing Authority (PHA) will not be part of the actual reorganization effort. Instead, PHA and the RDA, a Commonwealth instrumentality that will continue to carry out its special statutory powers, will be guided by the strategic direction established by the new Office of Housing and Neighborhood Preservation.

For Year 29, the general allocation of activities will continue as they have since 1993:

- **OHCD** is responsible for establishing housing and community development policy for all housing agencies, setting priorities and coordinating planning efforts, and administering CDBG, HOME, HOPWA, ESG and DCED funds.
- **RDA** finances and oversees the development of housing and rental projects undertaken by non-profit and for-profit developers. In addition, it coordinates real estate activities and acquires and disposes of property for community development purposes. Finally, the RDA issues debt to finance specific projects and for programmatic purposes.
- **PHDC** administers the weatherization program and oversees the rehabilitation services provided by contractors to income-eligible owner-occupants under the Hotline and Basic Systems Repair Programs. PHDC is responsible for the administration of the Homestart Program which involves the rehabilitation of homes for sale to income-eligible first-time homebuyers.

■ City of Philadelphia Departments

OHCD

OHCD is responsible for all policy making and planning related to housing and community development activities. The Secretary represents the Mayor in the management and execution of City housing policy and is the administration's chief representative on housing and community development issues. OHCD is responsible for the organization and administration of the *Consolidated Plan* and the housing budget, including HOME funds, state Department of Community and Economic Development funds, and HOPWA funds. OHCD administers contracts with public agencies such as RDA and PHDC as well as with subrecipient non-profit organizations which conduct planning activities and perform services in support of the CDBG and related programs.

Managing Director's Office

- **Division of Social Services**
  To better serve families and individuals who receive social services through the City of Philadelphia, in FY '01 the City reorganized all City departments with a social services mission under a Director of Social Services. The Division of Social Services (DSS) includes almost all City departments with

a role in the homeless services system including the Adult Services, the Behavioral Health System and DHS. The DSS Director has line authority over these agencies. Through increased coordination and collaboration among City departments, the City is better positioned to effectively tackle difficult urban challenges, such as homelessness, that cut across agency boundaries.

- **Adult Services**
  Reporting directly to the Director of Social Services, the Deputy Managing Director for Special-Needs Housing leads Adult Services (AS). AS was created in FY '02 and is a reorganization of City agencies who work to prevent homelessness and provide emergency and transitional services to assist households in obtaining and maintaining permanent homes for themselves and their families. The primary responsibility of the AS Director is to set City policy on issues that impact homelessness and access to permanent housing, including eliminating chronic homelessness and increasing permanent supportive housing. This is accomplished through working within government as well as with the private and non-profit sectors. The AS Director has line authority over the Office of Emergency Shelter and Services which provides services to prevent homelessness and assists those who are homeless with shelter and support services. The Director also oversees Riverview Home, a personal care boarding home that provides housing and support services to vulnerable adults. In FY '03, AS created the Housing Support Center as a joint venture with DHS to assist households with worst-case housing need in their efforts to secure or maintain affordable housing. This venture is expected to expand to assist the rest of DSS in coming years.

■ Other City Departments

Other City departments play lesser roles in providing affordable housing opportunities. The Department of Public Health's (DPH) Office of Mental Health/Mental Retardation (OMH/MR) has primary responsibility for placing MH/MR clients. DPH's AIDS Activity Coordinating Office (AACO) contracts with social service agencies for case management services. The Department of Licenses and Inspections enforces local building codes. The Commission on Human Relations enforces local non-discrimination laws. In Year 19, the responsibilities of the Fair Housing Commission, which resolves disputes between landlords and tenants over rent increases and practices, were transferred to the Commission on Human Relations. The Mayor's Office of Community Services (MOCS) administers the Community Services Block Grant and operates a network of neighborhood offices which aid in the distribution of food to the poor, help low-income persons apply for the Low-Income Home Energy Assistance Program, and act as advocate with utility companies and government agencies. The Mayor's Commission on People With Disabilities assists disabled persons needing housing by acting as advocate and by referring to the appropriate resource. The City Planning Commission and Philadelphia Historical Commission provide the requisite environmental and historical reviews for federally funded projects.

■ Commonwealth of Pennsylvania and Related Agencies

DCED

The Department of Community and Economic Development (DCED) of the Commonwealth of Pennsylvania administers housing and redevelopment funds which are annually appropriated by the state legislature. Philadelphia has used DCED funds for its home-repair programs and to help finance homeownership and rental rehabilitation and new construction developments. DCED administers Pennsylvania's federally funded weatherization program which is designed to reduce home-energy costs for low-income persons. Under contract to DCED, PHDC administers the weatherization program in Philadelphia.

PHFA

The Pennsylvania Housing Finance Agency (PHFA) is a state-chartered authority which issues bonds and funds affordable housing programs. PHFA funds are one component of many development financing schemes. In addition, PHFA provides low-interest mortgage loans for first-time homebuyers and provides mortgage counseling and restructuring aimed at preventing mortgage default.

■ Non-Profit Organizations

Community Development Corporations

Philadelphia has a large number of community development corporations (CDCs), many of which meet HUD's definition of a Community Housing Development Organization (CHDO). CDCs are neighborhood-based corporations which are able to evaluate a community's perceived development needs and desires. Housing development and economic development efforts are then designed to meet these needs. CDCs may rehabilitate vacant and deteriorated buildings for resale to low- or moderate-income buyers or for rental purposes. Some CDCs

also sponsor job banks or training programs, provide housing counseling, operate home repair programs, or undertake commercial development. Recently, CDCs have built new construction houses as a cost-efficient way to provide affordable housing.

OHCD's policy is to provide a substantial portion of its resources to housing activities sponsored by CDCs. In fact, whenever an eligible neighborhood is served by a CDC the City is committed to carrying out housing production through that organization. OHCD also works closely with the Philadelphia Association of Community Development Corporations (PACDC), a non-profit organization that serves to support CDC activity by providing technical assistance and by advocating for the interests of CDCs in the public arena.

In addition to CDCs, there are several citywide private non-profit corporations which undertake housing rehabilitation and development. These organizations carry out a variety of activities including rental property management, permanent housing for the homeless, home repair loans, community improvements and "sweat equity" homeownership development projects.

Neighborhood Planning Organizations and Neighborhood Advisory Committees

OHCD funds 22 Neighborhood Advisory Committees (NACs) throughout the CDBG-eligible service area. NACs are governed by boards elected by their communities and are funded to provide neighborhood input on housing and community development and to provide information and outreach about affordable housing programs and related services.

Non-Profit Housing Counseling Agencies

Philadelphia supports a wide range of agencies which provide housing counseling services aimed at preventing homelessness, increasing homeownership, and assisting individuals with landlord/tenant disputes. Some agencies provide services to specific at-risk populations, such as the elderly, the disabled or abused women, while other agencies provide services to the general population.

The Homeownership Counseling Association of Delaware Valley was created to better coordinate the resources and activities of the strong network of housing counseling agencies that serve the Philadelphia region. OHCD will continue to work closely with both the association and individual counseling agencies to ensure that high quality housing counseling services continue to be made available to area residents.

Housing counseling aimed specifically at the homeless or at preventing homelessness is provided by several agencies which offer services ranging from rental assistance to life-skills development.

Housing-related legal services are provided by at least three entities in the Philadelphia area. Community Legal Services represents low-income clients who have housing-related legal problems, including landlord-tenant cases, mortgages and deeds, and disputes with home-repair companies. Regional Housing Legal Services offers legal assistance to individuals, housing agencies and CDCs. The Public Interest Law Center of Philadelphia is dedicated to protecting the right of housing consumers to live where they choose by enforcing fair housing laws.

■ Private Sector

Several private entities that are active in Philadelphia provide financing for affordable housing developments. The Reinvestment Fund pools investments from individuals and institutional investors including religious organizations, educational institutions, corporations and foundations to provide a loan fund for housing development. The Local Initiatives Support Corp. (LISC) is a national non-profit corporation which is instrumental in providing project development funding for affordable housing projects. The Philadelphia Urban Finance Corp. provides short-term financing for projects using funds loaned by local churches and religious congregations.

In 1991, the Pew Charitable Trust announced a series of grants to support community development and neighborhood organizations, many of which also do housing development. Other local foundations may provide specific funding on occasion.

During 1994, new state legislation was enacted which made it possible for businesses to obtain state tax credits for contributions to non-profit organizations, including CDCs. In Philadelphia, an initiative known as the Philadelphia Plan was organized in order to link local businesses with non-profit and community-based organizations and to support these organizations through use of the tax-credit benefit.

Private Developers and Providers

Many private developers, landlords and others provide affordable housing in Philadelphia. Through the Section 8 program, private owners are able to rent to low-income families who could not otherwise afford the rent necessary to carry the expenses of the building. The extreme shortage of new Section 8 certificates and vouchers, however, has led to vacancies in some

buildings while families remain on waiting lists. The high cost of rehabilitation and the low rents which poor Philadelphians can pay has meant that private developers are able to rehabilitate vacant buildings for affordable units on a large scale only with public subsidies. OHCD, PHFA, low-income and historic tax credits have all been used successfully for financing. The end of the federal Rental Rehabilitation program (called MEND in Philadelphia) has cut off one source of subsidy, especially for smaller developers.

Philadelphia's homeless population is cared for through a network of boarding homes and shelters largely run by private providers who contract with OESS.

■ Philadelphia Housing Authority

The Philadelphia Housing Authority (PHA) is a state-chartered agency which administers the low-rent public housing and Section 8 programs. PHA is governed by a five-member Board of Commissioners, two of whom are appointed by the Mayor, two of whom are appointed by the City Controller and the fifth member is appointed by the other four. Traditionally, the fifth member is a PHA tenant who has been recommended by the tenant organizations.

Having representatives of the Mayor's Office involved on the PHA Board helps provide effective oversight and ensures that PHA, City and HUD activities are well-coordinated.

■ Overcoming Gaps

The proposed housing agency reorganization will integrate housing and community development functions within the Office of Housing and Neighborhood Preservation (OHNP). The office will be responsible for setting housing and community development policy and implementing the programs to carry out those policies. In coordination with NTI goals and funding, incentives will be created for private market development, along with a continued emphasis on affordable housing funded with CDBG resources. OHNP will continue the coordination with the Deputy Managing Director for Special Needs Housing in planning and developing low-income housing, especially for persons with special needs, including the homeless. The Mayor's Community Development Group, composed of the leadership of OHCD, PHDC, RDA, NTI, Planning Commission, OESS and PHA meets monthly with the Mayor to share information and coordinate responses to issues of common concern.

Strategy for Improving Coordination

■ Intergovernmental Coordination

Under the proposed NTI reorganization, the functions carried out by OHCD, PHDC and RDA will be integrated into a new Office of Housing and Neighborhood Preservation, headed by a cabinet-level Secretary.

At the present time, OHCD serves as the coordinating center for the predominant share of federal funds that the City receives for housing rehabilitation and development. The Secretary of Housing and Neighborhood Preservation is responsible for overseeing policy formation, planning, and program development related to the rehabilitation of significantly deteriorated and vacant housing and to the provision of housing assistance to low- and moderate-income homeowners and renters. The Secretary of Housing and Neighborhood Preservation also advances the City's interests in relation to PHA and works with the Deputy Managing Director for Special-Needs Housing to coordinate housing initiatives related to the homeless and other populations with special needs.

OHCD exercises its coordinating function by three means:

- **Development of Consolidated Plan.** OHCD is responsible for the preparation of the *Consolidated Plan* and annual applications for DCED funds. While it does not prepare the specific plans for modernization of public housing and for the provision of social services for the homeless, its role in integrating these plans into the *Consolidated Plan* helps to ensure that distinct City housing initiatives reinforce one another.
- **Administration of CDBG funds for community development.** OHCD has the authority to administer the CDBG. Programs are carried out by quasi-public agencies, public authorities, non-profit development groups and service providers, and for-profit developers under contract to OHCD or its major delegate agencies. The contracts define the objectives to be achieved by each initiative and spell out appropriate timetables and milestones for performance. This contractual system enables OHCD to oversee the implementation of most housing plans developed by the City.
- **Monitoring of agencies administering CDBG programs.** In its role as contracting agency, OHCD is responsible for monitoring all agencies implementing programs for rehabilitation and housing assistance. The role of monitor enables OHCD to ensure that housing programs are executed in a timely and efficient manner.

In addition, the Mayor convenes a monthly meeting with the directors of OHCD, RDA, PHDC, PHA, NTI, the Empowerment Zone, OESS and the Philadelphia City Planning Commission to discuss community development.

■ Private Sector

The City has taken steps to increase coordination among intergovernmental agencies and the private sector through ongoing communication and planning sessions.

■ Services to the Homeless

The mission of the City of Philadelphia's homeless-services system is to provide a coordinated continuum of services to enable homeless men and women to obtain and maintain permanent homes for themselves and their families. OESS is the primary agency for delivering these services. However, this effort also involves a number of other City agencies, including OHCD, the Department of Public Health and the Department of Human Services. The Adult Services (AS) is responsible for overall policy development and interagency coordination of homeless services.

OHCD collaborates with OAS, the Managing Director's Office, OESS, CODAAP, OMH/MR and AACO in issuing Requests for Proposals (RFPs) for transitional and permanent housing for the homeless. The purpose of these joint efforts is to maximize resources and ensure that all subpopulations are being served through the housing programs.

OHCD also has provided technical assistance funding to the Greater Philadelphia Urban Affairs Coalition (GPUAC), a non-profit organization which assists other private organizations through workshops on homeless-housing and supportive services. In addition, the City participates in GPUAC's Homeless Blueprint Committee which includes various private-sector participants. The Committee aims to alleviate the homelessness crisis in Philadelphia.

An OHCD representative serves on the United Way Building Adult Independence Committee along with other private and public representatives. The purpose of this committee is to establish policy and determine the funding level and type of supportive services needed to create a greater level of self-sufficiency with local United Way Resources.

■ Services to Persons With HIV/AIDS

In 2000, the City restructured the Ryan White Planning Council and eliminated the Housing Committee of the Philadelphia HIV Commission as a standing committee. OHCD now appoints an HIV/AIDS Housing Advisory Committee; the co-chairs are members of the new Planning Council. 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.

DPH's AIDS Activity Coordinating Office (AACO) convenes a Housing Admissions Committee comprised of Health Department staff, housing providers, case managers and others who make appropriate referrals for persons needing rental assistance.

■ Affordable Housing

The Director of OHCD meets regularly with the board of directors and staff members of community development corporations to discuss policy and issues affecting the development of affordable housing by non-profit corporations. OHCD supports the Philadelphia Association of Community Development Corporations and the Homeownership Counseling Association of Delaware Valley.

■ Persons With Disabilities

OHCD coordinates activities with the Mayor's Commission on People With Disabilities, the Housing Crisis Coordinating Committee and other advocates. In addition, OHCD funds Diana T. Myers & Associates to provide technical assistance regarding accessible housing, fair housing law and related matters of interest to individuals and organizations involved in housing persons with disabilities via symposiums, workshops, meetings, a newsletter, clearinghouse announcements and a web site.

■ Elderly Persons

OHCD works primarily with the Philadelphia Corporation for Aging (PCA) on issues affecting the elderly. OHCD participates in the Senior Housing Advisory Group which includes representatives from state funders, advocates and service and housing providers to discuss issues in the provision of support services and housing to the elderly. OHCD also provides financial support to the Vacancy Prevention Program which works to proactively prevent housing abandonment with an emphasis on the elderly homeowner.

■ Coordination With the State

OHCD coordinates its planning and development efforts with the Pennsylvania Department of Community and Economic Development (DCED). OHCD submits annual funding applications to DCED to support a range of activities, including housing preservation programs. OHCD is responsible for administering DCED funds through contracts with PHDC or other non-profit agencies. OHCD staff work closely with DCED staff in monitoring the implementation of DCED-funded programs.

Public Housing Resident Initiatives

The mission of the Philadelphia Housing Authority (PHA) is to provide quality housing to eligible persons, to deliver services efficiently, effectively and with integrity, to educate, advocate and increase opportunities for self-sufficiency for residents, to maintain strong relationships with residents, to contribute to the environment which enhances productivity, promotes respect and builds professionalism, and to manage resources effectively. PHA's Board of Commissioners has adopted a resolution which promotes and ensures the institutionalization of Resident Initiatives.

■ Moving to Work

In 2002, PHA was designated one of more than 30 local housing authorities to be allowed exceptional flexibility in consolidating programs and in using HUD-funded resources. PHA's Moving to Work (MTW) demonstration program is expected to focus on helping families achieve self-sufficiency and on improving and increasing the stock of quality affordable housing throughout the city. PHA is presently working with HUD to agree upon a specific, comprehensive range of activities which will assist families in reaching their full potential and will promote the revitalization of neighborhoods where MTW and MTW-eligible families live.

■ Education and Career Training

A new youth program, Skills for Life, aims to connect youth to the world of work and the education necessary to achieve career success. It targets eighth-graders who are considered "at risk" because they have scored below basic on the Scholastic Achievement Test and demonstrated weakness in the core academic areas of English, science and math. The program's goal is to equip students with the necessary academic and social skills to graduate from high school and enter post-secondary education. Skills for Life also offers computer instruction and lap top computers for their use while enrolled. It is the first of its kind in the nation with public/private donations for public housing children being used to provide year-round employment, educate and mentor youth from high school to graduation. The program provides services directly through neighborhood-based organizations. Partners in Skills for Life are the Workforce Development Corporation/ Philadelphia Youth Network, Philadelphia School District, Greater Philadelphia Federation of Settlements and the Boy Scouts Explorer Program.

In partnership with the Department of Human Services and its Family Centers, Point Breeze Performing Arts Center, and Freedom Theater, PHA has expanded its after school programs to serve additional school-aged youth.

■ Section 3 and Economic Development

Programs and support are provided to residents to prepare them for meaningful public and private employment. Residents are provided support in utilizing resources made available at the local, state and federal levels. Residents seeking employment are included in a skills bank and matched with available positions. Positions are identified within and outside of PHA, and as part of the Section 3 requirements and Resident Hiring Policy. Residents also receive Adult Basic Education and GED instruction through referrals to PHA community partners.

Training Opportunities

Training opportunities are coordinated with the Philadelphia Workforce Development Corp., the Pennsylvania Department of Public Welfare, Temple University and the Pennsylvania Department of Labor and Industry.

Pre-Apprenticeship Program

This program helps prepare public and assisted housing residents for entry into Bureau of Apprenticeship and Training (BAT) approved apprenticeships in various local building maintenance and construction trades. Each major building trade – carpenters, electricians, painters, sheet metal workers, glaziers, cement masons, laborers, and plumbers – has committed to help create and teach the curriculum, supervise the on-the-job training components of the program and serve as sponsors who advocate for employment, union membership and apprentice sponsorships for PHA program graduates. The program is structured to provide educational, vocational and life skills improvement to strengthen the participants' employability. PHA also operates a Job Retention, Advancement and Rapid Re-employment Program to provide continued support after graduation.

Computer Laboratories

PHA is establishing a network of computer laboratories at its developments that provide formal instruction in basic computer literacy, standard software and Internet use. The site-based laboratories are supplemented by two Mobile Computer Labs operated and staffed by the PHA Police Department. The Mobile Labs

provide computer access and training for residents on a rotating schedule. Stationary labs are operational at Tasker Homes (two), Westpark and Whitehall.

Health Careers Training

Through the Professional Healthcare Institute, PHA offers three training courses in the health professions — Certified Nurse Assistant, Pharmacy Technician and Medical Billing. Each program includes classroom and clinical training and job placement in local health care facilities.

Economic Development

PHA has signed a Memorandum of Understanding (MOU) with the U.S. Small Business Administration (SBA). There have been MOUs signed with city governments nationwide, but this is the first between a Housing Authority and the SBA. A One-Stop Shop will be aggressively marketed to residents of public housing for business development assistance and financing. Three residents have received business development loans through a PHA revolving loan program operated by PCDC.

Homeownership

PHA recently reorganized its Homeownership Program to provide comprehensive services, including coordination with CDBG-funded housing counseling agencies. Program components now include the 5h program which rehabilitates and sells Scattered Sites properties to residents, the Turnkey III program, a lease-purchase program at Whitman Park and Brown Street Village and the new Section 8 Homeownership demonstration component in which 50 families will be able to use their Section 8 rent subsidy for mortgage payments. To date, more than 250 public and assisted housing residents have purchased properties through the Homeownership Program.

Resident Leadership

Resident leaders actively participate in determining the course of services to be provided and offer guidance concerning general operations. Technical assistance is provided to all resident organizations to help strengthen leadership skills and capacity to service residents.

In continuing PHA's commitment to support resident management and other tenant-based programs, technical assistance is provided to resident organizations applying for training funds from HUD. As a result of their joint effort, 23 resident organizations were awarded a grant from the Tenant Opportunity Program in the amount of $100,000. The grants are utilized to develop leadership skills and resident training opportunities and to support economic development initiatives.

PHA will continue to support the development of leadership skills among residents through funding under the Capital Fund Program and other HUD and private resources.

In addition to site-based Resident Councils, PHA also supports the jurisdiction-wide Resident Advisory Board and a non-profit PHA subsidiary, Tenant Support Services Inc.

Tenant Support Services Inc.

Tenant Support Services Inc. (TSSI) is a tax-exempt, non-profit organization created to enable PHA to pursue additional prospective funding resources which are currently unavailable. TSSI's mission is to secure funds which will support resident programs and initiatives that will improve the quality of life for residents. TSSI has secured funds to serve additional Pre-Apprenticeship Program participants, explore the establishment of a resident credit union, provide homeownership counseling and technical assistance for several conventional developments, establish a computer laboratory in a Scattered Site community, develop resident-owned businesses, establish a Social Service Apprentice Program for residents in conjunction with Temple University and to provide leadership training for residents. TSSI has also received funding to provide fair housing education and training.

Other Services and Resources for Residents

Early Childhood Programs exist to support residents who are participating in job-training programs, who are currently employed or who otherwise need quality child care. PHA operates seven on-site Head Start Centers and Day Care Centers. The Head Start program provides a comprehensive, age-appropriate educational environment for children who are 3 to 4 years old. The program operates from 8:30 a.m. to 1:00 p.m., September through June.

In addition, a full-day comprehensive educational curriculum is available for children, ages 2 ½ through 12, enrolled in the day-care program. These centers operate year round, from 7:30 a.m. to 5:30 p.m.

PHA has recently added day care as a benefit for employees in the seven centers operated by PHA.

Self Sufficiency Programs

The Section 8 Family Self-Sufficiency (FSS) Program helps low-income families reach economic independence by linking families with private and public resources that can assist with child care, transportation, education, career and personal counseling, job training and job placement. Families participate in the program on a voluntary basis with the goal of reducing their need for public assistance and other entitlement subsidies. PHA will expand the program to include public housing residents over the next year.

The HOPE VI Community and Supportive Services Programs provide comprehensive services to residents of developments undergoing rehabilitation under the HOPE VI program. Residents receive a range of services including access to job training and placement, education, case management, business development/entrepreneurship services to enable them achieve economic independence. In addition to HOPE VI programs at Richard Allen, Schuylkill Falls and Martin Luther King developments, PHA recently received HOPE VI funding for the Mill Creek development.

The Supportive Housing Program provides intensive case management, life skills training and access to social, educational and employment services to homeless families who receive Section 8 assistance.

One-Stop Shops. PHA is establishing One-Stop Shops. These facilities will feature services focusing on self-sufficiency as well as access to on-site services from other local human and social service providers. The first One-Stop Shop opened at Blumberg Apartments in Year 27 and includes 13 community partner agencies providing services to residents of North Central Philadelphia.

Elderly Programs

PHA operates two large and four satellite Senior Centers that provide meals, socialization, recreation and educational services to senior citizens. PHA also provides case management services at all its senior developments and operates a HUD-funded Congregate Housing Services program at Germantown House which provides two meals a day, homemaker and case management services.

Introduction

The "Action Plan" portion of the *Year 29 Consolidated Plan* documents the activities that the City of Philadelphia proposes to undertake in Year 29 to accomplish the goals 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 29 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 or another planning process. In Year 29, the City proposes to support the development of previously identified homeownership projects. Because of limited funding, the City does not anticipate being able to support additional homeownership ventures. The units will be developed through neighborhood-based community development corporations (CDCs) and developers who have formed partnerships with neighborhood organizations.

2. Homestart: Through the Homestart Program, the Philadelphia Housing Development Corp. (PHDC) or another developer completes substantial rehabilitation of vacant houses for homeownership in areas where such development will contribute significantly to neighborhood stabilization and recovery. Besides creating homeownership opportunities for low- and moderate-income individuals and families, Homestart encourages current neighborhood residents to maintain their own commitment to the community. Through Homestart, vacant properties are acquired and developed for sale to qualified individuals or families. Each completed house is sold at its appraised value. Prospective homebuyers with annual incomes of at least $8,000 and not surpassing the moderate-income guidelines of the U.S. Department of Housing and Urban Development (HUD) apply on a competitive basis to purchase the homes. The ability to secure a mortgage to finance the purchase of the property is required.

In Year 24, acquisition and planning activities were initiated targeting stable blocks containing only a small number of vacant houses. During Year 25, OHCD rehabilitated properties acquired in Year 24 and prior years. This approach was used in Southwest Philadelphia (First Genesis area), Susquehanna,

Lower Tioga and Southwest Center City. During Years 26, 27 and 28, properties were rehabilitated in Brewerytown, Susquehanna, Southwest Center City, Southwest Philadelphia and the West Philadelphia portion of the Empowerment Zone.

In Year 29, properties will be completed in Brewerytown and Southwest Philadelphia (First Genesis area). In addition, properties acquired with NTI funds in Susquehanna and in the West Philadelphia section of the Empowerment Zone will be rehabilitated in Year 29.

3. 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. As part of the Neighborhood Transformation Initiative, vacant lots are acquired and assembled into buildable sites for new construction housing. In addition to providing affordable housing, new housing construction at scale can rebuild housing markets and increase value in communities affected by disinvestment and abandonment. New construction can also provide residents with modern amenities including off-street parking and larger lots at lower density.

4. Home in North Philadelphia: The Home in North Philadelphia initiative is aimed at maximizing sales housing development in Lower North Central Philadelphia and supporting the improvement of public housing in this area. In prior years, substantial funding support – including special funding from HUD through a combination of an Economic Development Initiative grant and Section 108 loans – was allocated to advance the implementation of housing development activities in the Cecil B. Moore Homeownership Zone and the Francisville neighborhood. The City also supported homeownership development in the Ludlow community to reinforce its previous investment in the Poplar Nehemiah target area and to broaden the impact of the Nehemiah investment. In Year 29, OHCD proposes to continue the Home in Philadelphia activities.

- **Cecil B. Moore Homeownership Zone:** The Cecil B. Moore Homeownership Zone received a competitive award of $23.5 million in grants and loans to complete 296 new homeownership units in the area bounded by North Bouvier Street, North 20th Street, Master Street and Montgomery Avenue. By the end of Year 28, it is anticipated that 139 units in Phases I and II will be completed and six historic duplexes will be nearing completion. In Year 28, the City issued an RFP for the development of the third and final phase of the Homeownership Zone. Phase III, approximately 151 units, will begin construction during Year 29.
- **Ludlow Village:** OHCD will continue its commitment to the development of Ludlow Village at 8th and Franklin Streets, a new construction homeownership venture for low- and moderate-income households. Construction of Ludlow Village V is planned for summer 2003.
- **Francisville:** OHCD has long supported development activities in Francisville. In Year 25 OHCD continued this support through development of a homeownership venture on the 800 block of Uber Street and the 800 block of North 20th Street, using funding from the Neighborhood-Based Homeownership budget line. In addition, OHCD supported the development of a senior rental housing development on the 1700 block of Edwin Street at Ridge Avenue. These projects are complete. During Year 26, OHCD supported acquisition and planning activities for a pilot program of new construction of nine units for homeownership at 15th and Parrish Streets, which was part of the Francisville Affordable Housing Design Competition. This project will be under construction in Year 29.

5. CDC Homeownership: In prior years CDCs received substantial reservations of CDBG or HOME funds to support homeownership development activities. During Year 29 some CDCs will be implementing homeownership developments which had received funding awards during prior years. Established CDCs which have substantially completed previously funded ventures will be encouraged to develop homeownership units through the Homeownership Rehabilitation Program. This funding will make available a public subsidy combined with private financing to support rehabilitation costs including a developer fee. OHCD intends to make this funding available throughout the year for any CDCs which are interested in obtaining access to this resource.

As indicated in the preceding section, past RFPs provided opportunities for developers to submit proposals for sales-housing ventures. Priority consideration was given to CDC ventures, particularly those proposed to implement a portion of an OHCD-supported neighborhood strategic plan.

Through the RFP approach, OHCD advanced several objectives:

- To give CDCs more flexibility in determining the number of units to be included in homeownership development projects;
- To provide CDCs with funding support for administrative overhead but to relate this funding to specific performance in homeownership production;

- To avoid set-asides of CDBG or HOME funding which may not be obligated or expended for extended periods of time; and
- To increase OHCD-funded homeownership production by identifying and rehabilitating houses which need only moderate repair prior to re-occupancy.

■ Affordable Rental Housing

1. Neighborhood-Based Rental Production: In its role as the City of Philadelphia's housing finance agency and real estate acquisition/disposition agency, RDA has developed a reliable process for delivering CDBG funds for rental housing production by private, non-profit and CDC developers through a competitive RFP approach. The RDA has particular expertise in combining CDBG development subsidy funding awarded through the local RFP process with Low-Income Housing Tax Credits financing. Since 1993 most tax-credit supported rental housing ventures in Philadelphia have been financed through a combination of CDBG-development subsidy (awarded through the RFP process) combined with tax-credit financing. RDA underwriting staff has developed a close working relationship with counterparts at the Pennsylvania Housing Finance Agency (PHFA), the state agency that administers tax-credit financing allocated to Pennsylvania. RDA and PHFA staff coordinate their respective reviews of development financing proposals for Philadelphia ventures to ensure that CDBG subsidy funding is used to make Philadelphia proposals as competitive as possible for tax-credit financing. Because of this close working relationship and the capability of many developers of Philadelphia affordable-housing ventures, the City has succeeded in receiving substantial awards of tax-credit financing in every funding cycle since 1993.

Financing for the rehabilitation and new construction of rental projects is provided using CDBG and HOME funds in accordance with the Rental Project Selection Criteria. Project financing for rental ventures is usually made available in the form of a long-term, low- or no-interest loan. Financing administered by OHCD through RDA usually leverages PHFA PennHOMES funds and low-income housing tax credits, and in some cases, foundation funding. In Year 29, additional CDBG funding will be made available for rental housing production through a budgetary exchange of NTI bond proceeds for CDBG funds.

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 which 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.

At OHCD's request, RDA issued a Request for Proposals for general rental and special-needs housing proposals in December 2002. Projects selected through this process will be able to seek LIHTC and PennHOMES funding from PHFA and McKinney funding from HUD.

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 rehabilitation of vacant PHA-owned structures by PHDC, the acquisition of property through Act 94 and Urban Renewal condemnation by the RDA and participation in planning efforts for PHA development priorities by OHCD. In Year 29, OHCD will support 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. This project is under construction.
- **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 proposes $200,000 in funding support for this commitment. This project is under construction. The City Capital Program provided a total of $3.1 million in FY2000 and FY2001 for streets, sidewalks and utilities. In Year 28, OHCD provided $638,500 in prior years' reprogrammed funds for demolition to support this HOPE VI development.
- **Cambridge HOPE VI Development:** OHCD participated in the planning efforts for the Cambridge HOPE VI site and has made substantial financial commitments to the adjacent Ludlow neighborhood through the Ludlow Village homeownership ventures. These homeownership commitments will strengthen PHA's HOPE VI application. Phase 1 is under construction.
- **3100 block of Berks Street:** OHCD has supported the redevelopment of the 3100 block of Berks Street. PHA has completed the rehabilitation of PHA-owned houses on this block for re-occupancy and re-use as scattered-site public

housing. The RDA has acquired the remaining nine vacant houses on the block through Act 94 condemnation. In Year 27, the RDA issued an RFP for a developer to rehabilitate these units for homeownership for low and moderate-income first-time homebuyers. The units will be developed by the Friends Rehabilitation Program in 2003.

- **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 development and with Homestart within the West Philadelphia Empowerment Zone.

3. MEND II: From 1987 through 1992 (CDBG Years 12 to 17) PHDC administered the Federal Rental Rehabilitation Program, which the City named MEND. Though the MEND program was very successful, producing more than 1,600 rental units since Year 12, the federal government eliminated funding for the program in Fiscal Year 1992. In light of the original program's success, the City allocated CDBG funding in Years 18 to 20 and 22 to 27 for a replacement MEND program.

The MEND II Program provided up to 50 percent of the rehabilitation cost up to $10,000 per unit. OHCD proposes to complete projects currently in the MEND II Program in Year 29 using prior years' resources.

4. 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 29 OHCD intends to provide development financing to projects selected through a competitive process. An RFP was issued by RDA in December 2002 to provide development financing for projects serving special-needs populations. Sponsors and/or developers were required to demonstrate development capacity and capability to leverage city funds with state and/or federal special-purpose funds and private funds. Priority was given to those projects which in addition to leveraging other funding, can provide needed supportive service resources, require additional OHCD financing to address gaps which cannot be eliminated by other sources, support other City revitalization efforts and/or are a continuation of a multiphased project.

5. Development Financing/AIDS-Related Housing: The RDA's special-needs housing development request for proposals issued in December 2002 included HIV/AIDS housing development. Up to $1 million in HOPWA funding will be made available under this RFP in Year 29.

6. Housing Development Assistance: 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 funding for site improvements and related construction activities. For rental development with commitments of HUD 202 (elderly) or HUD 811(disabled) financing, the OHCD subsidy is capped at $15,000 per unit, based upon a dollar-for-dollar match of other funds, provided funds are available.

■ Market-Rate Housing Initiatives

Market-rate housing investments, which receive little or no direct public subsidies, are developed in response to the market supply and demand. To support the NTI investment strategies, OHCD proposes to support initiatives in neighborhoods where blight elimination through demolition and acquisition of vacant land can create market-rate housing opportunities. Such initiatives may include strategic planning to identify appropriate market-rate housing sites, identifying and lowering barriers to housing development and marketing the strengths of Philadelphia neighborhoods.

■ Interim Construction Financing

In Year 29 OHCD proposes to commit up to $25 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 as 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 "Appendices." 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.

In Year 29, OHCD will implement an interim construction financing product in consultation with PHFA and Regional Housing Legal Services. The goal will be to reduce the amount of PennHOMES funding required for projects in the Low-Income Housing Tax Credit program.

PennHOMES savings realized in the program will be made available to finance additional Philadelphia rental ventures. This product is based on the successful City-State Bridge Loan Program last used in Year 25.

The City also proposes to use a float loan to improve the timeliness of payment by PHDC and the RDA 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 "Appendices."

■ Funding Approach for Housing Production

In prior years OHCD identified CDBG funding amounts for recommended affordable housing development proposals. A number of these proposals, most of which are rental-development ventures awaiting PHFA PennHOMES financing or Low-Income Housing Tax Credits, are not ready to spend the CDBG funding awarded to them during most or all of the coming fiscal year.

To avoid continuing to reserve funds which will remain unspent for extended periods of time, OHCD will review all prior years' funding commitments for housing production ventures at the beginning of CDBG Year 29 (after PHFA identifies those projects which are being considered for funding) and will evaluate the likely need for obligation and/or expenditure of CDBG funding. As a result of this evaluation, OHCD may shift unspent project funding unlikely to be used during Year 29 into housing developments ready to proceed.

Any shifting of funds which takes place as a result of this process will not change the City's commitment to supporting housing production ventures authorized in prior CDBG *Plans* and to producing CDBG funding support when required. RDA project management and housing staff will continue to work closely with project sponsors and developers and PHFA staff to do as much as possible to bring rental projects to PHFA feasibility. Commitment letters which PHFA requires as evidence of City funding support will be produced when needed by PHFA and CDBG or HOME funding will be made available when needed.

In CDBG Year 29 production ventures recommended for CDBG or HOME funding are identified by project type (rental, homeownership) and location. The number of units of production to be funded and the associated level of funding support are to be determined by RDA technical staff based on detailed review of these ventures and supporting financial documentation, including applications submitted to PHFA. RDA review and decision-making will be based on the Rental Project Criteria and Homeownership Project Criteria published in the "Appendices" section of this *Plan*, and reviewed for consistency with the Neighborhood Transformation Initiative.

Funding is proposed to support activities which represent a continuation of homeownership development ventures to which commitments had been made in prior years.

■ Year 29 Activities for Established CDCs

In Year 29, OHCD plans to work with the following established CDCs on the activities described. In addition to these activities listed, many CDCs participate in HRP, provide housing counseling or take part in the Targeted BSRP. The activity summary on the following pages is not intended to represent all Year 29 activities:

Allegheny West Foundation

- Rehabilitation of up to six properties through the YouthBuild program for homeownership in the vicinity of 25th and Clearfield Streets.
- Rehabilitation of up to 11 properties in the "Forgotten Blocks" neighborhood: the 2800 block of Garnet Street, 1900 block of Somerset Street, and 2700 and 2800 blocks of North 19th Street.

Asociación de Puertorriqueños en Marcha

- Completion of Pradera (The Meadows) Homeownership Initiative, a 50-unit new construction homeownership venture in the area of Franklin and Norris Streets.
- Development of an additional 20 units of new construction for homeownership, known as Pradera II, using DCED and City funding, located at 8th and Norris Streets.

Community Ventures

- Completion of 13 rehabilitated units for homeownership in South Philadelphia, known as Greenwich-Whitman II.
- Development of up to 28 units of homeownership rehabilitated housing within the West Philadelphia Empowerment Zone in conjunction with the Parkside Association.

Frankford CDC

- Completion of Gillingham Court, an 11-unit new-construction homeownership venture in the 4500 block of Tackawanna Street.
- Development of the Twin Homes at Frankford Creek, a 50-unit new construction project, for which the City is seeking Homeownership Choice funding from PHFA.

Friends Rehabilitation Program

- Development of eight homeownership units and two rental units, known as Home in Belmont, selected through the Year 22 RFP process.
- Development of 17 new construction home-ownership units in the vicinity of 10th and Wallace Streets, known as Alphonso Deal Housing, Phase I.
- Rehabilitation of nine homeownership units in the 3100 block of Berks Street.
- Development of the Phoenix Project, an eight-unit special-needs rental project in the 1700 block of Montgomery Avenue, with Advocate CDC.

Greater Germantown Housing Development Corp.

- Completion of the rehabilitation and new construction of homeownership units, known as LINK Housing I for which funding was approved in Year 22.
- Planning for LINK Housing II.

Hispanic Association of Contractors and Enterprises

- Completion of Caribe Towers, a 57-unit rental elderly housing project funded by HUD Section 202 program.
- Participation in the St. Hugh Revitalization Plan, with a goal of rehabilitating vacant structures for homeownership through HRP.

Impact Services Corporation

- Rehabilitation of 190 W. Allegheny Ave., for the Reunification House project, to produce two units of supportive rental housing with funding from DCED.
- Completion of one homeownership unit produced by YouthBuild in the American Street Empowerment Zone.
- Completion of seven units of supportive housing for the Veterans Shared Housing Initiative at 124 E. Indiana Ave.
- Completion of four units of supportive rental housing at 192 W. Allegheny Ave. using Veterans' Administration funding.

New Kensington CDC

- Development of eight homeownership rehabilitation units approved in Year 22.
- 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.
- Planning for the construction of homeownership units in the 2400 block of East Dauphin Street.
- Development of Coral Street Apartments, a 27-unit rental venture, using Low Income Housing Tax Credits.

Norris Square Civic Association

- Completion of La Torre, a 10-unit new construction homeownership project at 104-18 W. Norris St.
- Development of new-construction development in the 2300 and 2400 blocks of Howard, Waterloo and Mascher Streets, known as the Hunter School Homeownership Initiative.

Nueva Esperanza

- Assist Centro Pedro Claver with the development of four rehabilitated homeownership units, known as Franklinville II.
- Development of 10 rehabilitated homeownership units in Hunting Park, formerly to be rehabilitated by Hunting Park CDC.

People's Emergency Center CDC

- Completion of Imani Homes III, a five-unit rental development which received McKinney Act funding in Year 26.
- Development of Imani Homes IV, an eight-unit rental development which received McKinney Act funding in Year 27.
- Acquisition and development of Imani Homes V, up to 11 units to be rehabilitated for permanent supportive housing in the 4000 block of Haverford Avenue.
- Predevelopment activities for Imani VI, a project selected in the Year 28 Special-Needs RFP.

Philadelphia Chinatown Development Corp.

- Completion of Chinatown North Phase II (Sing Wah Yuen), up to 11 homeownership units on a site adjacent to Chinatown North Phase I.

Philadelphia Neighborhood Housing Services

- Continuation of the Model Blocks Program.
- Rehabilitation of six scattered-site homeownership units in Carroll Park.

Universal Community Homes

- Participation in the YouthBuild program through rehabilitation in Point Breeze and Southwest Center City.
- Participation in the Martin Luther King Plaza HOPE VI redevelopment project in conjunction with PHA and Pennrose Properties.
- Development of a homeownership new construction project in the 900 and 1000 blocks of South 17th Street.
- Development of approximately 15 new construction homeownership units as Phase II of the 16th and Federal Streets development.
- Planning for Phase III of the 16th and Federal Street development, expected to include both rental and homeownership units.
- Work with Fannie Mae to implement the *South Philadelphia Plan*, an initiative to develop affordable and market-rate housing in Southwest Center City and Point Breeze.

Women's Community Revitalization Project

- Development of a new construction rental development of up to 32 units in the area west of Diamond and Orianna Streets, selected through the Year 27 Special Needs RFP.

■ Year 29 Activities for Emerging CDCs

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

Centro Pedro Claver

- In conjunction with Nueva Esperanza, develop four homeownership units known as Franklinville II.

Francisville CDC

- In conjunction with a developer to be selected, development of nine units of homeownership housing located at 15th and Parrish Streets. This site was part of the Francisville Design Competition held in 1995.

Jefferson Square CDC

- Development of approximately 35 affordable homeownership units known as Jefferson Square Revitalization Plan using CDBG and Commonwealth Homeownership Choice funding.
- Acquisition and planning for Phase II of Jefferson Square for market-rate housing.

Ludlow Community Association

- In conjunction with PHDC, development of the next phase of Ludlow Village, known as Ludlow Village V, on a site bounded by Oxford, Franklin, 8th and Jefferson Streets.

Parkside Association

- Rehabilitation of up to 28 units in the Parkside neighborhood in conjunction with Community Ventures.

Phoenix Project CDC

- Development of approximately 12 homeownership units for low- and moderate-income persons in West Philadelphia.

Budget Detail - CDBG Year 29 (FY 2004)
(in thousands)

	CDBG YEAR 29-FISCAL YEAR 2004							
	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	TOTAL
AFFORDABLE HOUSING PRODUCTION								
A. Affordable Homeownership Housing								
1. Neighborhood-Based Homeownership		1,499						1,499
2. Homestart		1,400						1,400
3. New Construction Program		3,500						3,500
Subtotal: Affordable Homeownership Housing	*0*	*6,399*	*0*	*0*	*0*	*0*	*0*	*6,399*
B. Affordable Rental Housing								
1. Neighborhood-Based Rental Production	5,048	2,600						7,648
2. Public Housing Production								
- Martin Luther King-Acquisition	200							200
3. Development Financing for Homeless & Special-Needs Housing		3,000						3,000
4. Development Financing for AIDS-Related Housing			1,000					1,000
5. Housing Development Assistance		1,000						1,000
Subtotal: Affordable Rental Housing	*5,248*	*6,600*	*1,000*	*0*	*0*	*0*	*0*	*12,848*
C. Market-Rate Housing Initiative	200							200
TOTAL: AFFORDABLE HOUSING PRODUCTION	**5,448**	**12,999**	**1,000**	**0**	**0**	**0**	**0**	**19,447**

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; and financial assistance to homeowners and landlords to help repair and improve their properties.

The activities described in this section are designed to respond to the Year 29 priority of promoting homeownership and housing preservation.

■ Housing Counseling/ Settlement Grant Program

1. Settlement Grants: During Year 28, OHCD ended 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 and to receive settlement grants of up to $800. The City will support Settlement Assistance during Year 29 using NTI bond proceeds. Housing counseling agencies will continue to offer pre-purchase mortgage counseling to income-eligble households during Year 29.

2. 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 of people with specialized needs.

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 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 Year 27, OHCD issued an RFP for housing counseling services, including anti-predatory lending counseling, and awarded Year 28 contracts based upon the proposals received. In Year 29, OHCD expects to continue to support housing counseling agencies which were funded in Year 28. They are as follows: ACORN Housing Corp. $175,000; ActionAIDS $190,000; Asociación de Puertorriqueños en Marcha $76,500; BEBASHI $110,000; Carroll Park Community Council $99,000; Centro Pedro Claver/CEIBA $298,000; Congreso de Latinos Unidos $125,000; Diversified Community Services $42,000; Frankford CDC $145,000; Germantown Settlement $80,000; Hispanic Association of Contractors and Enterprises $106,000; Housing Association of Delaware Valley $300,000; Housing Consortium for Disabled Individuals $73,000; Intercultural Family Services $116,000; Korean Community Development Services Center $70,000; Mt. Airy USA $80,000; New Kensington CDC $220,000; Northwest Counseling Service $300,000; Philadelphia Council for Community Advancement $240,000; Philadelphia Senior Center $69,000; Polish American Social Services $45,000; South of South Neighborhood Association $67,000; Southwest CDC $40,000; Tenants' Action Group $292,000; The Partnership CDC $120,000; Unemployment Information Center $135,000; United Communities Southeast Philadelphia $153,500; Urban League of Philadelphia $140,000; West Oak Lane CDC $52,000. However, OHCD will withdraw funding from organizations which have not resolved long-standing audit and/or contract compliance issues, or which have not demonstrated the capacity to carry out counseling services. Any such organization(s) will not be funded in Year 29.

■ Emergency Repairs, Weatherization and Housing Preservation

Basic systems repairs and weatherization activities are grant-assistance programs which have been combined into a two-tier service delivery structure administered by PHDC. The Weatherization Assistance Program provides an energy audit and depending on

the results of the audit, delivers a combination of services designed to lower consumer 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 repair or replacement requiring a relatively low expenditure of grant funds. Tier II provides additional funding for cases which require higher levels of rehabilitation and weatherization improvements.

Because demand for these programs is great, OHCD supports the commitment to provide sufficient funding to keep these programs open year-round. In Year 27 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. The Title X regulations require additional testing and clean-up procedures which may be applicable to Tier II cases. 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 29, OHCD will continue to comply with the Title X regulations which may have an impact upon BSRP production. 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 $3,500 per property to eligible low-income homeowners/ occupants. Current costs for Tier I service average $2,170 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, as described below.

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 $250 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 "Appendices").

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 with DCED and CDBG funds. Beginning in Year 18 these programs were combined to establish a single integrated system to provide homeowner rehabilitation assistance.

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

The Weatherization Assistance Program provides the eligible household with an energy audit which 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 minimize air leakage. 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 airsealing of the roof area; repair and efficiency modifications to central heating systems; and in-home energy education. Eligible households whose properties meet DCED guidelines for property suitability may receive weatherization assistance of up to $2,100 per property. 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 $12,500 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,

ceilings, walls, etc.) Eligible homeowners receiving Tier II services may also receive up to $2,000 per property in weatherization assistance. Currently, the average cost for Tier II services is $4,435 per unit.

In Year 28, the City allocated $2 million in NTI Bond Proceeds to support a Targeted Basic Systems Repair Program available to families earning up to 80 percent of median income. This program provides a grant and/or grant and loan, and is targeted to households able to access legitimate home repair loans, or to properties located in areas that will leverage other NTI or publicly or privately funded revitalization activities. In Year 29, the City will continue the Targeted Basic Systems Repair Program with $2 million in NTI bond proceeds and provide an additional $1 million to support Basic Systems Repair efforts in areas undergoing large scale redevelopment.

OHCD has been awarded $400,000 from the Commonwealth's Temporary Assistance for Needy Families (TANF) fund to support additional Tier II activities in Year 29.

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 $1,192 each to the homes of residents who are 60 or older. This average amount of money spent per household covers the period from July to November 2002. 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 eight community- based Neighborhood Energy Centers to provide direct services as well as information and referral to low-income community residents. ECA implements the Emergency Heater Hotline program with heater repairs up to $2,000 per property for eligible homeowners/occupants.

6. Emergency Rental Repair Program: In past years OHCD supported this abatement program administered by L & I, to complete emergency repairs to occupied buildings and to vacant buildings which pose a threat to adjacent occupied buildings. In accordance with Philadelphia City Code provisions and to maximize limited funding available for this activity, L & I first attempts to have property owners complete needed repairs, prior to taking direct action involving the expenditure of OHCD funds.

In Year 29, OHCD will eliminate funding the Emergency Rental Repair Program and will continue to support L&I activity associated with the implementation of NTI. NTI-related activities may include inspections, demolitions, encapsulations and abatements in CDBG-eligible neighborhoods.

7. Vacant Property Stabilization: Encapsulation is the temporary sealing of a deteriorated vacant building to protect it against water damage while acquisition is being completed in preparation for subsequent rehabilitation and reoccupancy. Encapsulation is designed to limit the cost of rehabilitating a vacant building by protecting against water damage, other deterioration caused by exposure to the elements and vandalism. Encapsulation will also improve the appearance of a block on which a vacant building is located by securing and upgrading the structure rather than leaving it exposed. Work performed on these residential properties may include roof replacement, gutters and downspouts and the installation of doors and windows. In some cases, encapsulation may also include structural repairs such as the repair or replacement of walls and joists or other stabilization. Under NTI, the priority for encapsulation will be single-family residential properties located on stable blocks with no or very few other vacant properties. After encapsulation, these properties will be acquired and marketed for development or rehabilitated and sold to homeowners.

■ 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 NTI bond 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. The RDA administers a subsidy averaging up to $35,000 per property in each development package. 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. In Year 28, HRP was expanded using the NTI bond funds, which permits higher income populations to be served. The expanded program is open to for-profit developers as well as CDCs. An additional $1 million in NTI bond proceeds is proposed to be provided to HRP in Year 29.

2. PHIL Loan: The Philadelphia Home Improvement Loan (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. In Year 28, the PHIL Loan program was expanded using NTI bond funds. Three-percent loans are available based on household income and 5-percent loans are not income-restricted. In addition, participating banks are now permitted to originate non-FHA-insured loans under the program

3. Philadelphia Neighborhood Housing Services (PNHS) Program: OHCD plans to continue to support the PNHS program which 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: Carroll Park and Cobbs Creek.

PNHS maintains ties to the Fern Rock-Ogontz-Belfield neighborhood and Overbrook neighborhood 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 home-owner reinvestment in loans and community improvements co-pay 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 29. In Year 28, this program was supported using unexpended Year 27 funds. 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.

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 generated $171,000 of CDBG program income for $129,000 of CDBG investment in 2002.

5. NTI Housing Programs: In Year 28, NTI bond proceeds were allocated to support three new housing programs: employer-assisted housing, anti-predatory lending loan products, and the Targeted Basic Systems Repair Program. In Year 29, in addition to continuing and expanding the Targeted Basic Systems Repair Program, it is proposed that NTI bond proceeds be used for the following activities:

- **Employer-Assisted Housing Program**. In Year 28, the City awarded a $250,000 contract to the Greater Philadelphia Urban Affairs Coalition (GPUAC) to design and market an employer-assisted housing program to Philadelphia employers. In Year 29, GPUAC will begin to market the program to local employers. It will develop a menu of mortgage products to accommodate different employers' goals and resources; arrange for the participation of lending institutions, housing counselors and home inspectors. With the help of local lenders, the program will help employers provide housing counseling and mortgage and home improvement loans to employees. The City will match employer contribution to provide additional grants to accompany the mortgage and home improvement loans. The City will allocate $750,000 in NTI bond proceeds to support the implementation of the EAH program in Year 29.
- **Teacher and Student Retention Initiative**. For recent college graduates and new teachers, owning a home may seem a difficult proposition. In an effort to recruit and/or retain teachers and recent college graduates to the City, the City proposes to offer a new homeownership assistance program to provide mortgage and closing cost assistance to teachers

and recent college graduates. The City proposes to create a single-family mortgage pool, using $20 million in bonds issued by the RDA or PHFA. NTI bond proceeds would be used to provide closing cost assistance and to provide funding for the issuance of the bonds, marketing the program and settlement assistance. This first bond issue could provide mortgages for approximately 150 recent graduates and teachers. In Year 29, the City proposes to allocate $500,000 in NTI bond proceeds with resources from the school district to fund this new initiative.

- **Preservation Development Initiative.** The City faces a challenge in dealing with its stock of neglected historically and architecturally significant buildings. The City proposes to allocate $250,000 in NTI bond proceeds to support an initiative to help the City integrate preservation strategies for historically and architecturally significant buildings into redevelopment plans. These funds will leverage additional resources from the National Trust for Historic Preservation. In targeted neighborhoods, the City will inventory historic and economic resources, complete detailed redevelopment plans, including cost estimates, market and feasibility analyses, and provide technical assistance to neighborhood organizations and residents seeking to integrate preservation and development.

Budget Detail - CDBG Year 29 (FY 2004)
(in thousands)

	CDBG YEAR 29-FISCAL YEAR 2004							
	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	TOTAL
HOUSING PRESERVATION								
A. Housing Counseling								
1. Settlement Grants						550		550
2. Neigh. and Citywide Housing Counseling	3,705		300					4,005
3. Anti-Predatory Lending Activity								
- Housing Counseling Assoc of Del Valley	75							75
- Community Legal Services	200							200
Subtotal: Housing Counseling	*3,980*	*0*	*300*	*0*	*0*	*550*	*0*	*4,830*
B. Emergency Repairs, Preservation & Weatherization								
1. Emergency Repair Hotline - Tier 1				3,600				3,600
2. Heater Hotline - PHDC/ECA				900				900
3. Weatherization & Basic Systems Repair								
- Tier 2				360		12,300		12,660
- Targeted (NTI)						3,000		3,000
4. Weatherization (DCED to PHDC)				2,150				2,150
5. SHARP Home Repair Program	125							325
6. Utility Emergency Services Fund	525							525
7. Energy Coordinating Agency	350							350
8. Emergency Repairs/Rental Properties(L&I)								0
9. Vacant Property Stabilization						3,000		3,000
Subtotal: Repairs, Preserv. & Weatherization	*1,000*	*0*	*0*	*7,010*	*0*	*18,500*	*0*	*26,510*
C. Home Equity Financing & Rehabilitation Assistance								
1. Homeownership Rehab Program	2,000					1,000		3,000
2. PHIL Loans	1,000						4,000	5,000
3. Neighborhood Housing Services								
- Loan Program	300							300
- Model Blocks	125							125
4. Impact Services Building Materials Program	129							129
5. NTI Housing Programs								
- Employer-Assisted Housing Program						750		750
- Sub-Prime Anti-Predatory Lending Product								0
- Student/Teacher Retention Program						500		500
- Preservation Development Initiative						250		250
Subtotal: Home Equity Financing & Rehab Assist.	*3,554*	*0*	*0*	*0*	*0*	*2,500*	*4,000*	*10,054*
TOTAL: HOUSING PRESERVATION	**8,534**	**0**	**300**	**7,010**	**0**	**21,550**	**4,000**	**41,394**

Homeless and Special-Needs Housing

The activities described in this section are designed to respond to the Year 29 priority of developing and providing more permanent and transitional housing for homeless people and other low-income people with specialized housing and service needs. Year 29 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 Emergency Shelter and Services (OESS) is the provision of emergency food, short-term shelter and supportive services to homeless individuals and families. OESS administers all emergency shelter and shelter-related support service funding available to the City. A major funding source of the provision of emergency housing is the federal Emergency Shelter Grant (ESG) program which is allocated to the City as an entitlement program through OHCD.

In Year 29, OHCD will continue to assign the administration of ESG funds, under a Memorandum of Understanding, to OESS to assist in the funding of emergency shelter and related supports. The proposed usage of ESG funds remains to augment the City's array of shelter and support services, in addition to leveraging local operating and available state funding for emergency homeless housing. OESS will allocate the ESG funding through a Request for Information (RFI) process wherein selected providers are notified to submit documentation. .

■ Housing Assistance/Mental Health/Mental Disabilities

OHCD plans to continue its commitment to respond to the need for assisted housing for persons with mental illness. During Year 29 OHCD plans to allocate funding for the provision of rental assistance for persons receiving supportive services under programs administered by the Department of Public Health's Office of Mental Health/Mental Retardation (OMH/MR). The supportive services provided include treatment, case management, socialization, recreation and residential support to this targeted population.

■ Rental Assistance to the Homeless

In Year 29 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 29 OHCD plans to continue to support TRAC to provide rental assistance to persons with HIV/AIDS.

During Year 29 OHCD plans to continue to provide administrative oversight to the competitively awarded federal Shelter Plus Care (S+C) Program. S+C provides rental assistance to homeless persons/ households with histories of mental illness, substance abuse or persons with AIDS through contracts with various non-profit organizations.

■ Homelessness Prevention

The City continues to fund activities designed to prevent low-income individuals and families with children (especially those with incomes below 30 percent of median) from becoming homeless. These activities are funded with non-federal dollars.

■ Housing Opportunities for Persons With AIDS (HOPWA)

The HOPWA region for which OHCD administers funding includes Philadelphia, Bucks County, Montgomery County, Delaware County and Chester County. HOPWA funding to the five-county region is allocated based on the region's AIDS caseload compared to the rest of the nation. Based on a decrease in the incidence of new cases relative to other highly impacted regions, Philadelphia will receive $5.643 million in new HOPWA funding, a substantial decrease from Year 28. The City proposes to re-program $1.274 million in prior years' unexpended funds for a total HOPWA budget in Year 29 of $6.917 million.

Consultation and Coordination

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

While the revised regulations governing the application for the *Consolidated Plan* eliminated this formal requirement, OHCD continued to coordinate with Ryan White CARE Act Planning Council by meeting monthly with the Housing Committee of the Philadelphia HIV Commission, the Ryan White Title I Planning Council for the entire region. In 1995 the Mayor designated the Philadelphia HIV Commission as the Ryan White

Title I Planning Council for the region. A new Housing Committee of the commission was appointed jointly by the Health Commissioner and the Housing Director in 1997 and filled the role previously held by The Philadelphia AIDS Consortium's (TPAC) Housing Sub-Committee. In 2000, the City restructured the Ryan White Planning Council and eliminated the Housing Committee as a standing committee. OHCD now appoints an HIV/AIDS Housing Advisory Committee and the co-chairs of this committee are members of the new Planning Council. Through this committee, local government representatives as well as advocates, persons with HIV/AIDS, and service and housing providers meet to advise OHCD on HIV/AIDS housing policy and programs.

Project Sponsor Selection

In 1997, OHCD selected project sponsors through a Request for Proposals for housing counseling, emergency grants and rental assistance. In cooperation with AACO and TPAC, in Year 25 OHCD centralized the administration of HOPWA-funded and Ryan White-funded emergency grants. The Philadelphia Health Management Corp. was selected 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. In Year 29, OHCD intends to continue to contract with existing project sponsors for emergency grants, rental assistance, operating costs and supportive services, and housing counseling activities carried out by suburban providers. Philadelphia agencies providing housing counseling activities for persons with HIV/AIDS were selected as part of a broader housing counseling RFP issued by OHCD in February 2002.

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.

Recent Program Initiatives

- **Shallow Rent Program:** During Year 27, OHCD requested a waiver from HUD in order to implement a new HOPWA-funded housing program to support housing for persons living with HIV. OHCD allocated $1 million in Year 27 and $1 million in Year 28 to support a Shallow Rent Program. Shallow rent programs provide monthly rental payments but less assistance than under traditional rental-assistance programs modeled on the Section 8 program. The new program, which was modeled on similar programs in Oakland, Calif., and Denver, was planned to be open to very low-income persons living with HIV or AIDS and to provide a fixed monthly subsidy to households who currently have rental housing. The 1996 AIDS Housing Survey conducted by OHCD found that more than half of all persons living with HIV or AIDS in the region would lose their existing housing if the household income decreased by $100 a month. The goal of the program was to help very low-income persons maintain housing stability and prevent homelessness. It was hoped that increased housing stability will enable many persons with HIV to better adhere to medical treatment and prevent or delay the onset of full-blown AIDS. The new program was to complement the existing continuum of care for persons with HIV/AIDS by providing ongoing assistance to persons living with HIV (but who have not developed full-blown AIDS).

  In 2002, HUD refused to approve the City's waiver request to implement the program. Subsequently, proposed draft regulations for a Shallow Rent Program were developed by HUD but have not been issued. Given the reduction in new entitlement funding, the City proposes to reprogram $1 million in Year 27 Shallow Rent funding and will not allocate additional funding in Year 29.

  Subject to approval of the program by HUD, and review of budgetary constraints, OHCD may issue an RFP at a later time to implement this activity in Philadelphia using Year 28 funds. Existing rental assistance providers in the four suburban counties will implement the program in their areas if funding is made available.

- **Housing Development:** 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 29, OHCD proposes to provide $1 million in housing development financing for HIV or AIDS housing. These funds will be made available through the RFP for Special-Needs Housing issued by the RDA in December 2002. Units created through this RFP will be available for persons with HIV as well as those with AIDS.

- **HIV/AIDS Housing Needs Assistance:** In 1996, OHCD commissioned a needs assessment to determine the housing and related needs of persons living with HIV or AIDS in the region. While the study has been very useful for planning purposes, it is now out of date, particularly since more recent medical advances in the treatment of HIV have stabilized or improved many persons' conditions and have created new opportunities and challenges for others. In addition, the population of persons with HIV and/or AIDS is constantly changing. In Year 27, OHCD allocated up to $65,000 for an updated HIV/AIDS housing needs assessment for the five-county region. In 2003 an RFP to select a consultant to carry out the needs assessment will be issued.

Private and Public Funding Sources

For most of the housing activities to be funded, there is little other public or private funding available. The Ryan White CARE Act funds case management services which serve as the basic social service system for persons with HIV/AIDS. Ryan White funds in the Philadelphia region have not traditionally been used to provide housing or housing services, and regulations severely limit the kind and nature of housing which can be provided. In Years 23 and 24, Philadelphia's CDBG program funded housing counselors at ActionAIDS and at Congreso de Latinos Unidos. Montgomery County's CDBG program has funded a half-time housing counselor through Family Service of Montgomery County, and also provides HOME-funded rental vouchers. Gaudenzia House provides drug and alcohol treatment services for clients in its HOPWA-funded rental assistance program. TRAC's HOPWA-funded rental-assistance program complements its HOME-funded housing voucher program for persons with AIDS. The City of Philadelphia and Delaware County both utilize HUD's Shelter Plus Care program to provide housing vouchers and supportive services for homeless persons with HIV/AIDS and other special needs. HUD's McKinney Act homeless programs have provided development financing for several AIDS housing ventures in the region. Private foundation fund raising and fund raising by The AIDS Fund support many of the organizations which carry out HOPWA-funded activities.

■ Dignity Housing

In Year 29 OHCD plans to continue its support of Dignity Housing's program of counseling for formerly homeless persons residing in houses rehabilitated by Dignity. The high level of ongoing service by Dignity combined with client commitments to a specific program leading toward self-sufficiency are key elements of Dignity's approach.

■ Adaptive Modifications Program for Persons With Disabilities

OHCD plans to increase its commitment to increasing housing accessibility for disabled people using NTI bond proceeds and additional State funding. The Adaptive Modifications Program is available for homeowner-occupied and renter-occupied houses which need to be made accessible for people with disabilities.

■ Pennsylvania SIDS Center

Given the reduction in CDBG funding in Year 29, OHCD plans to end its support of the counseling services provided by the Pennsylvania Sudden Infant Death Syndrome (SIDS) Center. The Philadelphia Department of Public Health funds support programs for families bereaved by the loss of an infant.

■ Technical Assistance and Planning

OHCD intends to fund technical assistance and planning efforts in Year 29 to support homeless and special-needs housing initiatives. OHCD proposes to continue its funding of the Greater Philadelphia Urban Affairs Coalition which assists other private organizations through work-shops on homeless housing and supportive services. Additionally, OHCD will continue to fund the provision of technical assistance to organizations developing housing for, or providing assistance to, persons with disabilities.

■ Self-Sufficiency Program

OHCD proposes to support a pilot program of the Housing Consortium for Disabled Individuals to coordinate access to self-sufficiency services to promote the economic independence of people with disabilities. HCDI's Self-Sufficiency Coordinator will assist individuals or families with a disabled member in securing educational opportunities (literacy programs, GED programs, vocational education programs), and job training opportunities, leading to employment. The Self-Sufficiency Coordinator will also provide assistance in related areas, such as securing child care and access-ible transportation, budgeting and financial literacy and counseling services as needed. OHCD proposes to support the Self-Sufficiency Program for one year as a pilot program, at the end of which time, its effectiveness will be evaluated.

HOPWA Budget Detail
CDBG Year 29 (FY 2004)

HOPWA Eligibility Category	Rental Assistance	Short Term Payments & Emergency	Operating Costs	Information Referrals & Housing Counseling	Supportive Services	Housing Develpmt.	Sub-Total Program	Admin Costs	Contract Total
ActionAIDS		176,700					176,700	13,300	190,000
ActionAIDS (Job Training)					55,800		55,800	4,200	60,000
BEBASHI				102,300			102,300	7,700	110,000
Bucks Co. Family Services	133,000			27,000			160,000	12,000	172,000
Calcutta House			172,050				172,050	12,950	185,000
Catholic Social Services (McAuley/Good Shepherd)					154,000		154,000	11,000	165,000
CO-MHAR	311,600				246,400		558,000	42,000	600,000
Community Service Council of Chester Co.	100,000						100,000	7,000	107,000
Congreso	375,000			100,000			475,000	35,000	510,000
Delaware County	360,000			145,000			505,000	35,000	540,000
Friends Rehab — Lombard Residences			150,000				150,000	10,000	160,000
Gaudenzia	60,500						60,500	4,500	65,000
Housing Development (RFP)						1,000,000	1,000,000		1,000,000
Intercultural Family Services				100,000			100,000	7,500	107,500
Keystone House			135,000				135,000	10,000	145,000
Montgomery County									
Family Services	50,000			20,000			70,000	5,000	75,000
Non-Profit Housing Dev. Corp. — High St. Manor	115,000						115,000	8,500	123,500
Philadelphia Health Management Corp.		300,000					300,000	22,000	322,000
PCHA	275,000			85,000			360,000	15,000	375,000
TRAC	1,158,000			496,000			1,654,000	81,000	1,735,000
Subtotal	*2,938,100*	*300,000*	*457,050*	*1,252,000*	*456,200*	*1,000,000*	*6,403,350*	*343,650*	*6,747,000*
OHCD Administrative Costs								170,000	170,000
Grand Total	**2,938,100**	**300,000**	**457,050**	**1,252,000**	**456,200**	**1,000,000**	**6,403,350**	**513,650**	**6,917,000**

Budget Detail - CDBG Year 29 (FY 2004)
(in thousands)

CDBG YEAR 29-FISCAL YEAR 2004

	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	TOTAL
HOMELESS & SPECIAL NEEDS HOUSING								
A. Emergency Shelter Grant							2,379	2,379
B. Housing Assistance - MH/MR		100						100
C. Rental Assistance/Homeless	400	2,235	300	709			1,406	5,050
D. HOPWA			5,087					5,087
E. Dignity Housing	200							200
F. Adaptive Modifications	2,000			500		2,500		5,000
G. Pennsylvania SIDS Center								0
H. Technical Assistance/Planning								
1. Homeless	50							50
2. Disabled	50							50
I. Self-Sufficiency Program/HCDI	50							50
Total: Homeless & Special-Needs Housing	**2,750**	**2,335**	**5,387**	**1,209**	**0**	**2,500**	**3,785**	**17,966**

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 neighborhood residents an integral part of its program in Year 29. OHCD will also continue to issue periodic reports highlighting accomplishments and opportunities in these areas.

■ Community Development Network

In Year 29, OHCD proposes to end 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. Because of the reduction in CDBG funding in Year 29, OHCD proposes to end its support of neighborhood-based employment and training activities. The Philadelphia Workforce Development Corp. (PWDC) offers employment and training programs. In Year 29, OHCD proposes to fund only those employment and training activities which are ineligible for PWDC support.

OHCD proposes to continue to support the activities of the Communities in Schools Program which are ineligible for PWDC funding. During Years 24 and 25 in partnership with the American Airlines Travel Academy, Communities in Schools and the Philadelphia School District, OHCD provided support for the establishment of a Hospitality and Tourism training curriculum for high school students in the School District's Small Learning Communities and High School Academies.

In Year 29, OHCD proposes to continue to provide support for up to 50 students in grades 9-12 to participate in the training program. OHCD will support 25 senior- and junior-year students who will participate in internships at hospitality- and tourism-related businesses in Philadelphia. 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.

In Year 29, OHCD proposes to continue to support the Metropolitan Career Center (MCC). Through its Computer Technology Institute, MCC offers a program in computer training that confers an Associate in Specialized Technology Degree. This activity is ineligible for PWDC funding.

In Year 29 OHCD proposes to continue to support the Apprenticeship Prep for Trades (APTitude) Program carried out by Congreso de Latinos Unidos. The APTitude Program is a partnership between Congreso and various trade unions to train minorities in the skills needed to pass the apprenticeship entrance examinations.

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 develop a needs and skills assessment and a job bank and to serve persons who are ineligible for the PWDC program.

■ YouthBuild Philadelphia

During Year 18 the Point Breeze community was selected as a site for YouthBuild, a national demonstration program sponsored by the Ford Foundation, which links housing rehabilitation with education and job-readiness training for young people who had dropped out of high school. OHCD was able to support this demonstration by providing development subsidies for properties to be rehabilitated through the program. In Year 23 OHCD continued its support of YouthBuild through an expansion into the Ludlow neighborhood.

Over the past several years, OHCD has provided development subsidies for YouthBuild activities in Point Breeze, Southwest Center City, Ludlow, Germantown and North Central Philadelphia. In Year 29 OHCD proposes to continue to support the Philadelphia YouthBuild program with operating support of $800,000 and development subsidies provided on a project-by-project basis through the Neighborhood-Based Homeownership or Rental Production budgets.

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

■ PHDC Job Center

Because of reduced resources and consistent with the elimination of CDBG funding for some other job training initiatives, OHCD proposes to end support for the PHDC Job Center in Year 29.

Budget Detail - CDBG Year 29 (FY 2004)
(in thousands)

	CDBG YEAR 29-FISCAL YEAR 2004							
	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	TOTAL
EMPLOYMENT & TRAINING								
A. Employment and Training								
1. Communities in Schools	200							200
2. CET/Universal Community Homes								0
3. Germantown Settlement								0
4. Metropolitan Career Center	75							75
5. ActionAIDS			60					60
6. Congreso-APTitude Program	65							65
B. YouthBuild Philadelphia	800							800
C. Employment/Training Info/Referral (PHDC Job Center)								0
Total: Employment & Training	**1,140**	**0**	**60**	**0**	**0**	**0**	**0**	**1,200**

Acquisition, Site Preparation 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, NTI Bonds, City General Operating and City Capital funding, a substantial investment will be made in Year 29 in acquisition, demolition and clearance, site improvements, community gardening and other community improvement activities. In Year 29, OHCD proposes to continue successful programs in community gardening and open space management while expanding activities to acquire and prepare new sites for future development.

■ Acquisition

Real estate acquisition through condemnation, Sheriff Sale or negotiated purchase has been performed by City agencies to provide development sites for OHCD-funded CDCs, non-profit corporations and public agencies, as well as for some for-profit developers or businesses who remunerate the City for this service. For most activities, OHCD supports the use of Act 94 condemnation and Urban Renewal Takings by the RDA as a reliable approach for acquiring property needed to support current housing production ventures or for other purposes. Related program responsibilities include management of the central intake process for vacant property programs, staffing the Vacant Property Review Committee, administration of the 1202A and Small Vacant Lot Abatement Program and the Donor/Taker Program.

An important component of transforming neighborhoods is developing an efficient mechanism for acquiring, assembling and disposing of property. Currently, the City lacks the ability to track individual parcels as they wind their way through the multitude of City agencies involved in these processes. In addition, various City agencies often research the same information on a property because there is no unified information storage system they can reference. The result is a duplication of efforts, a delay in the processing of properties and a less efficient inter-agency processing of vacant property transactions.

In Year 28, the City used NTI Bond proceeds to support development of a Vacant Property Management Information System (VPMIS) to track the processing of parcels in acquisition, assembly and disposition. The system will permit a number of users to enter data and will create a web application over CityNet for City Council and various City agencies to access. The resulting system will be linked to the digital parcel base map for planning purposes. This NTI bond-funded effort will be continued in Year 29.

■ Use of Blight Certification

In areas where the City is making a multiyear commitment to neighborhood revitalization, the RDA uses blight certification to facilitate land acquisition through eminent domain. This approach, formerly used in connection with execution of redevelopment plans for Urban Renewal Areas, involves the completion of a survey of existing neighborhood conditions, certification of blight through a resolution of the Philadelphia City Planning Commission (PCPC), preparation of a redevelopment plan including identification of properties to be acquired and authorization of the redevelopment plan through formal action by City Council.

The blight certification process is more efficient than Act 94 condemnation for areas in which substantial RDA acquisition is required in order to assemble land for development. In Year 20 OHCD and the RDA obtained blight certification resolutions for two of the four Lower North Philadelphia neighborhoods in which development is planned based on the *Home in North Philadelphia* approach: Poplar and Ludlow. In Year 21 OHCD and RDA obtained blight certification resolutions for the remaining two *Home in North Philadelphia* neighborhoods: Cecil B. Moore and Francisville. In Year 22 OHCD obtained a blight certification resolution in New Kensington/Fishtown to support a pilot sideyard acquisition/disposition program. In Year 24 OHCD obtained blight certification resolutions for the Sarah Allen Urban Renewal Area, in the Belmont/Mantua neighborhood, for an area at 49th and Locust Streets and for Point Breeze East. In Year 25 OHCD obtained a blight certification for the Parkside National Register Historic District Redevelopment Area. In Year 26 OHCD obtained a blight certification for an area of Eastern North Philadelphia in the vicinity of the 2300 and 2400 blocks of North Howard Street, to support acquisition associated with the Hunter School Homeownership development. These blight certifications will assist in

assembling land for specific development ventures supported by OHCD. In Year 27, OHCD obtained a blight certification resolution for an area in the American Street Empowerment Zone along American Street from Girard Avenue to Lehigh Avenue. Acquisition in this area will support industrial development in the Empowerment Zone. In Year 28, the Philadelphia City Planning Commission (PCPC) certified as blighted areas the Logan Triangle; an area for Convention Center expansion; Kingsessing between 52nd and 62nd Streets, Chester Avenue and the AMTRAK railway; an area near Frankford Creek for residential development; Mill Creek; and an expanded area at 49th and Locust Streets. Further areas proposed to be certified include Allegheny West and Tioga and St. Hugh/HACE. In Year 29, OHCD will work with the RDA and PCPC to obtain blight certifications as appropriate.

■ Demolition

The age and deterioration of large portions of the housing stock in low-income communities and increasing housing abandonment and vacancy have contributed to a net decline in the quantity and quality of housing accessible to low- and moderate-income populations. The magnitude of conditions citywide is striking. A January 2000 survey of all Philadelphia properties found 30,730 vacant lots and 25,922 vacant residential buildings. As of Dec. 31, 2001, there were 7,371 vacant residential buildings that posed a real danger to the general health and safety of neighborhood residents.

The City must take a proactive, cohesive and systematic approach if it is to stifle and reverse the tide of blight. In the past, the City was reactive, addressing imminently dangerous buildings as they are brought to its attention, rather than proactively through a comprehensive plan. By capitalizing its annual expenditures for demolition through the NTI, the City has embarked upon an aggressive, large-scale demolition effort. The first priority is to eliminate properties which pose a danger to public health, safety and the general welfare of the community. In Year 29, the City proposes to allocate NTI bond proceeds for both residential and large vacant building demolition.

■ Logan Triangle Area

Using NTI bond financing, the RDA will acquire 985 parcels to be assembled and sold for new development. OHCD expects to complete relocation activities in the Logan Triangle Area in Year 29. OHCD will continue to work with PCPC, other city agencies, the Logan Assistance Corp. and residents to review commercial and other alternatives for the re-use of the land.

■ 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; street tree maintenance and tree plantings; and education and technical assistance support for community stewards of vacant land.

1. Vacant Lot Cleaning and Tree Maintenance Program: In June 2001, the City launched a citywide Vacant Lot Clean-Up Program. Through this NTI initiative, approximately 31,000 vacant lots, regardless of ownership, were cleaned. The City used general operating funds for the initial follow-up cleaning of vacant lots. In addition, the City has a backlog of dead and dangerous trees. Once the backlog is eliminated, the City will shift funding to support an ongoing tree management program that will increase the level of planting and pruning activities.

2. Environmental Clearance: OHCD proposes to allocate $150,000 in CDBG funds for environmental clearance and soil remediation for sites proposed for housing development activity in Year 29.

3. Open Space Planning and Management: 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 engages 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 27, the City and PHS raised a total of $650,000 from the federal government and the William Penn Foundation to support the initial implementation of the NTI Green City Strategy, including the development of a five-year strategic action plan for greening. In Year 28, PHS and the City used these funds to stabilize eight to 10 residential sites, two sites

associated with institutions and two commercial corridors. The Empowerment Zone has cleaned and greened 13 acres (400 vacant parcels) in the American Street neighborhood; in the spring of 2003, it will treat another four acres in its North Central and West Philadelphia neighborhoods.

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. It also supports open-space management planning and other creative initiatives for the adaptive re-use of open land. In Year 29, OHCD proposes to support the 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.

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 side yard program. Under the side yard program, OHCD has 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.To date, OHCD has committed funding for the acquisition of 179 lots under this program. Thus far, 48 lots have been settled to the adjacent homeowners and 79 lots are expected to be conveyed during spring 2003. In Year 29, OHCD proposes to allocate up to $75,000 to New Kensington CDC to continue the Open Space Management Program.

■ Small Vacant Lot Abatement Program

The Small Vacant Lot Abatement Program (SVLAP), was initiated in Year 26. Authorized by and expansion of Ordinance 1202A, SVLAP is a coordinated effort to eliminate urban blight caused by thousands of privately owned small vacant and abandoned lots scattered throughout the city. The aim of the program is to afford homeowners, neighborhood residents and organizations the opportunity to clean, maintain and acquire small vacant lots in their communities. Through the program homeowners can increase property values by creating sideyards, gardens and patio areas. Faith-based institutions and community organizations can create attractive gardens and open spaces that can be enjoyed by all.

To be eligible for acquisition through this program, small vacant lots must meet the following criteria:

1) The Department of Licenses and Inspections has determined the lot is a public nuisance as defined by the Philadelphia Code because of overgrown weeds, trash and/or other code violations.

2) The owner of record is delinquent in the payment of real estate taxes and/or water and sewer rents or other municipal liabilities.

3) There has been no lawful or productive activity on the lot in the 12 months prior to application.

As of Dec. 31, 2002, SVLAP has processed more than 900 applications and transferred 190 lots to abatement-agreement holders. OHCD proposes to continue to support SVLAP in Year 29.

■ 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 repays $1 million in City Capital Funds previously allocated to this project which were returned to the Capital Program in FY 2002. This allocation of $1 million completes 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 will fund infrastructure improvements to support the construction of 178 new units adjacent to the Poplar Nehemiah homeownership development. City Capital Funds of $2.145 million was allocated for streets and underground utilities for the Schuylkill Falls HOPE VI development. This funding allocation will complete the City's Capital commitment to the project. The City Capital Program also allocated $200,000 to support site improvements for the Ludlow Village V homeownership development of 22 new-construction houses in the 1500 blocks of North Franklin and North 8th Streets. The project will continue

the reconfiguration of North Franklin Street begun in Ludlow Village III by widening the street and providing a planted median strip. Because of reduced resources available in the City's Capital Program, no City Capital funds are proposed for OHCD or PHA-supported housing development in FY 2004.

To reinforce affordable housing development, OHCD proposes to continue to support supplemental community improvement programs in neighborhoods targeted by PNHS in Year 29. This program was supported in Year 28 using unexpended Year 27 funding.

Retaining walls, alleys, driveways, curbs and sidewalks are private property and property owners are responsible for their maintenance, repair and reconstruction. In some instances, commonly shared retaining walls are seriously deteriorated and may be a threat to public safety. The cost of repairing or replacing this private infrastructure is substantial and outstrips the City's current resources. In Year 28, the City allocated NTI bond proceeds to conduct an analysis of these issues and possible innovative solutions, and to fund a pilot program. In Year 29, the City proposes to allocate $1million in NTI bond proceeds to fund repairs to eight-12 imminently dangerous retaining walls. While the City will pay for the majority of the repair costs, all abutting property owners are responsible for contributing to the repair. Property owners will be advised of their share of the costs via community meetings prior to the beginning of work. Property owners will receive an invoice from the Streets Accounting Unit, with payment due over three years.

Budget Detail - CDBG Year 29 (FY 2004)
(in thousands)

	CDBG YEAR 29-FISCAL YEAR 2004							
	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	TOTAL
ACQUISITION, SITE PREPARATION AND COMMUNITY IMPROVEMENTS								
A. Acquisition/Condemnation								
1. Acquisition								
a. NTI MIS Activities						3,936		3,936
b. Land Acquisition						60,000		60,000
2. Demolition								
a. Residential						28,000		28,000
b. Large Vacant Building						4,250		4,250
3. Logan - Acquisition/Relocation	300							300
Subtotal: Acquisition/Condemnation	*300*	*0*	*0*	*0*	*0*	*96,186*	*0*	*96,486*
B. Management of Vacant Land								
1. Environmental Clearance	150							150
2. Philadelphia Green	475							475
3. Neighborhood Gardens Association	25							25
4. New Kensington Open Space Management	75							75
Subtotal: Management of Vacant Land	*725*	*0*	*0*	*0*	*0*	*0*	*0*	*725*
C. Site and Community Improvements								
1. City Capital Program								0
2. NHS Community Improvements	150							150
3. Retaining Wall Program						1,000		1,000
Subtotal: Site and Community Improvements	*150*	*0*	*0*	*0*	*0*	*1,000*	*0*	*1,150*
Total: Acquisition, Site Preparation & Community Improvements	**1,175**	**0**	**0**	**0**	**0**	**97,186**	**0**	**98,361**

Community Economic Development

The activities described in this section are designed to respond to the Year 29 priority of advancing employment and training for low- and-moderate income residents of Philadelphia through stabilizing and expanding the City's employment base, targeting neighborhood commercial revitalization, expanding workforce development programs, enhancing community-based development projects and eliminating blight in targeted neighborhoods. These activities are coordinated through the City's Commerce Department.

■ Philadelphia Industrial Development Corporation (PIDC)

PIDC projects 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); retain and expand the retail base to provide retail goods and services to neighborhoods; or assist in the prevention or elimination of slums or blight. In addition, PIDC projects will stimulate investment in economic activity in the City, the generation of tax ratables throughout the City and investment by savings and loans and other lending institutions. PIDC will accomplish these goals by working closely with the Department of Commerce in implementing the following programs:

1. The Growth Loan Program

PIDC provides 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.

2. The Neighborhood Development Fund

PIDC will provide financial assistance to non-profit businesses, CDCs or joint ventures of these entities. Coordinating with the Department of Commerce, 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. PIDC generally operates on a citywide basis except where programs are specifically designed to serve targeted areas. These activities will be continued in Year 29.

It is anticipated that PIDC will provide assistance to at least 15 projects, which will preserve 400 jobs and create 180 new jobs.

■ Philadelphia Commercial Development Corporation (PCDC)

PCDC will assist commercial revitalization and small-business development which will create and retain low- and moderate-income employment opportunities (at least 51 percent will be available for low-and moderate-income people); retain and expand retail goods and services available to residents of low-and moderate-income neighborhoods and prevent or eliminate slums or blight. PCDC's programs accomplish these goals on both a geographically targeted and citywide basis.

1. For-Profit Business Assistance Programs

PCDC's For-profit Business Assistance Programs arrange financing for small business start-up and expansion. PCDC will assist small businesses in obtaining financing for expansion and start-up, working capital and real estate acquisition for business uses. Project funding will be secured from private and public lending agencies and PCDC's Small Business Revolving Loan Fund (SBRLF). PCDC will also administer the City's Small Business Micro-Loan program. PCDC operates the SBRLF and Micro-Loan programs on a citywide basis with special attention given to businesses located in low-and moderate-income neighborhoods. It will provide direct lending to at least 20 firms. At least 60 new jobs will be created as a result of this lending and 200 jobs will be preserved. In addition, PCDC will provide managerial and technical assistance to 25 retail or commercial firms which will provide goods and/or services to the City's low-and moderate-income neighborhoods. The types of technical assistance may include: developing detailed business plans, preparing financial projections for business operations, merchandising, advertising, planning for controlled growth, providing assistance for management and organization structure, assisting in procurement, and designing and implementing system controls tailored to the needs of the client firm. PCDC will participate in the Philadelphia Small Business Support Center as a technical assistance provider. PCDC may also provide this type of managerial and technical assistance to businesses which create employment opportunities for low-and moderate-income people and are funded by one of PCDC's loan or grant programs.

2. Small Business Commercial Improvement Program (SBCIP)

PCDC will provide façade and security rebate grant to businesses which provide goods or service to the low and moderate-income neighborhoods located. PCDC will provide technical and grant assistance to at least 100 firms. PCDC and the Philadelphia Commerce Department will provide a rebate under the Small

Business Commercial Improvement Program (SBCIP) on a matching basis up to $5,000 per a single commercial property or $10,000 for a corner business property and multiple address business property. These funds may be used to improve the exterior element of the building or security.

The SBCIP rebates can only be disbursed to owners of commercial real estate or their designated representative. The commercial real estate will contain an operating businesses located in the City of Philadelphia. The operating business must certify that it is operating legally and is properly registered and licensed. If there is not an operating business or an existing business subsequently closes, then the property will be ineligible for a rebate. If an operating business is determined to be conducting illegal activities at the above listed commercial property, then the recipient of rebate under this grant program will be disqualified and required to remit any and all grant funds received under this program.

A property improved under this program may utilize it up to the $5,000 or $10,000 allowances no more than once every five years, with exception of signage and/or awning costs for a new business. The property owner or designated representative may chose to undertake building improvements either directly or through PCDC.

In addition, SBCIP will be available to recipients of CDBG-funded loans provided through either PIDC or PCDC, conditioned on the inclusion of the eligible costs in the loan approval package.

Further, the City may designate specific TNCA or NTI areas to receive up to a 75-percent rebate for specific façade improvements. Such additional benefits will be at the sole discretion of the City.

Priority for approval and funding will be given to those projects which:

(a) Improve a deteriorated facade.

(b) Help prompt the reuse of a vacant storefront.

(c) Are located along high traffic pedestrian streets.

(d) Make facade compatible with its building.

(e) Restore an historic facade

(f) Are located on the same block as other approvable applications.

(g) Upgrade display area for nighttime visibility.

(h) Are located in targeted Neighborhood Commercial or NTI Districts.

3. Targeted Neighborhood Commercial Area (TNCA) Program

In order to assist the City of Philadelphia's Department of Commerce in the implementation of its economic strategy, PCDC will work in 43 designated low- and moderate-income neighborhoods throughout the city. PCDC will provide direct assistance to for-profit businesses and non-profit organizations which act as key service providers and employers in these areas through the Targeted Neighborhood Commercial Area (TNCA) Program. The principal goal of TNCA is to enable these businesses to remain and to expand while providing needed goods, services and employment opportunities for Philadelphia's low- and moderate-income residents. The following areas have been selected for assistance in Year 29:

- **60th and Market Streets**
  (100 North–900 South blocks 60th)
- **East Girard Avenue**
  (100—300 blocks from Front to Norris)
- **29th and Dauphin Streets**
  (2300 block 29th)
- **Baltimore Avenue**
  (4000—5400 blocks)
- **Broad Street and Olney Avenue**
  (5500—5900 blocks North Broad;
  5700—5900 blocks Old York Road;
  7300 block Olney)
- **Broad Street and Girard Avenue**
  (900—700 blocks Girard;
  900 block Broad)
- **Broad Street and Cecil B. Moore Avenue**
  (1400—1900 blocks Cecil B. Moore)
- **Broad Street and Susquehanna Avenue**
  (1400-1500 blocks Susquehanna;
  2200 block North Broad)
- **Castor Avenue**
  (5900—7200 blocks)
- **Central Germantown**
  (100—300 blocks East Chelten;
  5400—6300 blocks Germantown;
  Maplewood Mall)
- **Chester Avenue**
  (5600—5800 blocks)
- **Chew and Chelten Avenues**
  (5600—5700 blocks Chew)

- **East Passyunk Avenue**
  (1400—2000 blocks)
- **5th Street and Olney Avenue**
  (5300—5700 blocks North 5th)
- **5th Street and Lehigh Avenue**
  (2600—3100 blocks North 5th)
- **5th Street and Roosevelt Boulevard**
  (4800—5200 blocks North 5th)
- **52nd and Market Streets**
  (100 North—300 South blocks 52nd)
- **40th and Market Streets**
  (100 North—100 South blocks 40th;
  4000 block Market)
- **Frankford and Allegheny Avenues**
  (1200—3100 blocks Frankford)
- **Frankford Avenue - Mayfair/ Holmesburg Retail Area**
  (6200—8500 blocks Frankford)
- **Frankford Avenue**
  (4000—5300 blocks from Church to Pratt)
- **Front Street and Kensington Avenue**
  (2400—2600 blocks Kensington;
  2100—2300 blocks North Front)
- **Germantown and Lehigh Avenues**
  (2500—2900 blocks Germantown)
- **Germantown and Erie Avenues**
  (3600—3800 blocks North Broad;
  3400—3800 blocks Germantown)
- **Girard Avenue and 29th Street**
  (2600—2900 blocks Girard)
- **Kensington and Allegheny Avenues**
  (2800—3600 blocks Kensington)
- **Lancaster Avenue**
  (3800—4200 blocks)
- **Lansdowne Avenue**
  (5900—6200 blocks)
- **Logan Business District**
  (4900—5100 blocks North Broad;
  4900—5100 blocks Old York Road.;
  4700—4900 blocks North 11th and Louden)
- **Lower Germantown Avenue**
  (5000 - 5300 blocks)
- **Marshall Street**
  (900—1100 blocks)
- **North 22nd Street**
  (2700—3000 blocks)
- **North 5th Street**
  (4200—4600 blocks from Hunting Park to Roosevelt Boulevard)
- **Ogontz and Cheltenham Avenue Retail Area**
  (6800—8000 blocks Ogontz;
  1800—1900 blocks Cheltenham;
  1900 block Washington Lane)
- **Point Breeze Avenue**
  (1200—1700 blocks)
- **Ridge and Cecil B. Moore Avenues**
  (2000—2300 blocks Cecil B. Moore;
  1900—2400 blocks Ridge)
- **Rising Sun Avenue Retail Area**
  (5700-7700 blocks)
- **Snyder Avenue and Broad Street**
  (600—1600 blocks Snyder;
  1900—2100 blocks South Broad)
- **South 9th Street**
  (800—1200 blocks)
- **South Street - West**
  (900—2200 blocks from 9th to 23rd)
- **Torresdale Avenue Retail Area**
  (5200—7200 blocks)
- **West Girard Avenue**
  (000—600 blocks from Front to 7th)
- **Woodland Avenue**
  (6000—6500 blocks; treatment area will commence at 48th to 60th)

4. TNCA Acquisition Program

PCDC will provide acquisition grants to Community-Based Development Organizations (CDBOs) located in one of the TNCAs. The CBDO will acquire and improve the property. After the improvement is completed, the CBDO will either lease or sell the property to a business which will provide retail goods or services to the low- and moderate-income residents of that neighborhood. To qualify for a grant, the CBDO must present a development proposal to PCDC that will include a commitment letter from the prospective business and a financial proforma with a debt service ratio between 1.2 to 1.4. Businesses will be required to create at least

one permanent full-time equivalent job for every $10,000 of grant assistance. It is anticipated that at least five properties will be acquired, renovated and occupied. Further, the City may designate additional income impacted or NTI areas during the program year, depending on the demand for this program. Funding for this program will come from prior year appropriations.

5. Housing Rehabilitation Assistance Loan Program

PCDC will implement a Housing Rehabilitation Assistance Loan Program. PCDC will work with the City's CDBG-funded housing agencies in their efforts to rehabilitate privately and publicly owned residential units for low-and moderate-income Philadelphians. PCDC will utilize a City Capital-funded revolving fund to provide $1.5 million in working capital loans to small and minority housing contractors who have been selected by a CDBG-funded housing development agency (e.g., OHCD, PHDC, PHA) to complete a CDBG-funded residential rehabilitation activity. At least 100 residential units will be completed during Year 29. Funding for this program will come from prior year revolved dollars.

■ Enterprise Zones

The objective of the Enterprise Zone Program is to create and preserve employment opportunities for primarily low-and moderate-income individuals. Philadelphia's efforts to revitalize older industrial neighborhoods are concentrated in the Hunting Park West and American Street sections. These two areas have been designated and jointly funded as Enterprise Zones by the City and the Commonwealth of Pennsylvania. A variety of business and community development programs are being implemented to enhance the economy of these areas as part of the City's neighborhood economic development strategy.

To strengthen the links between the residential and business communities, The Lighthouse in the American Street Enterprise Zone and the Parkside Association of Philadelphia (PAP) in the West Parkside Enterprise Zone will be funded to carry out specific functions. Each of these Neighborhood-Based Organizations (NBOs) will recruit and refer businesses to the City's delegate agencies for financial and technical assistance. PAP will provide limited staff support to the business associations, including the organizing and scheduling of meetings and seminars and publishing quarterly newsletters which focus on economic development activities in the West Parkside Enterprise Zone. The City proposes to provide $120,000 of CDBG funds to be divided between The Lighthouse and PAP to provide business support programs in the American Street and the West Parkside Enterprise Zones, respectively. This program will improve the ability of businesses to locate and expand in these business areas. This expansion of employment opportunities will enable persons of low- and moderate-income to retain and find jobs near their neighborhoods. The City proposes to provide $130,000 of CDBG funds to be divided between The Lighthouse and PAP to provide employment placement and training programs in the American Street and the West Parkside Enterprise Zones, respectively. The Commonwealth of Pennsylvania will provide the City with $100,000 in State Enterprise Zone funds in Fiscal Year 2004 for business association support, security rebate grants and other activities and NBOs located in the Zones in the delivery of services to residents and assistance to businesses.

■ Neighborhood Grant Activities

The City intends to allocate resources for both a Neighborhood Planning Fund and Neighborhood Development Grant Programs to be administered by the Commerce Department.

1. Pre-Development Grants

The Commerce Department proposes to award $200,000 in grants of up to $25,000 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.

2. Planning and Marketing Grants

The Commerce Department proposes to award $200,000 in grants of up to $25,000 each to support economic development planning activities or marketing studies targeted to neighborhood commercial revitalization and blight elimination. Every award must be matched on a one-for-one basis with non-City funds.

3. Neighborhood Development Grant Program

The City proposes to award $1.25 million to neighborhood-based economic development projects as gap financing. The grant program will be administered by the Commerce Department and will be closely associated with but not directly linked to PIDC's Neighborhood Development Fund. Grant requests must accompany public financing packages that demonstrate the financial need for the subsidy. To qualify for a grant, the neighborhood-based organization must present a development proposal to

Commerce that will include a commitment letter from the prospective business and a financial proforma with a debt service ratio between 1.2 to 1.4. Businesses will be required to create at least one permanent full-time equivalent job for every $10,000 of grant assistance.

4. Special Services District Program

The City proposes to award $300,000 to neighborhood-based economic development special service district programs. This initiative plays a vital role in the removal of blight from neighborhood commercial districts. The grant program will be administered by the Commerce Department. It will provide up to $100,000 to the West Philadelphia Partnership CDC, up to $50,000 to the Frankford CDC and up to $50,000 to the Central Germantown Council. Each group must demonstrate the financial need for the subsidy. The remaining funding will be divided among new areas to be determined.

■ Targeted Neighborhood Support Grant Activities

The City proposes to undertake Targeted Neighborhood Support Grant Activities through the Department of Commerce in the following areas:

1. Central Germantown Commercial Area

The City will support the Central Germantown Council to undertake economic and community development activities designed to create or retain permanent jobs and increase the availability of goods and services in the Central Germantown Commercial district. The Council will provide assistance to local businesses, offer technical assistance and refer firms seeking financial assistance to PCDC, PIDC or other agencies as appropriate. The Council will provide staff support to appropriate business and retail associations. The Council will market and promote the rehabilitation and re-use of vacant and/or underutilized commercial and residential properties located in the Central Germantown commercial district to provide for expansion, retention and start-up businesses and the provision of additional housing for low-and moderate-income people. The Council will assist the City in the implementation of public improvement projects. Development activities will be concentrated in the following six distinct subareas of the Central Germantown Business District: Chelten Avenue (Pulaski Avenue to Baynton Street); Germantown Avenue (Ashmead Street 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). The City proposes to fund Central Germantown Council up to $186,000 to carry out Targeted Neighborhood Support activities.

2. Germantown and Lehigh Commercial Area

The City plans to fund the GPUAC-Neighborhood Action Bureau program (NAB) up to $300,000 to undertake economic and community development activities designed to create or retain permanent jobs and increase the availability of goods and services in the area. NAB will coordinate commercial revitalization and economic development activities with local business associations by disseminating information on specific program incentives both to them and to area businesses to facilitate business retention and start-ups. NAB, located in the Germantown and Lehigh community, will continue to operate an employment outreach and placement program and will work closely with a for-profit developer to develop the 2800 block of Germantown Avenue into a new retail plaza.

3. Cecil B. Moore Commercial Area

The City plans to provide assistance to an NBO in this commercial area to assist in the development of properties in the 1500, 1600 and 1700 blocks of Cecil B. Moore Avenue. The NBO will support revitalization of the targeted Cecil B. Moore Avenue TNCP area by developing the following projects: a building with retail stores and a movie theater. These projects will bring considerable increases in jobs, entrepreneurial opportunities, and goods and services to the low-and moderate-income residents of this area. Significant housing development has been occurring in the blocks adjacent to this corridor and there is already an increased need for the services that these projects will offer. The City proposes to provide up to $50,000 to carry out these programs.

4. West Philadelphia

The Partnership CDC, a neighborhood-based organization, will undertake economic development activities designed to enhance employment opportunities, the majority of which will be available to low- and moderate-income residents of this targeted neighborhood. It will deliver the services and carry out the activities, which includes the promotion of cooperation between businesses, residents, and government agencies on issues that affect quality of life and business climate (e.g., graffiti, clean-ups, vandalism, unemployment). The Partnership CDC will work in concert with existing community and retail business associations and retail businesses located in the target area. The target area will incorporate the

Market Street core from 40th to 60th Streets. Special attention will be given to key development locations on the 4000 - 4100 blocks of Market Street, 100 North 52nd to 400 South 52nd Streets, 3800-4300 blocks of Lancaster Avenue and 5400 - 5500 blocks of Chester Avenue. It will assist in the resolution of concerns with the delivery of efficient and effective city services in conjunction with the Mayor's Business Action Team (MBAT) of the Department of Commerce. They will provide technical and/or loan packaging assistance services to retail firms concerning start-up or expansion and which provide goods or services to low- and moderate-income neighborhoods. The Partnership CDC will receive up to $100,000 of CDBG funds, which will be matched with other resources to accomplish these goals.

5. Frankford

The Frankford CDC, a neighborhood-based organization, will undertake economic development activities designed to enhance employment opportunities, the majority of which will be available to low- and moderate-income residents of this targeted neighborhood. It will deliver the services and carry out the activities, which includes the promotion of cooperation between businesses, residents and government agencies on issues that affect quality of life and business climate (e.g., short dumping, clean-ups, vandalism, illegal drug sales and use, unemployment). It will work in concert with existing community and retail business associations and retail businesses located in the target area. The target area will incorporate the Frankford Avenue core from Church to Bridge Streets. This will complement the Special Services District Program and the Main Street Program. The Frankford CDC will provide technical and/or loan packaging assistance services to retail firms concerning start-up or expansion and which provide goods or services to low- and moderate-income neighborhoods. It will receive up to $100,000 in CDBG funding, which will be matched with other resources to accomplish these goals.

6. South Philadelphia - West of Broad

Universal Community Homes, a neighborhood-based organization, will undertake economic development activities designed to enhance employment opportunities, the majority of which will be available to low- and moderate-income residents of this targeted neighborhood. The target area will be bounded by South Street, Broad Street, Moore Street, 27th Street and Washington Avenue. Major development nodes will be along Washington Avenue and South Street. This organization will deliver the services and carry out the activities which include the promotion of cooperation between businesses, residents and government agencies on issues that affect quality of life and business climate (e.g., short dumping, clean-ups, vandalism, graffiti, unemployment). It will work in concert with existing community and retail business associations and retail businesses located in the target area. It will assist in the resolution of concerns with the delivery of efficient and effective city services in conjunction with PCDC, PIDC, MBAT and the Commerce Department. They will provide technical and/or loan packaging assistance services to retail firms concerning start-up or expansion and which provide goods or services to low- and moderate income neighborhoods. It will operate a job resource center to maximize employment opportunities for low- and moderate-income area residents. It will receive up to $75,000 of CDBG funds, which will be matched with other resources to accomplish these goals.

7. Lower Germantown

Greater Germantown Housing Development Corp. (GGHDC), a neighborhood-based organization, will undertake economic development activities designed to enhance employment opportunities, the majority of which will be available to low- and moderate-income residents of this targeted neighborhood. The target area is located along the 4900 to 5300 blocks of Germantown Avenue. GGHDC will deliver the services and carry out the activities which include the promotion of cooperation between businesses, residents, and government agencies on issues that affect quality of life and business climate (e.g., short dumping, clean-ups, vandalism, graffiti, unemployment). It will work in concert with existing community and retail business associations and retail businesses located in the target area. It will assist in the resolution of concerns with the delivery of efficient and effective city services in conjunction with PCDC, PIDC, MBAT and the Commerce Department. They will provide technical and/or loan packaging assistance services to retail firms concerning start-up or expansion and which provide goods or services to low- and moderate-income neighborhood. GGHDC will receive up to $75,000 in CDBG funding, which will be matched with other resources to accomplish these goals.

8. North 5th Street and Lehigh Avenue

Hispanic Association of Contractors and Enterprises (HACE), a neighborhood-based organization, will undertake economic development activities designed to enhance employment opportunities, the majority of which will be available to low- and moderate-income residents of this targeted neighborhood. The target area is located along the 2600 to 3000 blocks of North Fifth Street. HACE will carry out activities to promote

cooperation between businesses, residents and government agencies on issues that affect quality of life and business climate (e.g., short dumping, clean-ups, vandalism, graffiti, and unemployment). It will work in concert with existing community and retail business associations and retail businesses located in the target area. It will assist in the resolution of concerns with the delivery of efficient and effective city services in conjunction with PCDC, PIDC, MBAT and the Commerce Department. They will provide technical and/or loan packaging assistance services to retail firms concerning start-up or expansion and which provide goods or services to low- and moderate-income neighborhoods. HACE will receive up to $75,000 in CDBG funding, which will be matched with other resources to accomplish these goals.

9. North 22nd Street and Lehigh Avenue

Allegheny West Foundation (AWF), a neighborhood-based organization, proposes to undertake economic development activities designed to enhance employment opportunities, the majority of which will be available to low- and moderate-income residents of this targeted neighborhood. The target area is located along the 2600 to 3000 blocks of North 22nd Street. AWF will carry out the activities to promote cooperation between businesses, residents and government agencies on issues that affect quality of life and business climate (e.g., short dumping, clean-ups, vandalism, graffiti, and unemployment). It will work in concert with existing community and retail business associations and retail businesses located in the target area. It will assist in the resolution of concerns with the delivery of efficient and effective city services in conjunction with PCDC, PIDC, MBAT and the Commerce Department. They will provide technical and/or loan packaging assistance services to retail firms concerning start-up or expansion and which provide goods or services to low- and moderate-income neighborhoods. AWF will receive up to $75,000 in CDBG funding, which will be matched with other resources to accomplish these goals.

10. Woodland Avenue

Southwest Community Development Corp. (SCDC) a neighborhood-based organization, proposes to undertake economic development activities designed to enhance employment opportunities, the majority of which will be available to low- and moderate-income residents of this targeted neighborhood. SCDC will carry out the activities to promote cooperation between businesses, residents and government agencies on issues that affect quality of life and business climate (e.g., short dumping, clean-ups, vandalism, graffiti and unemployment). It will work in concert with existing community and retail business associations and retail businesses located in the target area. The target area is located along the 4800 to 6200 blocks of Woodland Avenue. SCDC will assist in the resolution of concerns with the delivery of efficient and effective city services in conjunction with PCDC, PIDC, MBAT and the Commerce Department. They will provide technical and/or loan packaging assistance services to retail firms concerning start-up or expansion and which provide goods or services to low- and moderate-income neighborhoods. SCDC will receive up to $10,000 in CDBG funding under the current Plan and $15,000 from prior year unallocated CDBG funding, which will be matched with other resources to accomplish these goals.

■ The Philadelphia Community Development Daycare Assistance Fund

The Philadelphia Community Development Daycare Assistance Fund (PCD-DAF) will provide financial assistance to licensed neighborhood daycare operators. To be eligible to receive funding under this program, the operator must be a microenterprise at the time of application. (A microenterprise is defined as a business that employs five or fewer employees, including the owners, on either a part-time and/or full-time basis at the time the assistanceis provided.) Further, the daycare operator must meet one of the following conditions: either 51 percent of the owners/ workforce be low- or moderate-income persons or the business must be located in a low- or moderate-income neighborhood and serving low- and moderate-income residents. The PCD-DAF will be used principally to address health and safety conditions of the daycare location. On an exception basis, larger daycare operators may be assisted provided that the level of assistance is appropriate to carry out an economic development project.

■ Economic Stimulus Program

Section 108 Loan Program Section

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 $15 million of Section 108 funding and $1 million of Economic Development Initiative funding will be applied for during 2003, if it is made available by HUD. 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. The projects approved for the Section 108 Loans will be appropriate to the City's established economic development strategy. 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.

It is anticipated that PIDC will provide assistance to at least 10 projects, which will retain 300 jobs and create 300 new jobs.

■ Employment Objective

All funded agencies which provide direct assistance to for-profit businesses or non-profit organizations that undertake programs for the creation of employment opportunities will coordinate their activities with the City or its designee for employment placement of low- and moderate-income Philadelphians. Such programs may be undertaken on a targeted neighborhood basis or on a citywide basis.

Budget Detail - CDBG Year 29 (FY 2004)
(in thousands)

	CDBG YEAR 29-FISCAL YEAR 2004							
COMMUNITY ECONOMIC DEVELOPMENT	**CDBG**	**HOME**	**HOPWA**	**State**	**Sec.108**	**NTI**	**Other**	**TOTAL**
A. PIDC								
1. Loan Programs - Citywide	4,500							4,500
2. Neighborhood Development Fund	1,000							1,000
Subtotal: PIDC	*5,500*	*0*	*0*	*0*	*0*	*0*	*0*	*5,500*
B. PCDC								
1. For-Profit Business Assistance - SBRLF	2,000							2,000
2. SBCIP	470							470
Subtotal: PCDC	*2,470*	*0*	*0*	*0*	*0*	*0*	*0*	*2,470*
C. Enterprise Zones								
1. The Lighthouse	150							150
2. Parkside Association of Phila.	100							100
3. Other				100				100
Subtotal: Enterprise Zones	*250*	*0*	*0*	*100*	*0*	*0*	*0*	*350*
D. Neighborhood Grant Activities								
1. Pre-Development Grants	200							200
2. Planning and Marketing Grants	200							200
3. Neighborhood Dev. Grant Program	1,250							1,250
4. Special Services District Program	300							300
Subtotal: Neighborhood Grant Activities	*1,950*	*0*	*0*	*0*	*0*	*0*	*0*	*1,950*
E. Targeted Neigh. Support Grant Activities								
1. Central Germantown Commercial Areas	186							186
2. Germantown and Lehigh Comm. Areas	300							300
3. Cecil B. Moore Commercial Areas	60							60
4. West Philadelphia Commercial Areas	100							100
5. Frankford Commercial Areas	100							100
6. S. Phila - West of Broad Comm. Areas	75							75
7. Lower Germantown Commercial Area	75							75
8. N. Fifth St & Lehigh Ave Commercial Area	75							75
9. N. 22nd St & Lehigh Ave Commercial Area	75							75
Subtotal: Targeted Neigh Supt Grant Activities	*1,046*	*0*	*0*	*0*	*0*	*0*	*0*	*1,046*
F. Child Care Health and Safety Fund	5,000							5,000
G. Economic Stimulus Program								
1. Section 108 Loan Program					15,000			15,000
Total: Community Economic Development	**16,216**	**0**	**0**	**100**	**15,000**	**0**	**0**	**31,316**

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 non-profit and citizen organizations participate in community development activities. During Year 29 OHCD intends to support the Philadelphia Neighborhood Development Collaborative (PNDC) to provide technical assistance and supportive services needed to increase CDC capacity and expand CDC activities. PNDC is a private-sector foundation consortium providing core support and technical support to the following 10 Philadelphia-based CDCs: Allegheny West Foundation, APM, GGHDC, HACE, Mt. Airy USA, New Kensington CDC, PCAH, People's Emergency Center, Philadelphia Chinatown Development Corp. and Project H.O.M.E. In addition PNDC will provide a series of training workshops for non-PNDC funded organizations in the areas of organizational development, project-related planning, community-based economic development and information technology.

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 29 with a continued emphasis on asset management resource development, faith-based development activities and commercial corridor planning and development.

During Years 27 and 28 OHCD provided funding support to the Institute for the Study of Civic Values to provide technical assistance to Neighborhood Advisory Committees, community development corporations, and other community-based organizations identified by OHCD within the context of the Neighborhood Transformation Initiative. OHCD intends to continue support for these activities during Year 29.

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.

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 (Start Managing Assets, Repairs and Titles) 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. OHCD continued to support the HomeSMART program in Year 28 and proposes to continue support in Year 29.

During Years 27 and 28, OHCD 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 web sites 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 29.

In Year 29, OHCD proposes to continue to support the Neighborhood Information System (NIS), an online mapping, reporting and data analysis system developed by the University of Pennsylvania's Cartographic Modeling Lab. The NIS was designed in

partnership with City departments and agencies, and integrates data from the Board of Revision of Taxes, the Department of Licenses and Inspections, OHCD, the Water Department, Revenue Department and PGW. City-approved CDCs can access NIS's ParcelBase database, which makes available parcel-level housing and property data via a password-protected website.

The Energy Coordinating Agency (ECA) provides technical assistance to the City and to CDCs regarding specifications for and implementation of energy standards in City-sponsored housing construction and rehabilitation. ECA also trains PHDC and RDA inspectors in energy-related requirements, reviews building plans for multiunit projects and monitors construction to ensure compliance with energy requirements. OHCD proposes to continue to support these activities in Year 29.

■ Private Initiatives

During 1994 new state legislation was enacted for DCED which expanded businesses' ability to obtain state tax credits through DCED's Neighborhood Assistance Comprehensive Service Program for contributions to nonprofit organizations including CDCs. In Philadelphia an initiative known as The Philadelphia Plan was organized in order to link local businesses with nonprofits and CBOs and to support these organizations through use of the tax-credit benefit. As the result of The Philadelphia Plan initiative, 11 businesses made commitments of support to 11 organizations, as follows:

- **Allstate Financial Co.**
  Fern Rock-Ogontz-Belfield CDC
- **Crown, Cork & Seal Co.**
  Project H.O.M.E.
- **First Union National Bank**
  Hispanic Association of Contractors & Enterprises
  Women's Community Revitalization Project
- **M & T Bank**
  Frankford CDC
- **ACE American Insurance/Comcast**
  Impact Services Corp.
- **Citizens Bank**
  Greater Germantown Housing Development Corp.
- **PECO Energy Corp.**
  The Partnership CDC
- **PNC Bank**
  Norris Square Civic Association
- **State Farm Insurance Companies**
  People's Emergency Center
- **Tasty Baking Co.**
  The Allegheny West Foundation

For a 10-year period, each Philadelphia Plan business contribution will provide annual operating support to the non-profit or community-based organization with which it is associated. The operating expenses of the Philadelphia Plan are supported by funding from DCED.

■ Neighborhood Services

In Year 18 OHCD issued an RFP to NBOs for information and referral services, citizen participation and neighborhood planning. In Year 29 OHCD proposes to fund the following organizations as Neighborhood Advisory Committees (NACs), with the exception of those organizations which have not resolved long-standing audit and/or contract compliance issues: Belmont Improvement Association ($50,000); Carroll Park Community Council ($65,000); Eastwick Project Area Committee ($70,000); Frankford CDC ($62,000); Grays Ferry Community Council ($64,000); Hunting Park ($57,000); KAN/KARP ($54,000); Kensington South ($70,000); King's Village Community Association ($64,000); New Kensington CDC ($70,000); Nicetown CDC ($57,000); Norris Square Civic Association ($57,000); Northern Liberties Neighbors Association ($65,000); Queen Village Neighbors Association ($62,000); South Lehigh Action Council ($66,000); South of South Neighborhood Association ($62,000); South Philadelphia H.O.M.E.S. ($57,000); Southwest CDC ($65,000); Susquehanna Advisory Council ($65,000); West Poplar ($64,000); Whitman Council ($68,000); Wister Neighborhood Council ($75,000).

Neighborhood Advisory Committees are funded on an area-benefit basis. Eligible service areas must contain at least 51percent low- or moderate-income residents, based on census data provided to the City by the U.S. Department of Housing and Urban Development.

Budget Detail - CDBG Year 29 (FY 2004)
(in thousands)

	CDBG YEAR 29-FISCAL YEAR 2004							
	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	TOTAL
COMMUNITY PLANNING & CAPACITY BUILDING								
A. CDC Support Services & Planning								
1. PNDC T/A Program	75							75
2. LISC	50							50
3. Institute for the Study of Civic Values	50							50
4. Community Design Collaborative	100							100
5. Vacancy Prevention Activities	25						25	50
6. Philadelphia Association of CDCs	50							50
7. Neighborhood Information System	50							50
8. Energy Coordinating Agency	75							75
B. Neighborhood Services	1,400							1,400
Total: Community Planning & Capacity Building	**1,875**	**0**	**0**	**0**	**0**	**0**	**25**	**1,900**

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 29, 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 "Appendices." 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 the continuation of home-repair services through the Basic Systems Repair Program. These activities financed more than 2,100 new affordable housing units and more than 1,100 units of home repair. 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 28, a substantial commitment of funding was allocated for the repayment of Section 108 financing secured in previous years to support affordable housing production and preservation activities. In Year 29, $11.358 million is required for repayment of Section 108 principal and interest, in comparison to $12.535 million in Year 28 and $14.212 million in Year 27.

Budget Detail - CDBG Year 29 (FY 2004)
(in thousands)

CDBG YEAR 29-FISCAL YEAR 2004

	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	TOTAL
SECTION 108 LOAN PRINCIPAL & INTEREST REPAYMENTS								
A. Rental & Homeownership Development (Year 19)								0
B. Logan (Year 20)								0
C. Rental & Homeownership Dev. (Year 21)	3,231							3,231
D. Homeownership Zone (Year 22)	1,970							1,970
E. Year 22	1,839							1,839
F. Year 23	2,561							2,561
G. Year 24	1,757							1,757
Total: Section 108 Loan Principal & Interest Repayments	**11,358**	**0**	**0**	**0**	**0**	**0**	**0**	**11,358**

Neighborhood Planning and Development by Area

This section of the *Year 29 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 North, South Philadelphia and Northwest Philadelphia. Kensington/Frankford/ Northeast is distinguished from North Philadelphia East of Broad Street because of increased housing and community development in that area in recent years and to achieve consistency with the City's *North Philadelphia Plan* which does not address the geographic area east of Front Street.

■ 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 "Appendices" 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 "Appendices."

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. NTI is committed to a comprehensive community planning effort that will underlie its revitalization activities. The Philadelphia City Planning Commission is coordinating this community planning effort.

■ Geographic Targeting of CDBG Activities

In Year 22 at the direction of OHCD, the RDA issued an RFP for the development of affordable rental or homeownership housing. Approximately 50 organizations responded to the RFP. After careful review and evaluation, OHCD supported 23 development proposals, located in North Philadelphia West of Broad Street; North Philadelphia East of Broad Street; Kensington/Frankford; West Philadelphia; South Philadelphia and Northwest Philadelphia. In addition, the RDA has issued RFPs for rental development and special needs housing in recent years. OHCD has accepted unsolicited proposals for senior housing in conjunction with HUD 202-financing and made funding awards based upon the criteria stated in the Appendix *Selection Criteria for Rental Projects*. Some developments are complete; others are expected to be completed in Year 29. In December 2002, at the direction of OHCD, the RDA issued an RFP for general rental and special-needs housing production. Rental developments selected through the RFP will be able to compete for Low-Income Housing Tax Credits, issued by the Pennsylvania Housing Finance Agency, in 2003. Special-needs developments may be incorporated into the City's 2003 McKinney Continuum of Care application.

In addition, OHCD proposes to continue its support of homeownership development in Lower North Philadelphia/*Home in North Philadelphia*. Activities to be supported include acquisition and development in Ludlow, Francisville and the Cecil B. Moore Homeownership Zone.

■ 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 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 has been 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 Carroll Park and Cobbs Creek 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 withdrawal of 43 percent of the community's population between 1970 and 2000. According to the 2000 census, 40 percent of North Philadelphia's population is living in poverty, approximately twice the citywide figure. By 1980 depopulation also left the area with thousands of long-term vacant houses. For more than 10 years, OHCD has targeted much of its CDBG allocation to the North Philadelphia Plan District. 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. Due to limited resources, it is impossible to renovate more than a small portion of the district's housing stock in any given year. Therefore, it is important to identify for rehabilitation those blocks where the City's efforts can leverage a larger process of neighborhood recovery.

The area of North Philadelphia East of Broad Street is one of the most diverse and distressed sections of the city. Located here are several PHA housing developments, including Richard Allen Homes, a HOPE VI site undergoing revitalization. The American Street Corridor and Kensington Avenue constitute the eastern boundaries of the *North Philadelphia Plan*. 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.

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. OHCD intends to continue funding for Neighborhood Advisory Committees in Nicetown, South Lehigh and Susquehanna in Year 29. In addition, the Philadelphia Neighborhood Development Collaborative (PNDC) funds the following CDCs to provide strategic planning in their service areas: Project H.O.M.E. and Allegheny West Foundation. The following neighborhoods are NTI planning areas: Habitat North Central/ACDC, Strawberry Mansion, Brewerytown/Fairmount/Francisville and Sharswood.

2. Housing Rehabilitation

OHCD's efforts to restore residential housing in North Philadelphia West of Broad Street have been undertaken by CDCs and PHDC, through the Homestart Program, and through rental rehabilitation projects sponsored by private and non-profit developers. The designation of the Cecil B. Moore Homeownership Zone, which will provide 296 units of homeownership housing, is especially notable. The Homestart Program has rehabilitated rowhouses for homeownership in Strawberry Mansion, Francisville and Brewerytown. In Years 18, 19 and 20 OHCD allocated some of its 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 has increased in North Philadelphia, the new construction of housing has become more important in rebuilding the area. New construction homeownership developments include ventures by CDCs in Francisville and on Diamond Street. When completed, the 296-unit Cecil B. Moore Homeownership Zone is expected to be more than two-thirds new construction units. Private developers have built both rental and homeownership units in the Sharswood area and in Francisville. The Philadelphia Housing Authority's on-site and off-site Raymond Rosen units have transformed a large area 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. The designation of a North Central Philadelphia Empowerment Zone also contributes to the efforts.

■ Area Neighborhoods

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

1. Francisville

Community Ventures Inc., a neighborhood-based, non-profit development corporation, has 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 previously 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 18 OHCD provided $1.06 million in CDBG funds for the rehabilitation of 33 rental units, known as the Fairmount Apartments, 700-800 North 16th Street, 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 which 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 is 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 blocks of Carlisle and 15th Streets. In Year 26, OHCD supported a pilot program for the construction of up to nine units of homeownership at 15th and Parrish Streets. It is anticipated this venture will be under construction in Year 29.

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 Years 13-15 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 in 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 capital program supported site improvements along Gratz and 16th Streets in conjunction with this development program.

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 pre-development 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 (214 new construction, 82 rehabilitated units) of housing in the Cecil B. Moore neighborhood. Included in this count are the 14 housing units in 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 have been completed by the Tenth Memorial CDC in conjunction with PHDC.

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. The 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 units were completed in Year 27.

In Year 25, OHCD also supported planning and pre-development 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, will be completed in Year 28.

Three historic brownstone buildings in the 1700 block of North 18th Street will be converted into owner-occupied duplex units by PHDC. These units will be 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, and the 1700 block of North Gratz Street. In December 2002, the RDA issued a Request for Proposals for a development partner to complete the remaining 151 units in this expanded Phase III. The goals of the RFP are to increase impact and value by building at scale and to develop in accordance with a master plan for the area. The selected development partner will join with community residents to create a Community-Based Development Organization to carry out Phase III. The Homeownership Zone is the core area of a larger NTI acquisition zone.

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. The Sharswood area is an NTI acquisition zone.

Since 1997 OHCD has 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 are all 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 will be under construction in 2003.

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 TNCP area comprises a majority (51 percent or more) of low- and moderate-income residents and encompasses the 1400-2000 blocks of Cecil B. Moore Avenue.

3. Broad Street and Susquehanna Avenue (North Central)

Diamond Street, in the Broad and Susquehanna area, is 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 has 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. The RDA will issue an RFP to select a developer for this project.

Located just west of the area, the Raymond Rosen Apartments is among the major PHA priorities scheduled 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 Street and Woodstock Street and 20th Street 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. Development funding may be made available after acquisition and predevelopment activities have been completed, pending availability of tax-credit or Section 202 financing.

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, 14 additional vacant properties are being acquired through condemnation in Year 28 for Homestart. These properties will be rehabilitated in Year 29.

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 now complete.

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 in the 1800-2000 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 21 rental units. Mansion Court is now complete.

A limited partnership formed by Pennrose Properties has 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 has rehabilitated an additional 32 rental units, known as Diamond II, in the same area and has completed the rehabilitation of the former Sartain School, providing 35 units for elderly occupancy. 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 in the 2900-3200 blocks of Diamond Street, is complete. 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 involves the new construction of 10 units for homeownership in 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 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 home-ownership 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 Homeownership Rehabilitation Program. 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 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 will be under construction in 2003.

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 31st and Clifford Streets. OHCD will provide development subsidy if this project receives tax credits.

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.

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 now complete.

In Year 21 OHCD supported PHDC and the Philadelphia Community Civic Organization for acquisition and planning activities associated with 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 home-ownership 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 additional acquisition and predevelopment activities for Phase II, the development of 2500 Sterner Street. Phase II is under construction 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 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. They will be completed during Year 29. 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. These properties will be rehabilitated by the Allegheny West Foundation in Year 29.

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. In Years 21, 22 and 23 OHCD continued its support of the Homestart program in Brewerytown.

In Year 25 OHCD supported the acquisition of 18 vacant structures in Brewerytown for rehabilitation through Homestart. These properties will be under construction in 2003.

7. Spring Garden

A partnership of the Spring Garden CDC and The Community Builders is developing and managing rental properties in the Spring Garden neighborhood. Known as the Spring Garden Revitalization Project, this venture involves the historic rehabilitation and new construction of 97 units of housing in 38 existing buildings and two vacant lots. Seventy-two units will be reserved for public housing, 19 units will be targeted to low-income households and six units will be available

for moderate-income households with rents restricted to 60 percent of median income. Although the project uses a combination of Low-Income Housing Tax Credits, a $1.862-million CDBG subsidy and other City funding, the CDBG funds are restricted to the rehabilitation portion only. This mixed-income, mixed-finance development will be completed in Year 28.

North Philadelphia: East of Broad Street

■ Goals

1. Neighborhood Planning and Community Organizations

OHCD supports neighborhood planning and participation in the area of North Philadelphia East of Broad Street by funding community organizations in many communities. OHCD intends to continue this support in Hunting Park, Kensington South, Norris Square, Northern Liberties and West Poplar in Year 29. In addition, several community groups are funded by PNDC to carry out neighborhood strategic planning. These groups are Asociación de Puertorriqueños en Marcha (APM), and the Hispanic Association of Contractors and Enterprises (HACE). OHCD will continue discussions on area revitalization plans with these and other groups including Norris Square Civic Association, the Ludlow Community Association, Women's Community Revitalization Project (WCRP) and Ceiba. HACE is an NTI Planning area.

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 the Ludlow Community Association, Nueva Esperanza, Norris Square Civic Association, 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.

The Homestart Program has rehabilitated vacant single-family houses in Eastern North Philadelphia. In Year 15 OHCD invested approximately $1 million in conjunction with the Homestart Program to renovate single-family buildings around 5th Street. Under Homestart, OHCD allocated Year 16 funds for the development of homeownership units in Eastern North Philadelphia neighborhoods. In Year 17 OHCD allocated approximately $1 million to the Homestart Program for properties in the North Philadelphia Train Station area east of Broad Street. OHCD allocated up to $1 million in Year 18 for the rehabilitation of additional homeownership units under the Homestart Program in the North Philadelphia Train Station area and an additional $745,000 in Year 19.

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 13-17 OHCD allocated $3.75 million for rehabilitation under Philadelphia Rehabilitation Plan's (PRP) Eastern North Philadelphia Initiative which provided homeownership opportunities. In Year 18, OHCD provided $600,000 to PRP for this initiative. 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. Since Year 17 OHCD has made a significant investment of CDBG 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 non-profits, through private developers and through joint ventures between non-profits and community groups. CDCs and non-profits 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 TNCP program. Other TNCP 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 Commerce's Enterprise Zone Program. The American Street Corridor has also been designated an Empowerment Zone.

■ 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. The Poplar Project received a Nehemiah grant directly from HUD, in addition to support provided by OHCD. Since Year 19, as part of *Home in North Philadelphia,* OHCD continued to support 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, began construction in Year 27 and will be completed in 2003.

In Year 24 OHCD provided $20,000 in CDBG funds to Friends Rehabilitation Program for planning and pre-development work associated with the Alphonso Deal Housing Development, an affordable housing venture in the vicinity of 10th and Wallace Streets. In 2003, OHCD will support Phase I, the new construction of 17 homeownership units using HOME funds, and acquisition for Phase II, using NTI acquisition funds. In Year 28, 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.

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 the Ludlow Community Association, 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, Ludlow Community Association 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. HOPE VI funding was sought to support new construction units for a lease-purchase homeownership program and scattered-site rental units. This proposal was not funded by HUD.

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. OHCD expects construction of the 22 homeownership units on this site to begin in Year 29.

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 (The Meadows) Homes will provide 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 29, OHCD proposes to support the construction of an additional 20 homeownership units, Pradera Homes II, by APM, located at 8th and Norris Streets.

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.

4. 5th Street and Lehigh Avenue

The residential area around the "Golden Block" NCR is an important center for housing rehabilitation. The community has worked with the leadership of St. Christopher's Hospital to design a comprehensive homeowner 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. 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, in the 2600 block of North 5th Street. This project is now complete. 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 gap financing to Caribe Towers, at 3231 N. 2nd St., a 57-unit senior building being developed by HACE with support from the HUD Section 202 program. This development was selected through the Year 27 Rental RFP.

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 will be 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. It is anticipated these properties will be rehabilitated in Year 29 by HACE, using HRP funds.

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. Germantown and Lehigh Avenues

The Commerce Department has assisted the Germantown and Lehigh Avenues neighborhood development corporation, to undertake economic and community development activities designed to create or retain permanent jobs and increase the availability of goods and services locally. The Germantown and Lehigh Avenues neighborhood development corporation supports the commercial revitalization of the target area by working on economic development activities. It cooperates and coordinates with local business associations promoting revitalization and economic development activities. This support includes disseminating information on specific business retentions and start-ups, enhancing employment opportunities and increasing the availability of essential goods and services for low- and moderate-income residents.

6. Fairhill/Hartranft

OHCD supported APM to develop 12 rental units (six new construction, six rehabilitation) in the 2300 block of North 7th Street. This development supported APM's 24-unit rental project in the same block, using Year 16 funds. This project is complete. 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 complete. OHCD supported the development of Jardines de Borinquen II, on the 2000 block 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 are 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.

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 up to 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.

7. West Kensington and 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 is constructing 10 units of homeownership housing on this site. This project will be completed in 2003. 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 now completed.

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 Year 28 with NTI bond proceeds. This development is expected to begin construction in Year 29.

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 100 block of West York Street. 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.

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 is expected to begin construction in Year 29.

8. 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 the following scattered site rehabilitation package: 4032, 4052, 4054 N. Darien St., 3443 N. Palethorpe St., 3226 N. Philip St., 163 W. Raymond St., 4052, 4132 N. 6th St. and 3850, 4132 N. 7th St. In Year 29 OHCD proposes to support the development of these properties as homeownership units with the assistance of Nueva Esperanza.

9. 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 now complete. OHCD proposes to support the rehabilitation of four additional homeownership units, known as Franklinville II, by

Nueva Esperanza. These units are located at 805, 809 W. Tioga St. and 611 and 705 W. Venango St.

10. Olde Kensington

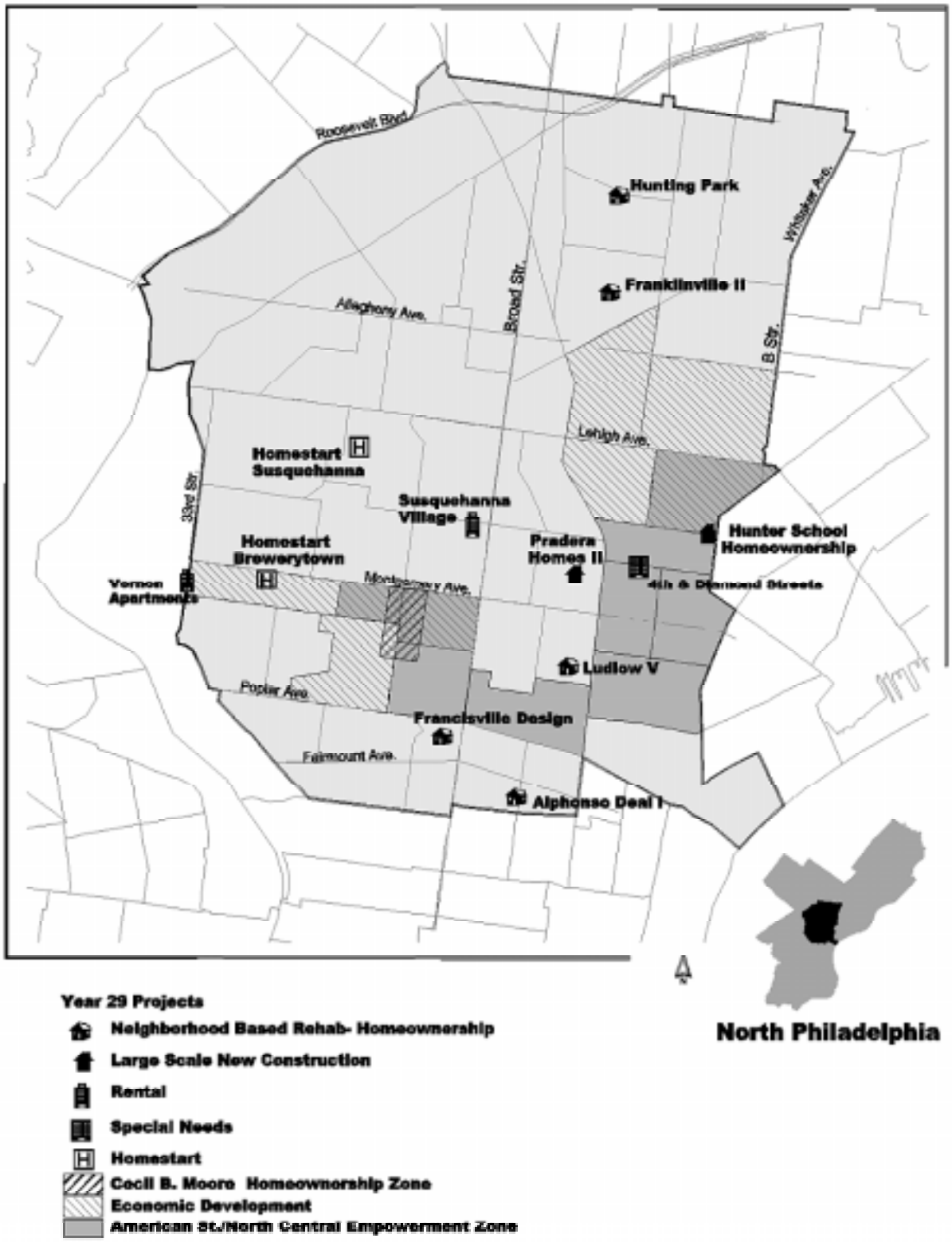
In prior years OHCD has supported a variety of development projects in Olde Kensington, including single-family rehabilitation for homeownership and a 25-unit, new construction homeownership development at 3rd and Cadwallader Streets known as Kensington Gardens. In Year 21 OHCD supported WCRP's new construction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

11. 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 has received Low-Income Housing Tax Credits and was selected through the Year 27 Rental RFP. This project will begin construction in 2003. OHCD has continued to work with the Yorktown CDC on planning activities, promoting BSRP and PHIL Loans for eligible Yorktown residents and identifying rehabilitation priorities.

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

Locations of Year 29 Activities: North Philadelphia



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 and Frankford. OHCD expects to continue NAC funding in Year 29. In addition, PNDC funds New Kensington CDC for strategic planning. In Year 27 OHCD funded the preparation of Neighborhood Strategic Plans in Tacony and Mayfair. Frankford and Wissinoming are NTI planning areas.

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 TNCP program assists business strips at Frankford and Allegheny Avenues, Kensington and Allegheny Avenues, in Kensington/ Harrowgate and in the 4400-5300 blocks of Frankford Avenue. These programs will continue in Year 29. The Commerce Department proposes to continue its support of the Frankford Special Services District through the Special Services Neighborhood District Program.

■ Area Neighborhoods

1. Kensington/East of Front Street

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. Construction is anticipated to begin on these properties in 2003.

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. Although the pilot project as designed by Wei has not moved forward, OHCD remains committed to the development of the site. In Year 29, OHCD will work with the New Kensington CDC to advance development plans.

In 1999 the City provided $175,000 for acquisition and related costs for the Greensgrow Philadelphia Project, an urban agriculture venture growing hydroponic lettuce, tomatoes and herbs located at 2501-27 E. Cumberland St. 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 proposed for 27 units of rental housing, known as Coral Street Apartments. OHCD proposes to support the development of this site, which was selected through the Year 28 Rental RFP.

In Year 28, OHCD expects to support the development of Neumann Senior Housing, a 70-unit HUD Section 202 project, located at 1741 Frankford Ave. This development is sponsored by North County

Conservancy. In addition, in Year 29, OHCD proposes to support the rehabilitation of 67 units of senior housing known as Newmann North, selected through the Year 28 rental RFP. This development, which is adjacent to Neumann Senior Housing at 1729 Frankford Ave., will seek Low Income Housing Tax Credits.

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 side yards and parking, as well as operational support for the Open Space Management Program. OHCD intends to continue its support of this program in Year 29.

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 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.

2. Frankford/Port Richmond

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 project is under construction and will be completed in Year 29.

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.

3. 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, the City supported the acquisition of a six acre site along Frankford Creek, between Kensington Avenue and Wingohocking Street, using NTI bond funds. This site is proposed for the development of a mixed-income homeownership project, the

Townhomes at Frankford Creek, by Frankford CDC. This project will seek PHFA Homeownership Choice funding in 2003 and will also require City subsidy.

4. 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.

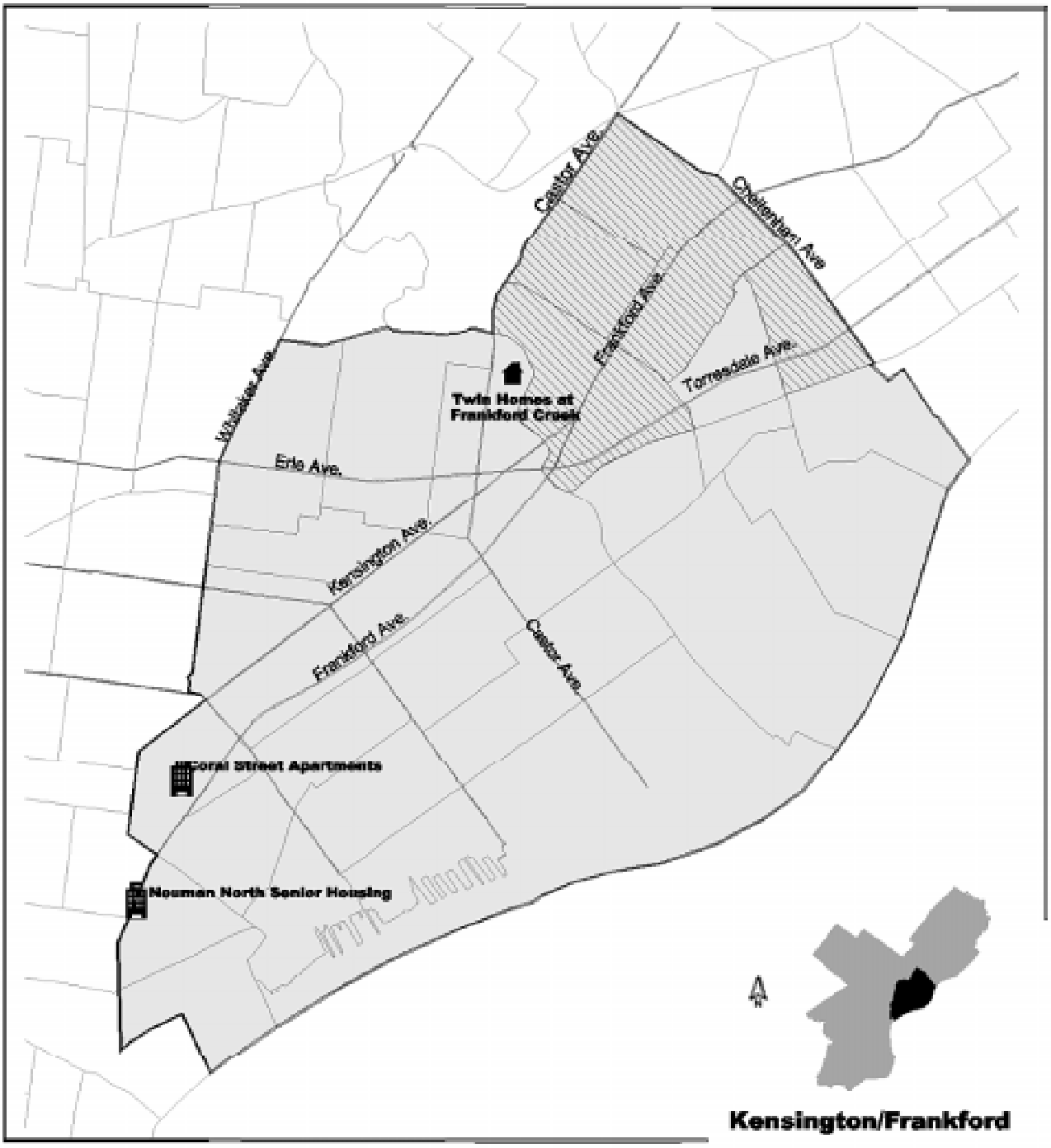
5. Mayfair/Tacony

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, consistent with the Neighborhood Transformation Initiative. 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.

6. Somerton

In Year 28, OHCD provided $30,000 for planning and pre-development activities for the rehabilitation of the FOP Senior Apartments, located at 730 Byberry Road. Improvements to this 106-unit building, which was built in 1971 through the HUD Section 202 program, will be financed with tax credits and PennHOMES funding.

Locations of Year 29 Activities: Kensington/Frankford/ Northeast



Year 29 Projects

- Large Scale New Construction
- Rental
- Special Needs
- Economic Development

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, the creation of affordable rental units in multifamily developments and the rehabilitation of PHA scattered-site units have been priorities for OHCD in West Philadelphia over the years. OHCD supports the Philadelphia Neighborhood Housing Services program in two West Philadelphia neighborhoods: Carroll Park and Cobbs Creek. Many West Philadelphia neigh-borhoods including Parkside, Mantua, Belmont, Mill Creek, Dunlap, Saunders Park, Southwest Philadelphia, Paschall and Eastwick received development support from OHCD in the past.

■ Goals

1. Neighborhood Planning and Community Organizations

OHCD has historically supported neighborhood planning activities in West Philadelphia by funding NACs in many communities. OHCD expects to continue this support for Belmont, Carroll Park, Eastwick and Southwest Philadelphia in Year 29. PNDC supports the neighborhood strategic planning efforts of People's Emergency Center and Philadelphians Concerned About Housing. In addition, in Years 16, 17 and 18 OHCD supported the West Philadelphia Coalition of Neighborhoods and Businesses to promote neighborhood development. Kingsessing and West Shore, Mantua, West Powelton and Saunders Park, Wynnefield and Parkside are NTI planning areas.

2. Homeownership for Neighborhood Revitalization

OHCD supports 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 neighborhoods 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.

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 over the past 11 years. 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 in 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 in 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.

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 CDBG's important economic development objectives in West Philadelphia. Continuing support for major service retail corridors will maintain this commitment in Year 29. 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. OHCD will also work with community members and city development agencies on an integrated residential/commercial development approach for Chester Avenue west of

50th Street. 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 W. Race St. into 35 units of housing for elderly people. In addition, $36,000 in CDBG Year 16 funds were 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 will provide permanent supportive housing for formerly homeless families. This venture began construction in Year 28. OHCD proposes to support 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 trhough the Year 28 Special Needs RFP.

OHCD allocated up to $170,000 in CDBG funds to Independent Community Assistance Network (ICAN) for the rehabilitation of 11 rental units on the 6100 block of Vine Street.

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 start-up 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 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 Avenue, through the Homestart program. This property was completed in Year 28.

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 proposes to support 1260 Housing Corporation's Pennsgrove Permanent Housing Initiative, the construction of 10 housing units for persons with mental illness, located at 2958-66 Pennsgrove Street. This development was selected through the Year 28 Special Needs RFP.

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 expects to fund the rehabilitation of these units through a combination of HOME and Empowerment Zone resources.

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 complete.

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. In Year 29, OHCD proposes to support 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.

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 is an NTI acquisition zone.

6. Carroll Park

In Year 18 OHCD provided up to $52,000 to PCAH to rehabilitate one rental unit at 135 S. 51st Street. 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, which is now a full service PNHS neighborhood offering the full range of NHS programs and services. In Year 26, OHCD supported planning and pre-development activities for the rehabilitation of six scattered-site homeownership units. In Year 28, OHCD expects to fund the development of these units. 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 29, OHCD proposes to rehabilitate up to five additional Homestart properties in conjunction with the Empowerment Zone.

In Year 29, OHCD proposes to support the development of up to 12 units for homeownership by the Phoenix Project CDC.

7. Cathedral Park

Since 1997 OHCD has been supporting 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.

In Year 27, OHCD funded the rehabilitation of one Homestart unit in conjunction with the Empowerment Zone. Using NTI acquisition funding, the City proposes to acquire properties in 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 now complete. In Year 18 OHCD supported the Sarah Allen project by

providing $1.03 million to the Friends Rehabilitation Program 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 which 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. Friends Rehabilitation Program 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 Friends Rehabilitation Program. 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 seven rehabilitated properties and one new construction unit for a total of 11 housing units. This project will be under construction in Year 29. These two ventures will continue to support the Sarah Allen development.

In Year 22 OHCD supported the 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 project will be under construction in 2003. In Year 29, OHCD proposes to support Belmont V, up to 34 rental units, selected through the Year 28 Rental RFP.

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

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 Avenue 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.

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, has received Low-Income Housing Tax Credits and will be under construction in 2003.

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 complete.

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

11. University City

In Year 24 OHCD provided $825,000 in HOME funds to support Ralston/Mercy Douglass House, a HUD 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. Saunders Park

OHCD has long supported the work of People's Emergency Center 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 in the 4000 block of Green St. for formerly homeless persons. This development received funding through the HUD McKinney program in 1999 and is under construction. 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 will be under construction in Year 28. In Year 27, OHCD supported the development of Imani Homes IV, an eight-unit permanent supportive housing development in the 4000 block of Green Street by providing acquisition funding. This project received McKinney funding in 2001. OHCD proposes to fund this development in Year 29. In Year 28, OHCD proposed to support acquisition funding for Imani Homes V, an 11-unit rehabilitation project which will provide permanent supportive housing in the 4000 block of Haverford Avenue. This development was selected in the Year 27 Special-Needs RFP. This development will be under construction in Year 29. In Year 29, OHCD proposes to support Imani VI, an additional 10 units located in the 600 block of North 39th Street. This development was selected in the Year 28 Special-Needs RFP.

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 has 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.

In Year 21 OHCD committed $700,000 to Baltimore Avenue Revitalization Corp. (BARC) 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.

14. 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 funds the Eastwick Project Area Committee to provide neighborhood planning services in Eastwick. 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 which has received support through the Commerce Department.

OHCD has 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 Non-Profit Housing Development Corp., this project will be under construction in 2003. OHCD proposes to support the Southwest Affordable Housing development, approximately 25 units of scattered site rental rehabilitation in the vicinity of 55th Street and Chester Avenue. This development, sponsored by the Elon Group, was selected in the Year 28 Rental RFP. It will seek low-income housing tax credit financing in 2003.

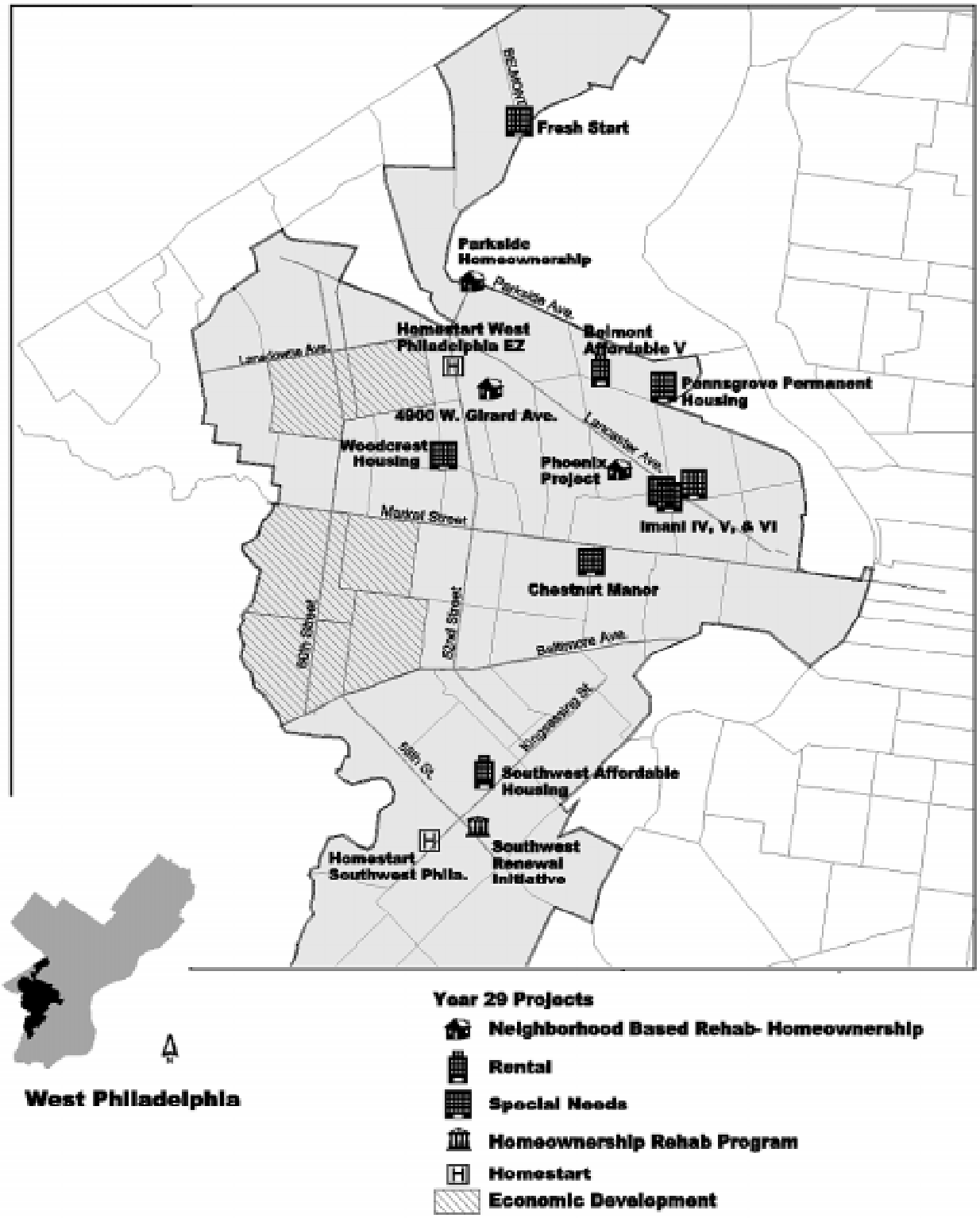
During Year 22 OHCD worked on a conservation/ preservation approach to address deterioration in the First Genesis area of Southwest Philadelphia. Six

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. Construction of these properties was completed during Year 25. Condemnation was initiated during Year 24 on additional vacant properties in the 6000 blocks of Kingsessing Avenue and Allman Street. These properties will be under construction in Year 29.

Using NTI bond proceeds, the City is acquiring 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 the HRP.

Locations of Year 29 Activities: West Philadelphia



Center City

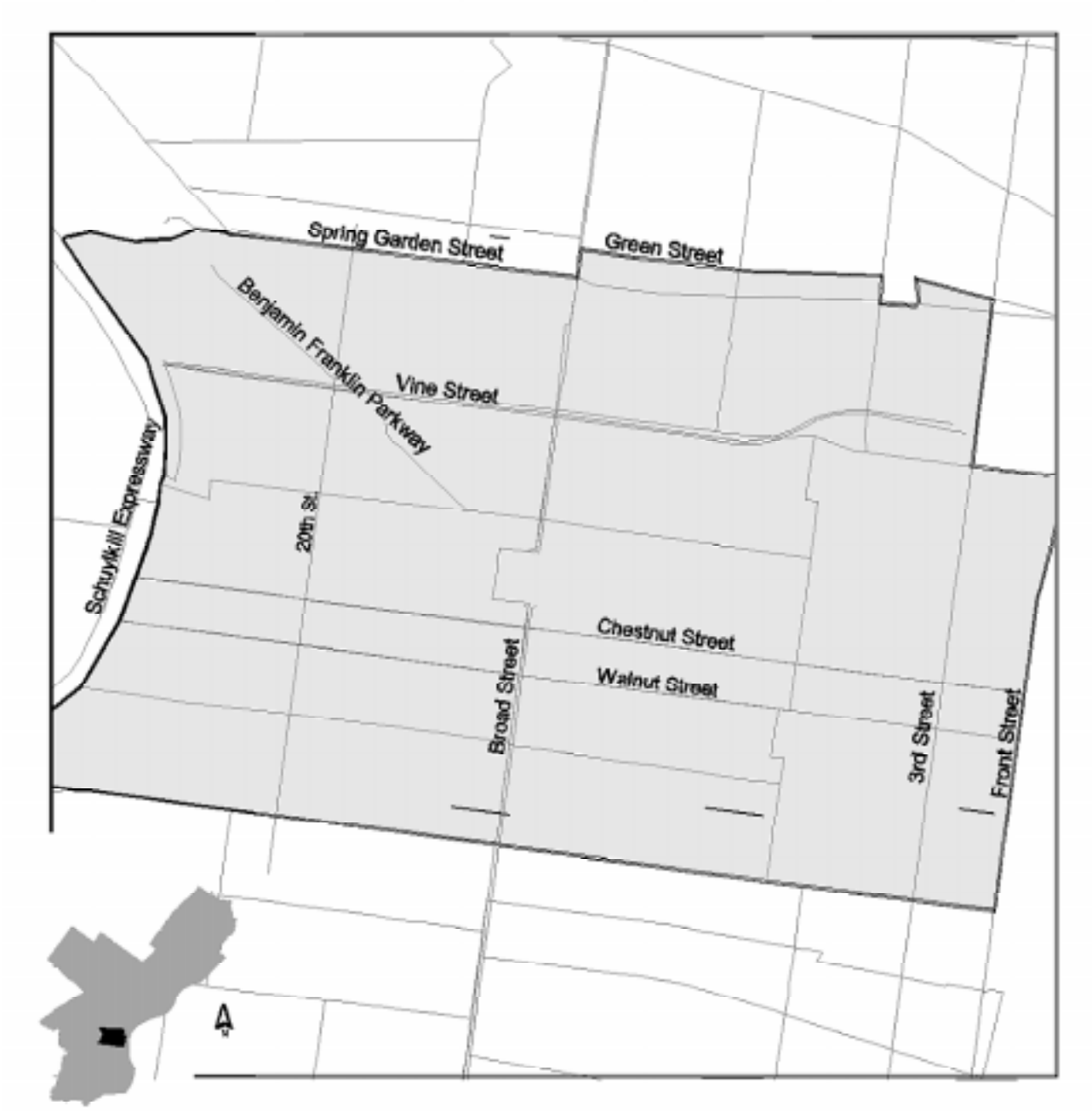
1. Chinatown North

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 to 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 now complete. 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 Chinatown North Phase II; construction began in 2002. In addition, PNDC supports the Philadelphia Chinatown Development Corp. for neighborhood strategic planning.

2. Center City

In Year 28, OHCD supported the rehabilitation of Kate's Place, 1929 Sansom St., into 144 affordable-housing 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 will be under construction in 2003.

Locations of Year 29 Activities: Center City



Center City North

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 the northern edge of South Philadelphia. The section of South Philadelphia targeted for 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 the newest Enterprise Zone under the auspices of the Commerce Department.

■ Goals

1. Neighborhood Planning and Community Organizations

OHCD supports neighborhood planning in South Philadelphia by funding community organizations in several neighborhoods, including Grays Ferry, King's Village, Queen Village, Southwest Center City and Whitman. OHCD expects to continue neighborhood planning funding for existing organizations in Year 29. Hawthorne/Universal, Point Breeze and Jefferson Square are NTI planning areas.

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 Year 16 to Year 27. The planned Jefferson Square homeownership development will produce both affordable (subsidized) and market-rate units.

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.

■ 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 (formerly Southwark) 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, funded by OHCD, 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, as a result of the demolition and reduced 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 56th Street on the west. The developer is Jefferson Square Community Development Corp. The development was awarded $1 million by PHFA through its

Homeownership Choice Demonstration Program in 2001. Phase 1, approximately 31 affordable and 12 market-rate units, will be under construction in 2003. OHCD will provide CDBG subsidy to support the afforable units. Phase II of this development will provide additional 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 continues 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 the 500 block of McClellan Street and vicinity. This development is under construction.

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, 66 units of affordable new-construction senior housing at 5th and Jackson Streets. This project has received HUD Section 202 and HOME financing and will be under construction in 2003.

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 calls for the demolition of the four high-rise towers on site, which was completed in October 1999, the development of 330 rental units and 150 homeownership units, through a combination of rehabilitation and new construction through neighborhood and commercial development along Broad Street. OHCD agreed to provide up to $6 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 proposes to allocate $200,000 for MLK acquisition 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, proposed for new construction of eight units of homeownership, known as Julian Abele Homes.

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 complete. 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 complete.

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 complete. 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. In Year 26, OHCD supported the acquisition of 1627 Christian St., the remaining vacant property in Doctors Row. In Year 29, OHCD proposes to fund its development. Doctor's Row was developed by SOSNA and Gary Reuben.

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. $3 million in NTI bond proceeds will be 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 has 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 are proposed for 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. This development is expected to be under construction in Year 29.

OHCD intends to support planning and acquisition activities on the 2100 block of Carpenter Street and the 800 blocks of South 21st and South 22nd Streets, for future new construction housing.

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. The north side of Montrose Street was treated through rehabilitation and the remainder of the site was treated through a combination of rehabilitation and new construction. The development maximized the creation of open space, including parking, at this site. In Year 24 OHCD provided $1.65 million in CDBG and HOME funds to support this development which was completed in Year 26.

6. Point Breeze

Point Breeze has been a significant center for city development for the past 22 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 complete. 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 4 rental units at 1311-15 Point Breeze Avenue by Universal Community Homes as a YouthBuild Project.

Point Breeze Avenue is a major TNCP 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, which outlines the 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., bounded by 16th and Mole Streets. 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 approximately 15 new construction units in the vicinity of 16th and Federal Streets. This development, to be carried out by Universal Community Homes, supports its Universal Point rental development. This venture is expected to be under construction in 2003. A third phase of Universal Point, expected to contain both homeownership and rental units, will be developed by Universal Community Homes as part of its South Philadelphia Plan initiative.

During 2002, the City supported a neighborhood planning effort for the redevelopment of the 2300 blocks of Cross and Greenwich Streets. This project will be 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 proposes to support the development of this venture in Year 29.

OHCD proposes to support the new construction of 22 units of housing known as Respite II, to be built by Catch, Inc., at 1208 S. 15th St. for persons with mental illness. This development was selected through the Year 28 Special-Needs RFP.

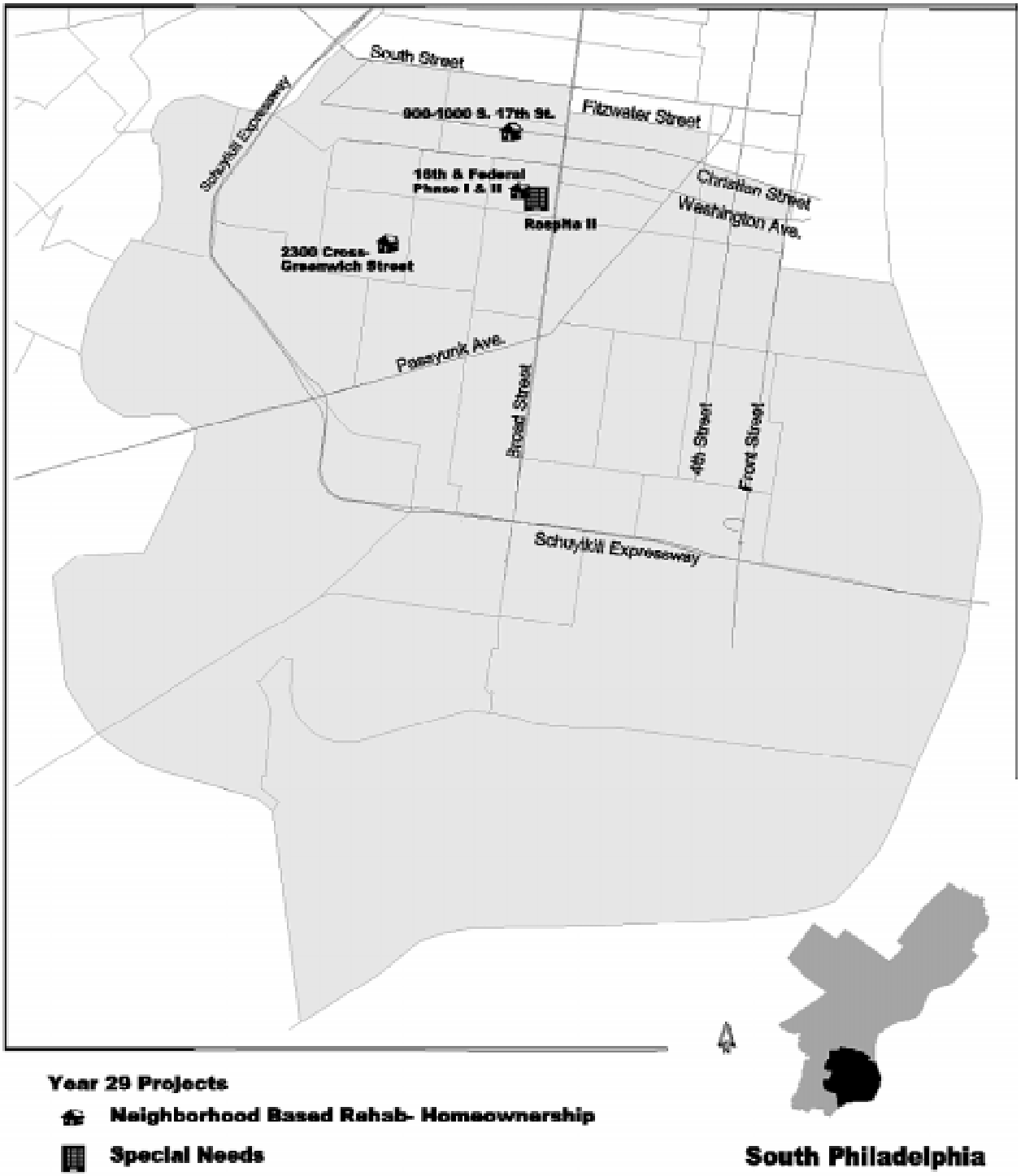
7. King's Village and Grays Ferry

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 under construction.

During Year 29, OHCD will continue planning activities and increased marketing of existing home-repair programs in the "Forgotten Bottom" neighborhood, south of Grays Ferry Avenue and west of 34th Street.

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 will be under construction in 2003.

Locations of Year 29 Activities: South Philadelphia



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. These neighborhoods will continue to be priority areas for development.

■ Goals

1. Neighborhood Planning and Community Organizations

Northwest Philadelphia has strong community organizations as well as CDCs. OHCD supports neighborhood planning efforts in the Wister section of Germantown. Two CDCs in Northwest Philadelphia, GGHDC and Mt. Airy USA, are among those receiving support for neighborhood strategic planning from PNDC. Olney, East Mt. Airy and Germantown are NTI planning areas.

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 Year 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 OARC 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. GGHDC's Freedom Square project with its related housing developments and the Ogontz Avenue-Ogontz Hall project are examples of the City's success in working with both non-profit, 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 in 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 four units of rehab-ilitated homeownership, on blocks with prior investment surrounding Freedom Square. LINK Housing I is under construction.

In Year 26, in accordance with the *Selection Criteria for Rental Projects*, 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 is under construction and will be complete in Year 28.

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 complete.

In Year 26, OHCD allocated $273,500 in HOME funds to GGHDC for the rehabilitation of four properties for homeownership on the unit block of East Manheim Street through the YouthBuild program. These properties will be completed by GGHDC through the Homeownership Rehabilitation Program.

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 at the former Manna Bible Institute, located at 700 E. Church Lane, by the Church Lane Development Corp.

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 it aggressively markets and promotes the rehabilitation and re-use of vacant and/or underutilized commercial and residential properties. Finally, the Council aids the City in the implementation of effective public improve-ment 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., now completed. The rehabilitation at this location preserves an important housing resource for homeless men.

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.

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 will be under construction in 2003.

In Year 28, OHCD intends to support 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.

4. Logan

OHCD has been supporting a program of acquisition and relocation assistance to residents of the Logan Triangle Area since 1986 when the problem of subsidence in the area was first identified in an engineering study, 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 complete in Year 29.

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 re-use 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. OHCD will continue to work with the Planning Commission, other City agencies and residents to review alternatives for the re-use of the land, including commercial development.

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, is being carried out by Community Renaissance Alliance, a partnership of the Albert Einstein Heathcare Network and The Community Builders.

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 has been 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 of homeownership. In Year 21 OHCD supported West Oak Lane CDC and OARC for the rehabilitation of 8 homeownership units. These units are complete.

In Year 16 CDBG and DCA funds were allocated for the rehabilitation of Ogontz Hall, a 29-unit rental project in 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.

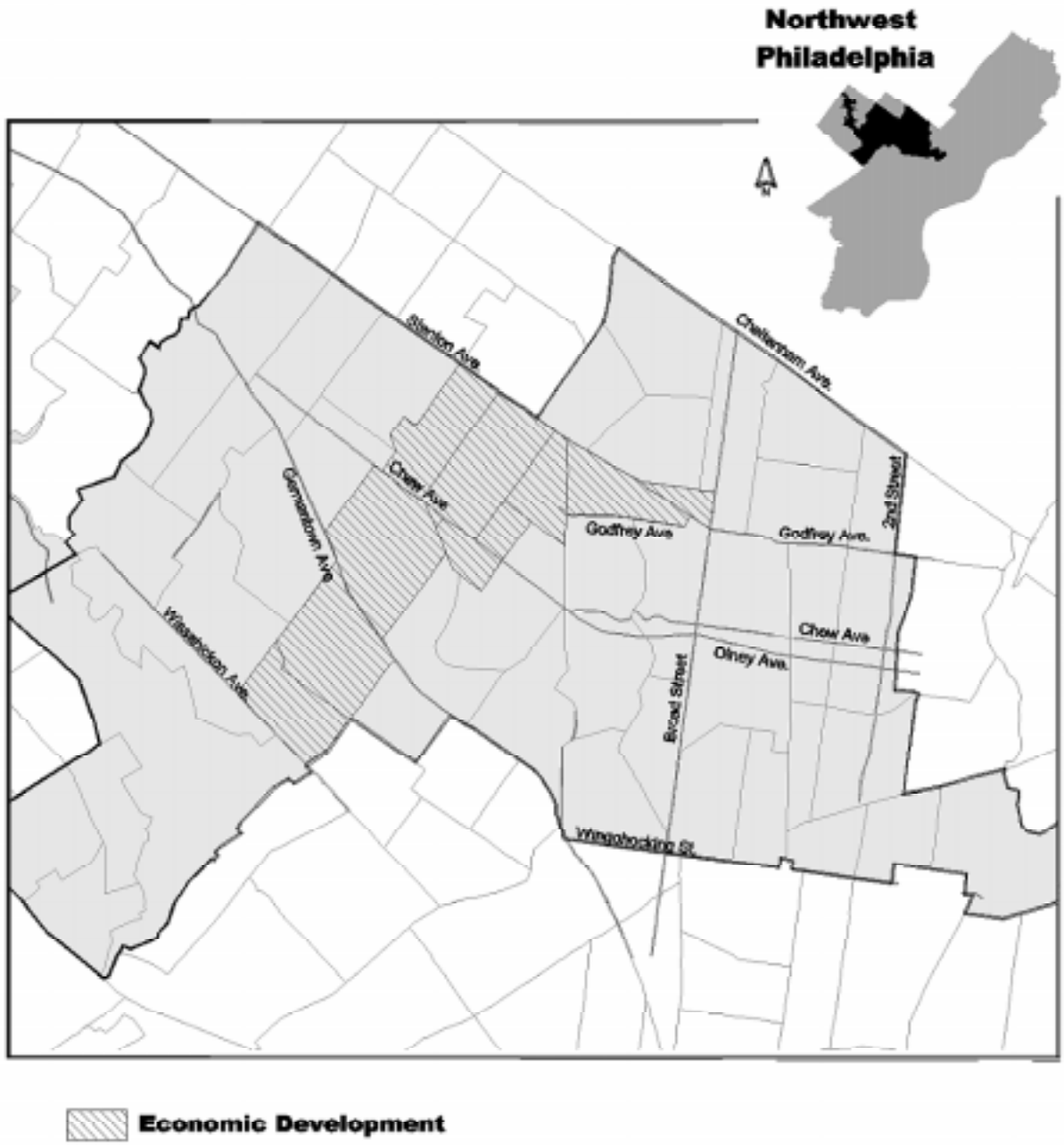
7. East Falls

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 calls 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. The Schuylkill Falls development is under construction.

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, being financed through the HUD Section 202 program, is being carried out by Friends Rehabilitation Program.

Locations of Year 29 Activities: Northwest Philadelphia



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 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**

The City has requested an amendment from HUD to permit the expansion of the Homeownership Zone to the west, consistent with master planning activities proposed for this larger area.

By creating a total of 296 new units of affordable owner-occupied housing (approximately 225 new construction and 71 rehabilitated units), 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 entertain-ment 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 Homeowner-ship 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 will be completed by September 2003. Construction was begun on three historic duplexes with a total of six units in Year 28.

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 Redevelopment Authority issued a request for Proposals 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 will form a Community Based Development Organization with a local community-based organization to carry out these activities. The City is acquiring the site for Phase III using local and/or Homeownership Zone funds including NTI bond proceeds. All EDI funds for the Homeownership Zone will be expended by September 2003.

■ Empowerment Zone

In 1994 Philadelphia/Camden became one of only six urban areas throughout the nation designated as an Empowerment Zone (EZ). Three neighborhoods in Philadelphia (American Street, West Philadelphia and North Central Philadelphia) were targeted for intensive economic, physical, institutional, commercial and social revitalization. During Year 21 priorities were set by the Community Trust Boards and extensive planning was completed. Since Year 21, the Community Trust Boards have continued to plan, prioritize resources and design projects. Thus some of the originally approved benchmarks have been dissolved or canceled and others have been created. In some cases, funds allocated to new benchmarks have been transferred from another.

In October 2000, the Empowerment Zone began to harness its resources, including EZ funded projects and EZ staff engagement, to support early action planning of the Mayor's Neighborhood Transformation Initiative (NTI). While the project began in the American Street Empowerment Zone (ASEZ), it is has been expanded to the North Central and West Philadelphia neighborhoods of the EZ.

The accomplishments during the first two years include:

- cleaning and greening of 13 acres of trash-strewn, vacant lots in the ASEZ through the Vacant Land Stabilization project;
- obtaining commitments from three businesses and four community-based organizations (CBOs) to maintain large vacant lots cleaned through the project;
- creating an action plan establishing priority areas for the businesses to improve the safety, access to and physical appearance of the American Street corridor;
- facilitating discussions with local CBOs to coordinate development plans for the industrial and commercial corridors;
- establishing the American Street Industrial Corridor Urban Renewal Area to facilitate land assembly for industrial uses without impinging upon the residential community;
- designing streetscape improvements for the industrial and commercial corridors in ASEZ;
- establishing the Girard Avenue Coalition and a partnership with the Local Initiatives Support Corp. (LISC), to collaborate in the revitalization of the Girard Avenue commercial corridor;
- securing funding for streetscape design and improvements to Girard Avenue, including the reconfiguration of the southern gateway from Girard Avenue to American Street;
- improving the cleanliness of the commercial and industrial corridors in the ASEZ;
- designing a plan for improved security within the American Street Industrial Corridor Urban Renewal Area;
- amending the design of five EZ-funded projects to support the early planning efforts more effectively; and
- initiating a three-acre, site assembly case study with an identified industrial end user and developing a "lessons learned" paper to help improve future land assembly efforts.

The current list of housing benchmarks approved by the Community Trust Boards, the Mayor, the Commonwealth of Pennsylvania and the U.S. Department of Housing and Urban Development includes the following:

American Street Neighborhood

- **Housing Counseling.** Housing counseling services to promote homeownership opportunities are provided to first-time homebuyers.
- **Property Acquisition.** In the American Street EZ neighborhood, the American Street Financial Services Center is managing a Pre-Development Fund, providing grants and loans for the acquisition of vacant structures and lots for future affordable housing development. This project began implementation in Year 26.

North Central Neighborhood

- **Housing Trust Fund.** The Housing Trust Fund has been structured as a revolving loan fund to provide capital for housing development and rehabilitation. The Reinvestment Fund will manage this loan pool.
- **Homeowner Support Program.** The EZ will supplement the Targeted Basic Systems Repair Program, providing funding for greening, side yards and other exterior improvements to create "model blocks" within the North Central EZ neighborhood. EZ funds will also be available for administrative and program delivery expenses.

West Philadelphia Neighborhood

- **Housing Counseling.** Housing counseling services to promote homeownership opportunities are provided to first-time homebuyers. The Empowerment Zone completed its project to train neighborhood residents in housing counseling. OHCD is now funding housing counseling activities using CDBG resources.
- **Housing Rehabilitation.** Vacant properties will be acquired and rehabilitated for sale to income-eligible first-time homebuyers. This project is under implementation.
- **Housing Trust Fund.** The Housing Trust Fund will be structured as a revolving loan fund to provide capital for housing development and rehabilitation. The West Philadelphia Financial Services Institution is partnering with the West Philadelphia Housing Trust Fund to implement this project.
- **Zero-Interest Loan Program.** This program will provide loans of up to $10,000 to qualified homeowners at zero-percent interest for a 10-year period. The program will address repairs not

eligible under the BSRP. The West Philadelphia Financial Services Institution is partnering with the West Philadelphia Housing Trust Fund to implement this project.

Implementation of the approved benchmarks began in Year 22. For EZ programs which are comparable to current OHCD-supported programs, existing CDBG funding will be used in the amount requested by the Empowerment Zone. Although some activities were canceled as EZ benchmarks, such as the Basic Systems Repair Program, Development Training, Settlement Grants and GIS, OHCD has continued to carry out such activities, targeting CDBG resources to EZ neighborhoods. CDBG funding requested for the EZ will be targeted to the EZ census tracts. To the extent that additional funding for EZ activities becomes necessary during Year 29, OHCD will amend the *Consolidated Plan.* Funds will be transferred from projects for which it appears the funding will not be required in Year 29.

■ Lead-Based Paint Hazard Reduction

As discussed in the *Strategic Plan,* the current fiscal year saw 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.

Using figures derived from its experience so far in FY 2003, the Childhood Lead Poisoning Prevention Program (CLPPP) in the Health Department estimates that 550 new cases of "environmental intervention blood lead" (EIBL) will be identified in FY 2004; 600 risk-assessment inspections will be conducted, of which 40 will be in the homes of children with blood lead levels above 45 (µg/dL) and the remainder in the homes of children with blood lead levels between 20 and 44 (µg/dL).

As a result of orders issued by the Health Department (and subsequent enforcement actions through Lead Court), property owners are expected to reduce the lead hazards in the homes of approximately 400 children with confirmed EIBL levels. Health Department crews or private abatement contractors retained by the Health Department, will work in the homes of approximately 200 additional EIBL children and bill the property owner. Unless the work is minor and can be completed quickly, families will be relocated while it is performed. By the end of FY 2004, the remaining backlog of properties with outstanding lead violations is expected to be reduced to less than 800. Though no new funds are earmarked for that purpose, beginning in FY 2001 there have been substantial new expenditures to reduce lead hazards where lead-poisoned children were *not* identified. The requirements of the HUD regulation on lead-based paint hazards in housing receiving federal assistance, known as the "Title X Final Rule," become mandatory in September 2000. The regulation calls for significant attention to lead-hazard control in virtually all the City's housing repair, rehabilitation, acquisition and rental assistance activities. The required level of intervention varies depending on the type of program and the amount of federal rehabilitation funding or rental assistance per unit.

Under its contract with the local HUD office, in FY 2004 the Health Department expects to inspect and clear hazard reduction work in 600 vacant properties that will be sold by HUD as a result of FHA mortgage default.

HOME Program Affordability 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 the 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 and 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, 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, based upon a market analysis of the neighborhood. 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 to the RDA in Year 29.

Homestart
Properties identified and funds obligated to PHDC or the RDA in Year 29. It is anticipated that marketing and construction for Year 29 Homestart properties will occur in 2003 and 2004.

New Construction
Projects identified and funds obligated to the RDA in Year 29.

Neighborhood-Based Rental
Projects identified and funds obligated to the RDA in Year 29.

Homeless and Special-Needs Housing—Development Financing
Projects identified and funds obligated to the RDA in Year 29.

Housing Development Assistance
Projects identified and funds obligated to the RDA in Year 29.

Homeless and Special-Needs Housing—Housing Assistance - MH/MR
Obligated and spent during Year 29.

Homeless and Special-Needs Housing—Rental Assistance
Obligated and spent during Year 29.

General Administration
Spent during Year 29.

Anticipated Budgetary Resources

OHCD anticipates receiving federal, state and program income budgetary resources during Year 29, 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.

■ Community Development Block Grant

The majority 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. The City will receive $63.763 million in new CDBG entitlement in Year 29. This amount is $5.681 million less than in Year 28, due to the effect of the 2000 Census on the CDBG funding formula.

In addition, prior years' reprogrammed funds are lower in Year 29 than in Year 28. In Year 28 reprogrammed funds were extraordinarily large as a result of funds recaptured from closed out contracts. The total program income earned in Year 29 will be somewhat higher than in Year 28. In Year 28, OHCD earned interest income on Section 108 loan funds that had been received from HUD but not yet expended. This resource is not available in Year 29. However, in Year 29, the RDA expects increased program income from the one-time sale of RDA-owned parcels of land. This program income resource will not be available in future years. The total amount of CDBG resources, including entitlement, prior years' reprogrammed funds, and program income, will be approximately $6 million less than was available in Year 28.

In Year 29, OHCD proposes to commit up to $25 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. Interim-construction assistance funding will also support a revised City-State Bridge Loan Program, designed to increase the level of PennHOMES funding available from PHFA for Philadelphia projects.

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 the U.S. Department of Housing and Urban Development (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/DBE) and Section 3 requirements.

■ 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 29 the City expects to receive $17.034 million, an increase of $769,000 from Year 28.

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 and other contributions to HOME-funded developments provide additional match.

■ Federal HOPWA Funds

The Housing Opportunities for Persons With AIDS (HOPWA) program was initiated in FFY '92 to provide housing for low- and moderate-income persons living with HIV/AIDS. Entitlement funding for the program is provided to the largest CDBG community on behalf of each metropolitan region or state based on the number of AIDS cases in the region. The City of Philadelphia was the grantee for the Philadelphia metropolitan region, which included Bucks, Chester, Delaware, Montgomery and Philadelphia counties in Pennsylvania, and Burlington, Camden, Gloucester and Salem counties in New Jersey. Beginning in Year 24, HOPWA

funds for New Jersey were directed to the State of New Jersey. For HOPWA purposes the EMA has been limited to Philadelphia, Bucks, Chester, Delaware and Montgomery counties.

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

The HOPWA funding formula is based on cumulative AIDS cases reported and on the incidence rate for cases reported in the last year. Philadelphia's HOPWA new entitlement funding for Year 29 is $5.643 million, a reduction of $1.482 million from Year 28. This large reduction is based on a reduction in the incidence rate portion of the formula, compared to the rate in other EMAs. Philadelphia received a large amount in the last two years based on the increase in incidence reported to the CDC. OHCD reprogrammed $1.274 million in prior years' unexpended HOPWA funds: $1 million in Year 27 Shallow Rent funding and $274,000 in funding recaptured from closed out contracts.

■ Federal Emergency Shelter Grant Funds

A major source for the provision of emergency housing is the federal Emergency Shelter Grant (ESG) program, which is allocated to the City as an entitlement program through OHCD. HUD now requires that the City apply for ESG funds through the *Consolidated Plan*. In Year 29 OHCD will continue to assign the administration of ESG funds to the Office of Emergency Shelter and Services to assist in the funding of emergency shelter and related supportive services. The proposed use of ESG funds continues to augment the City's array of shelter and supportive services, and also leverages local operating and state funding for emergency homeless housing. In Year 29 the City expects to receive $2.379 million.

■ Federal McKinney Continuum of Care Grant

Beginning in 1998 federal McKinney Continuum of Care Funds were awarded under a national competition to local non-profit 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.

■ Neighborhood Transformation Initiative Funds

As part of the Neighborhood Transformation Initiative (NTI), OHCD expects that additional bond proceeds will be available in Year 29, which is the second NTI program year. The RDA issues bonds to be used as a resource for NTI activities to be carried out through OHCD, RDA, the Department of Licenses and Inspections and other City departments. The NTI budget was presented to City Council on May 1, 2003, and was included in the *Proposed Year 29 Consolidated Plan*.

At the June 2 and June 5, 2003, City Council hearings on the *Proposed Consolidated Plan* and the *NTI Program Statement and Budget*, City Council increased by $10 million the total resources for Neighborhood-Based Rental Housing, Tier 2 of the Basic Systems Repair Program and the Adaptive Modifications Program and created a Child Health and Safety Fund of $5 million to assist eligible day-care providers with needed physical improvements. To fund these new or expanded program activities, $15 million of additional NTI bond proceeds were committed in FY 2004. Because Neighborhood-Based Rental Housing and the Child Care Health and Safety Fund are not eligible activities for the City's tax-exempt NTI bond proceeds, these expanded or new activities were funded with CDBG funds allocated in the *Proposed Consolidated Plan* to BSRP and SHARP. NTI bond proceeds replaced these CDBG funds and also funded BSRP and Adaptive Modifications at a higher level. The net effect of these budgetary adjustments was to create a new Child Health and Safety Fund of $5 million and to provide an additional $10 million for affordable housing programs over the amount in the *Proposed Consolidated Plan*. This $10 million will provide additional resources to Neighborhood-Based Rental Housing ($2.5 million), BSRP ($5 million), and Adaptive Modifications ($2.5 million). These budgetary changes are incorporated in the *Consolidated Plan.*

For any fiscal years during which bond proceeds will be expended, the Mayor is required to submit to City Council a detailed annual Program Statement and Budget describing the proposed expenditures of NTI Bond proceeds. Any expenditure of bond proceeds must be in accordance with the NTI Framework, including those provisions pertaining to City Council oversight of the NTI bonds. The annual Program Statement and Budget must be approved by City Council by resolution. After it is approved, the annual Program Statement and Budget may be amended only with the approval of Council by resolution.

■ 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.

■ 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 Loan Program is financed through a volume-cap allocation allowing the sale of tax-exempt bonds.

PHFA also provides support for homeownership development through the Homeownership Choice Program. In Year 26, Philadelphia was awarded $1.5 million to support Pradera Homes, a 50-unit development in Eastern North Philadelphia. This development is nearing completion. In Year 27, Philadelphia was awarded $1 million to support the Jefferson Square Revitalization Plan, which expects to develop 94 units of homeownership housing. This development will be under construction in Year 29. Philadelphia intends to apply for additional Homeownership Choice Program funds in Year 29.

In addition, OHCD was awarded $400,000 in TANF funds from the Department of Public Welfare to support the Basic Systems Repair Program. These funds will be expended during Year 29.

■ 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. For the housing development ventures, the Year 29 Section 108 loan repayment is approximately $11.358 million, a reduction of $1.177 million from Year 28.

The City has reached its Section 108 Loan Program borrowing capacity, and therefore, in Year 29 no Section 108 loans will be sought for housing development activities and a relatively modest loan in the amount of $15 million will be sought for economic development activities. The Year 29 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 with an emphasis on NTI neighborhoods. 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.

Schedule "A" - Economic Development Activities
(In Thousands)

CDBG YEAR 2 9 - FISCAL YEAR 2004

	CDBG	STATE	SEC. 108	TOTAL
1. Philadelphia Industrial Development Corporation (PIDC)				
a. Operating Budget				
- Program Delivery	360			360
b. Loan Programs - Citywide	4,500			4,500
c. Neighborhood Development Fund	1,000			1,000
d. Section 108 Loan Program	0		15,000	15,000
Subtotal PIDC	*5,860*		*15,000*	*20,860*
2. Philadelphia Commercial Development Corporation (PCDC)				
a. Operating Budget				
- Program Delivery	2,268			2,268
b. For Profit Business Assistance - SBRLF	2,000			2,000
c. SBCIP	470			470
Subtotal PCDC	*4,738*			*4,738*
3. Enterprise Zones				
a. The Lighthouse	150			150
b. Parkside Association of Philadelphia	100			100
c. Other	0	100		100
Subtotal Enterprise Zones	*250*	*100*		*350*
4. Neighborhood Grant Activities				
a. Pre-Development Grants	200			200
b. Planning and Marketing Grants	200			200
c. Neighborhood Development Grant Program	1,250			1,250
d. Special Services District Program	300			300
Subtotal Neighborhood Grant Activities	*1,950*			*1,950*
5. Targeted Neighborhood Support Grant Activities				
a. Central Germantown Commercial Areas	186			186
b. Germantown and Lehigh Commercial Area	300			300
c. Cecil B. Moore Commercial Area	60			60
d. West Philadelphia Commercial Areas	100			100
e. Frankford Commercial Areas	100			100
f. South Phila. - West of Broad Commercial Areas	75			75
g. Lower Germantown Commercial Area	75			75
h. North 5th Street and Lehigh Ave. Commercial Area	75			75
i. North 22nd Street and Lehigh Ave. Commercial Area	75			75
Subtotal Targeted Neighborhood Support Grant Activities	*1,046*			*1,046*
6. Child Care Health and Safety Fund	5,000			5,000
7. Annual Operating Costs				
a. Commerce/General Administration	601			601
GRAND TOTAL ECONOMIC DEVELOPMENT	**19,445**	**100**	**15,000**	**34,545**

Schedule "B" - Year 29 State Resources
(In Thousands)

	STATE - DCED				STATE-DPW	
	HSG.	WEATH.	ECON. DEV.	TANF	CASE MGT	TOTAL
I. HOUSING PRESERVATION						
A. EMERG. REPAIRS, PRESERVATION, WEATHERIZATION						
1. Weatherization						
a) Weatherization (DCED to PHDC)		2,150				2,150
b) Emergency Repair Hotline - Tier 1	3,600					3,600
c) Heater Hotline - PHDC/ECA	900					900
d) Basic Systems Repair - Tier 2				360		360
II. HOMELESS AND SPECIAL NEEDS HOUSING						
A. RENTAL ASSISTANCE/HOMELESS					709	709
B. ADAPTIVE MODIFICATIONS					500	500
III. COMMUNITY ECONOMIC DEVELOPMENT						
A. ENTERPRISE ZONES						
1. Other			100			100
IV. ANNUAL OPERATING COSTS						
A. ADMINISTRATION						
1. PHDC		150				150
B. PROGRAM DELIVERY						
1. PHDC	500	500		40		1,040
GRAND TOTAL STATE RESOURCES	**5,000**	**2,800**	**100**	**400**	**1,209**	**9,509**

Schedule "C"

Year 29 NTI Resources
(In Thousands)

	CDBG YEAR 29 FISCAL YEAR 2004
	NTI Total
I. HOUSING PRESERVATION	
A. HOUSING COUNSELING	
1. Settlement Grants	550
B. EMERGENCY REPAIRS, PRESERVATION, WEATHERIZATION	
1. Weatherization & Basic Systems Repair Program	
- Tier 2	12,300
- Targeted	3,000
2. SHARP Home Repair program	200
2. Vacant Property Stabilization	3,000
C. HOME EQUITY FINANCING AND REHABILITATION ASSISTANCE	
1. Homeownership Rehabilitation Program	1,000
2. NTI Housing Programs	
- Employer-Assisted Housing Program	750
- Student/Teacher Retention Program	500
- Preservation Development Initiative	250
II. HOMELESS AND SPECIAL NEEDS	
A. ADAPTIVE MODIFICATIONS	2,500
III. ACQUISITION, SITE PREPARATION & COMMUNITY IMPROVEMENTS	
A. ACQUISITION/CONDEMNATION	
1. Acquisition	
- NTI MIS Activities	3,936
- Land Acquisition	60,000
2. Demolition	
- Residential	28,000
- Large Vacant Building	4,250
B. SITE AND COMMUNITY IMPROVEMENTS	
1. Retaining Wall Program	1,000
GRAND TOTAL NTI RESOURCES	**121,236**

Schedule "D" - Year 29 Other Resources
(In Thousands)

CDBG YEAR 29 FISCAL YEAR 2004

	RA BOND PROCEEDS	CITY CAPITAL	GENERAL FUND	EMERGENCY SHELTER	TOTAL
I. HOUSING PRESERVATION					
A. HOME EQUITY FINANCING & REHAB ASSISTANCE					
1. PHIL Loans	4,000				4,000
II. HOMELESS AND SPECIAL NEEDS HOUSING					
A. RENTAL ASSISTANCE/HOMELESS			1,406		1,406
B. EMERGENCY SHELTER GRANT				2,379	2,379
III COMMUNITY PLANNING AND CAPACITY BUILDING					
A. VACANCY PREVENTION ACTIVITIES			25		25
IV. ANNUAL OPERATING COSTS					
A. GENERAL ADMINISTRATION					
1. OHCD - General			32		32
- Transitional Housing Support			278		278
GRAND TOTAL OTHER RESOURCES	**4,000**	**0**	**1,741**	**2,379**	**8,120**

Schedule "E" - CDBG Administrative Cost Limitation (In Thousands)

A.	**RESOURCE BASE**	**YEAR 29**	
	1. CDBG Entitlement	63,763	
	2. Projected Program Income	10,730	
	TOTAL RESOURCE BASE	74,493	
B.	**ADMINISTRATIVE LIMITATION (20%)**		**14,899**
C.	**ADMINISTRATIVE BUDGET**	**YEAR 29**	
	1. Housing Agencies		
	a. OHCD	5,797	
	b. PHDC	1,603	
	c. RDA	1,663	
	d. Support Services & Project Planning	100	
	e. Non-Profit Subrecipients	100	
	2. Economic Development		
	a. Commerce	601	
	b. Non-Profit Subrecipients	200	
	3. General Service Departments		
	a. Law	277	
	b. City Planning	305	
	TOTAL ADMINISTRATIVE BUDGET		**10,646**
D.	**ADMINISTRATIVE ALLOWANCE (B-C)**		**4,253**

Schedule "F" - CDBG Community Economic Development By CDCs

(Pursuant To Council Bill #000716)

(In Thousands)

A.	**RESOURCE BASE**	**YEAR 29**	
	1. CDBG Entitlement	63,763	
	2. Projected Program Income	10,730	
	TOTAL RESOURCE BASE	74,493	
B.	**CDC ECONOMIC DEVELOPMENT REQUIREMENT (5%)**		**3,725**
C.	**CDC ECONOMIC DEVELOPMENT BUDGET**	**YEAR 29**	
	1. PIDC		
	a. Neighborhood Development Fund	1,000	
	Subtotal: PIDC	*1,000*	
	2. Enterprise Zones		
	a. The Lighthouse	150	
	b. Parkside Association of Phila	100	
	Subtotal: Enterprise Zones	*250*	
	3. Neighborhood Grant Activities		
	a. Pre-Development Grants	200	
	b. Planning and Marketing Grants	200	
	c. Neighborhood Development Grant Program	1,250	
	d. Special Services District Program	300	
	Subtotal: Neighborhood Grant Activities	*1,950*	
	4. Targeted Neighborhood Support Grant Activities		
	a. Central Germantown Commercial Areas	186	
	b. Germantown and Lehigh Commercial Area	300	
	c. Cecil B. Moore Commercial Area	60	
	d. West Philadelphia Commercial Areas	100	
	e. Frankford Commercial Areas	100	
	f. South Philadelphia - West of Broad Commercial Areas	75	
	g. Lower Germantown Commercial Area	75	
	h. North Fifth Street and Lehigh Avenue Commercial Area	75	
	i. North 22nd Street and Lehigh Avenue Commercial Area	75	
	Subtotal: Targeted Neighborhood Support Grant Activities	*1,046*	
	Total: Community Economic Development		**4,246**
	D. AMOUNT IN EXCESS OF REQUIREMENT (C-B)		**521**

Resource Comparison CDBG Year 28 (FY 2003) and CDBG Year 29 (FY 2004)

(In Thousands)

Resources		CDBG YEAR 28 FISCAL YEAR 2003		CDBG YEAR 29 FISCAL YEAR 2004		INCREASE (DECREASE)	
PART I	a						
A. CDBG							
1. Entitlement		69,444		63,763		-5,681	
2. Prior Years' Reprogrammed Funds		5,733		2,815		-2,918	
3. Program Income							
(a) OHCD		1,100		100		-1,000	
(b) PHDC		1,000		800		-200	
(c) RDA		750		3,084		2,334	
(d) PIDC		4,610		5,610		1,000	
(e) PCDC		1,120		1,120		0	
(f) Central Germantown Council		16		16		0	
Subtotal CDBG			*83,773*		*77,308*		*-6,465*
B. Other Federal							
1. Section 108 Loan - Housing		0		0		0	
2. Emergency Shelter Grant		2,439		2,379		-60	
3. Housing Opportunities for Persons With AIDS		7,125		5,643		-1,482	
4. Prior Years Reprogrammed Funds-HOPWA		0		1,274		1,274	
Subtotal Other Federal			*9,564*		*9,296*		*-268*
C. HOME							
1. Federal - Direct Allocation		16,265		17,034		769	
Subtotal HOME			*16,265*		*17,034*		*769*
D. Commonwealth Of Pennsylvania							
1. DCED							
(a) Housing		3,700		5,000		1,300	
(b) Economic Development		100		100		0	
(c) Adaptive Modifications		300		500		200	
2. Weatherization	b	2,800		2,800		0	
3. Dept. of Public Welfare (DPW)						0	
(a) Case Management		709		709		0	
(b) TANF Home Repairs		0		400		400	
Subtotal Commonwealth of PA			*7,609*		*9,509*		*1,900*
Subtotal Resources Part I			***117,211***		***113,147***		***-4,064***
PART II							
E. Other Resources							
1. Bond Proceeds (RA)		4,000		4,000		0	
2. City General Fund/Transitional Hsg. Support		1,867		1,741		-126	
3. City Capital Funds		6,845		0		-6,845	
4. Neighborhood Transformation Initiative	c	68,141		121,236		53,095	
5. Economic Development (Section 108 Loan)		15,000		15,000		0	
Subtotal Resources PART II			***95,853***		***141,977***		***46,124***
Grand Total Resources			**213,064**		**255,124**		**42,060**

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 29.

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

c The NTI budget was presented to City Council on May 1, 2003, and was included in the *Proposed Year 29 Consolidated Plan*.

Budget Detail - CDBG Year 28 (FY 03) and CDBG Year 29 (FY 04)
(in Thousands)

	CDBG Year 28 - Fiscal Year 2003								CDBG Year 29- Fiscal Year 2004							
	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	Total	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	Total
AFFORDABLE HOUSING PRODUCTION																
A. Affordable Homeownership Housing																
1. Neighborhood-Based Homeownership Production		1,499						1,499		1,499						1,499
2. Homestart		1,400						1,400		1,400						1,400
3. New Construction Program		3,500						3,500		3,500						3,500
Subtotal: Affordable Homeownership Housing	0	6,399	0	0	0	0	0	6,399	0	6,399	0	0	0	0	0	6,399
B. Affordable Rental Housing																
1. Neighborhood-Based Rental Production	3,000	1,939						4,939	5,048	2,600						7,648
2. Public Housing Production																
- Martin Luther King-Acquisition	1,400							1,400	200							200
3. Development Financing for Homeless and Special-Needs Housing		3,000						3,000		3,000						3,000
4. Development Financing for AIDS-Related Housing			1,000					1,000			1,000					1,000
5. Housing Development Assistance		400						400		1,000						1,000
Subtotal: Affordable Rental Housing	4,400	5,339	1,000	0	0	0	0	10,739	5,248	6,600	1,000	0	0	0	0	12,848
C. Market-Rate Housing Initiative	200							200	200							200
Total: Affordable Housing Production	**4,600**	**11,738**	**1,000**	**0**	**0**	**0**	**0**	**17,338**	**5,448**	**12,999**	**1,000**	**0**	**0**	**0**	**0**	**19,447**

Budget Detail - CDBG Year 28 (FY 03) and CDBG Year 29 (FY 04) (in Thousands)

	CDBG Year 28 - Fiscal Year 2003								CDBG Year 29- Fiscal Year 2004							
	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	Total	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	Total
HOUSING PRESERVATION																
A. Housing Counseling																
1. Settlement Grants	550							550						550		550
2. Neighborhood and Citywide Housing Counseling	3,705		300					4,005	3,705		300					4,005
3. Anti-Predatory Lending Activity																
- Homeownership Counseling Assoc. of Delaware Valley								0	75							75
- Community Legal Services								0	200							200
Subtotal: Housing Counseling	4,255	0	300	0	0	0	0	4,555	3,980	0	300	0	0	550	0	4,830
B. Emergency Repairs, Preservation, Weatherization																
1. Emergency Repair Hotline - Tier 1				3,000				3,000				3,600				3,600
2. Heater Hotline - PHDC/ECA				700				700				900				900
3. Weatherization & Basic Systems Repair Program																
- Tier 2	7,300							7,300				360		12,300		12,660
- Targeted (NTI)						2,000		2,000						3,000		3.000
4. Weatherization (DCED to PHDC)				2,150				2,150				2,150				2,150
5. SHARP Home Repair Program	325							325	125					200		325
6. Utility Emergency Services Fund	525							525	525							525
7. Energy Coordinating Agency	350							350	350							350
8. Emergency Repairs/Rental Properties (L&I)	220							220								0
9. Vacant Property Stabilization						6,000		6,000						3,000		3,000
Subtotal: Repairs, Preservation, Weatherization	8,720	0	0	5,850	0	8,000	0	22,570	1,000	0	0	7,010	0	18,500	0	26,510
C. Home Equity Financing & Rehabilitation Assistance																
1. Homeownership Rehabilitation Program	2,000					2,000		4,000	2,000					1,000		3,000
2. PHIL Loans	1,000					2,000	4,000	7,000	1,000						4,000	5,000
3. Neighborhood Housing Services																
- Loan Program	300							300	300							300
- Model Blocks								0	125							125
4. Impact Services Building Materials Program	129							129	129							129
5. NTI Housing Programs								0								
- Employer-Assisted Housing Program						250		250						750		750
- Sub-Prime Anti-Predatory Lending Product						750		750								0
- Student/Teacher Retention Program								0						500		500
- Preservation Development Initiative								0						250		250
Subtotal: Home Equity Financing and Rehab Assist.	3,429	0	0	0	0	5,000	4,000	12,429	3,554	0	0	0	0	2,500	4,000	10,054
Total: Housing Preservation	**16,404**	**0**	**300**	**5,850**	**0**	**13,000**	**4,000**	**39,554**	**8,534**	**0**	**300**	**7,010**	**0**	**21,550**	**4,000**	**41,394**

Budget Detail - CDBG Year 28 (FY 03) and CDBG Year 29 (FY 04)
(in Thousands)

	CDBG Year 28 - Fiscal Year 2003								CDBG Year 29- Fiscal Year 2004							
	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	Total	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	Total
HOMELESS AND SPECIAL-NEEDS HOUSING																
A. Emergency Shelter Grant							2,439	2,439							2,379	2,379
B. Housing Assistance - MH/MR		100						100		100						100
C. Rental Assistance/Homeless	400	2,800	300	709			1,537	5,746	400	2,235	300	709			1,406	5,050
D. HOPWA			5,345					5,345			5,087					5,087
E. Dignity Housing	200							200	200							200
F. Adaptive Modifications	2,000			300				2,300	2,000			500		2,500		5,000
G. Pennsylvania SIDS Center	108							108								0
H. Technical Assistance/Planning																
1. Homeless	50							50	50							50
2. Disabled	60							60	50							50
I. Self-Sufficiency Program/HCDI								0	50							50
Total: Homeless and Special-Needs Housing	**2,818**	**2,900**	**5,645**	**1,009**	**0**	**0**	**3,976**	**16,348**	**2,750**	**2,335**	**5,387**	**1,209**	**0**	**2,500**	**3,785**	**17,966**
EMPLOYMENT AND TRAINING																
A. Employment/Training Network																
1. Communities in Schools	250							250	200							200
2. CET/Universal Community Homes	150							150								0
3. Germantown Settlement	100							100								0
4. Metropolitan Career Center	75							75	75							75
5. ActionAIDS			60					60			60					60
6. Congreso-APTitude Program	125							125	65							65
B. YouthBuild Philadelphia	800							800	800							800
C. Employment/Training Info/Referral (PHDC Job Center)	150							150								0
Total: Employment and Training	**1,650**	**0**	**60**	**0**	**0**	**0**	**0**	**1,710**	**1,140**	**0**	**60**	**0**	**0**	**0**	**0**	**1,200**

Budget Detail - CDBG Year 28 (FY 03) and CDBG Year 29 (FY 04) (in Thousands)

	CDBG Year 28 - Fiscal Year 2003								CDBG Year 29- Fiscal Year 2004							
	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	Total	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	Total
ACQUISITION, SITE PREPARATION & COMMUNITY IMPROVEMENTS																
A. Acquisition/Condemnation																
1. Acquisition																
a. NTI MIS Activities						5,000		5,000						3,936		3,936
b. Land Acquisition						11,000		11,000						60,000		60,000
2. Demolition																
a. Residential						35,141		35,141						28,000		28,000
b. Large Vacant Building						3,000		3,000						4,250		4,250
3. Logan - Acquisition/Relocation	500							500	300							300
Subtotal: Acquisition/Condemnation	500	0	0	0	0	54,141	0	54,641	300	0	0	0	0	96,186	0	96,486
B. Management of Vacant Land																
1. Environmental Clearance	150							150	150							150
2. Philadelphia Green	475							475	475							475
3. Neighborhood Gardens Association	25							25	25							25
4. New Kensington Open Space Management	75							75	75							75
Subtotal: Management of Vacant Land	725	0	0	0	0	0	0	725	725	0	0	0	0		0	725
C. Site and Community Improvements																
1. City Capital Program							6,845	6,845								0
2. NHS Community Improvements								0	150							150
3. Retaining Wall Program						1,000		1,000						1,000		1,000
Subtotal: Site and Community Improvements	0	0	0	0	0	1,000	6,845	7,845	150	0	0	0	0	1,000	0	1,150
Total: Acquisition, Site Preparation & Community Improvements	**1,225**	**0**	**0**	**0**	**0**	**55,141**	**6,845**	**63,211**	**1,175**	**0**	**0**	**0**	**0**	**97,186**	**0**	**98,361**

Budget Detail - CDBG Year 28 (FY 03) and CDBG Year 29 (FY 04)
(in Thousands)

	CDBG Year 28 - Fiscal Year 2003								CDBG Year 29- Fiscal Year 2004							
	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	Total	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	Total
COMMUNITY ECONOMIC DEVELOPMENT																
A. PIDC																
1. Loan Programs - Citywide	4,500							4,500	4,500							4,500
2. Neighborhood Development Fund	1,000							1,000	1,000							1,000
Subtotal: PIDC	5,500	0	0	0	0	0	0	5,500	5,500	0	0	0	0	0	0	5,500
B. PCDC																
1. For-Profit Business Assistance - SBRLF	2,500							2,500	2,000							2,000
2. SBCIP	470							470	470							470
Subtotal: PCDC	2,970	0	0	0	0	0	0	2,970	2,470	0	0	0	0	0	0	2,470
C. Enterprise Zones																
1. The Lighthouse	150							150	150							150
2. Parkside Association of Phila	100							100	100							100
3. Other				100				100				100				100
Subtotal: Enterprise Zones	250	0	0	100	0	0	0	350	250	0	0	100	0	0	0	350
D. Neighborhood Grant Activities																
1. Pre-Development Grants	200							200	200							200
2. Planning and Marketing Grants	200							200	200							200
3. Neighborhood Development Grant Program	1,250							1,250	1,250							1,250
4. Special Services District Program	300							300	300							300
Subtotal: Neighborhood Grant Activities	1,950	0	0	0	0	0	0	1,950	1,950	0	0	0	0	0	0	1,950
E. Targeted Neighborhood Support Grant Activities																
1. Central Germantown Commercial Areas	186							186	186							186
2. Germantown and Lehigh Commercial Area	300							300	300							300
3. Cecil B. Moore Commercial Area	60							60	60							60
4. West Philadelphia Commercial Areas	100							100	100							100
5. Frankford Commercial Areas	100							100	100							100
6. South Philadelphia - West of Broad Commercial Areas	75							75	75							75
7. Lower Germantown Commercial Area	75							75	75							75
8. North Fifth Street & Lehigh Avenue Commercial Area	75							75	75							75
9. North 22nd Street & Lehigh Avenue Commercial Area	75							75	75							75
Subtotal: Targeted Neighborhood Support Grant Activities	1,046	0	0	0	0	0	0	1,046	1,046	0	0	0	0	0	0	1,046
F. Child Care Health and Safety Fund								0	5,000							5,000
G. Economic Stimulus Program																
1. Section 108 Loan Program					15,000			15,000					15,000			15,000
Total: Community Economic Development	**11,716**	**0**	**0**	**100**	**15,000**	**0**	**0**	**26,816**	**16,216**	**0**	**0**	**100**	**15,000**	**0**	**0**	**31,316**

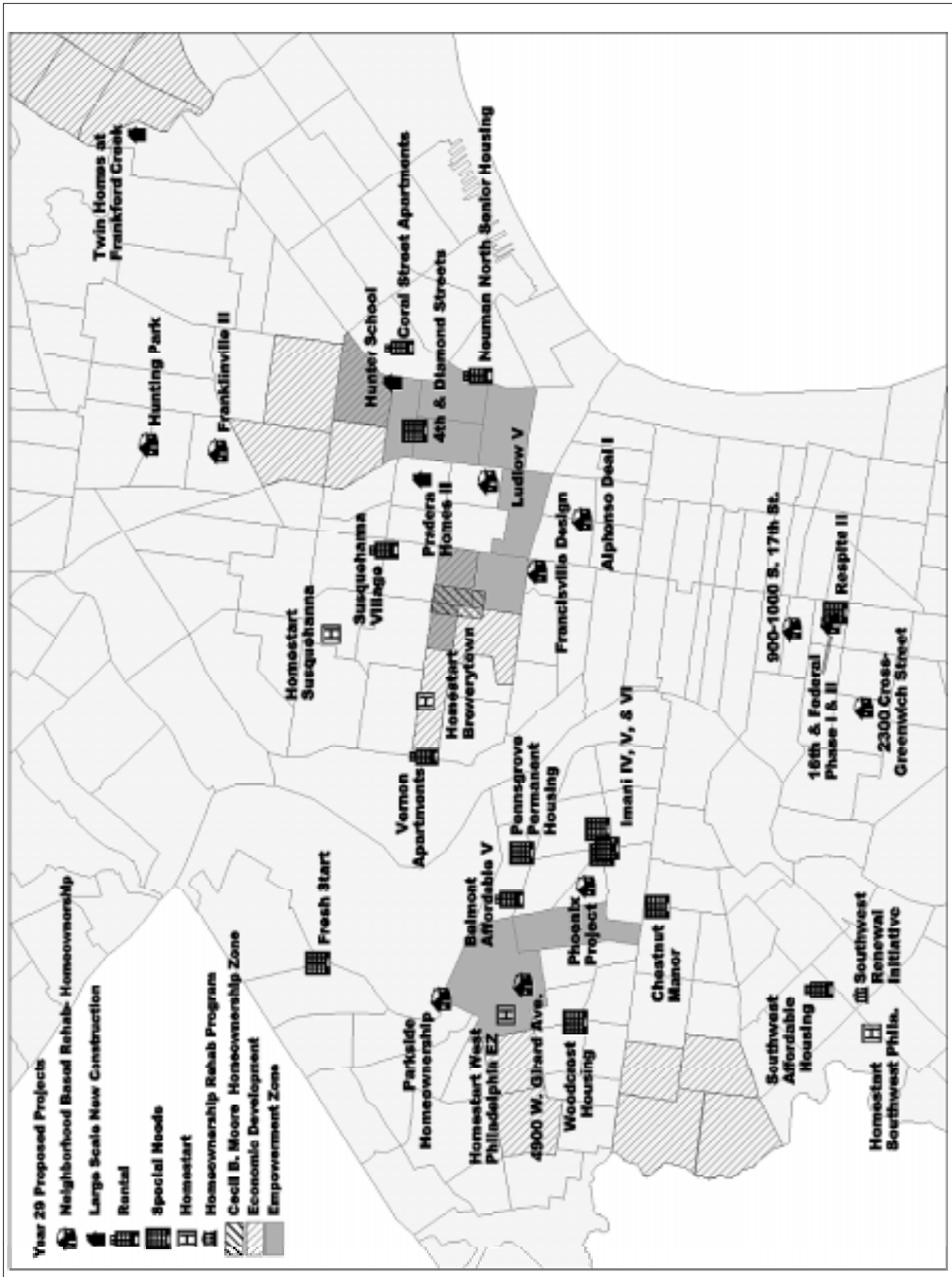
Budget Detail - CDBG Year 28 (FY 03) and CDBG Year 29 (FY 04) (in Thousands)

	CDBG Year 28 - Fiscal Year 2003								CDBG Year 29- Fiscal Year 2004							
	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	Total	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	Total
COMMUNITY PLANNING & CAPACITY BUILDING																
A. CDC Support Services & Planning																
1. PNDC T/A Program	100							100	75							75
2. LISC	80							80	50							50
3. Institute for the Study of Civic Values	75							75	50							50
4. Community Design Collaborative	115							115	100							100
5. Vacancy Prevention Activities	25						25	50	25						25	50
6. Philadelphia Association of CDCs	50							50	50							50
7. Neighborhood Information System	50							50	50							50
8. Energy Coordinating Agency	75							75	75							75
B. Neighborhood Services	1,400							1,400	1,400							1,400
Total: Community Planning & Capacity Building	**1,970**	**0**	**0**	**0**	**0**	**0**	**25**	**1,995**	**1,875**	**0**	**0**	**0**	**0**	**0**	**25**	**1,900**
SECTION 108 LOAN PRINCIPAL AND INTEREST REPAYMENTS																
A. Rental & Homeownership Development (Year 19)	1,359							1,359								0
B. Logan (Year 20)	390							390								0
C. Rental & Homeownership Development (Year 21)	3,373							3,373	3,231							3,231
D. Homeownership Zone (Year 22)	1,915							1,915	1,970							1,970
E. Year 22	2,052							2,052	1,839							1,839
F. Year 23	2,668							2,668	2,561							2,561
G. Year 24	778							778	1,757							1,757
Total: Section 108 Loan Principal & Interest Repayments	**12,535**	**0**	**0**	**0**	**0**	**0**	**0**	**12,535**	**11,358**	**0**	**0**	**0**	**0**	**0**	**0**	**11,358**

Budget Detail - CDBG Year 28 (FY 03) and CDBG Year 29 (FY 04)
(in Thousands)

	CDBG Year 28 - Fiscal Year 2003								CDBG Year 29- Fiscal Year 2004							
	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	Total	CDBG	HOME	HOPWA	State	Sec.108	NTI	Other	Total
ANNUAL OPERATING COSTS																
A. Program Delivery																
1. PHDC	7,408			500				7,908	6,537			1,040				7,577
2. RDA	8,380							8,380	7,961							7,961
3. PIDC	400							400	360							360
4. PCDC	2,520							2,520	2,268							2,268
5. L&I	1,281							1,281	1,440							1,440
Subtotal: Program Delivery	*19,989*	*0*	*0*	*500*	*0*	*0*	*0*	*20,489*	*18,566*			*1,040*	*0*	*0*	*0*	*19,606*
B. General Administration																
1. OHCD	6,113	254	120				32	6,519	5,797	254	170				32	6,253
- Transitional Housing Prevention							273	273							278	278
2. PHDC	1,688	253		150				2,091	1,603	253		150				2,006
3. RDA	1,750	1,120						2,870	1,663	1,193						2,856
4. Commerce	668							668	601							601
5. Law	308							308	277							277
6. City Planning	339							339	305							305
Subtotal: General Administration	*10,866*	*1,627*	*120*	*150*	*0*	*0*	*305*	*13,068*	*10,246*	*1,700*	*170*	*150*	*0*	*0*	*310*	*12,576*
Total: Annual Operating Costs	**30,855**	**1,627**	**120**	**650**	**0**	**0**	**305**	**33,557**	**28,812**	**1,700**	**170**	**1,190**	**0**	**0**	**310**	**32,182**
GRAND TOTAL PROGRAM ACTIVITIES	***83,773***	***16,265***	***7,125***	***7,609***	***15,000***	***68,141***	***15,151***	***213,064***	***77,308***	***17,034***	***6,917***	***9,509***	***15,000***	***121,236***	***8,120***	***255,124***
RESOURCE ALLOCATION	***83,773***	***16,265***	***7,125***	***7,609***	***15,000***	***68,141***	***15,151***	***213,064***	***77,308***	***17,034***	***6,917***	***9,509***	***15,000***	***121,236***	***8,120***	***255,124***

Year 29 Activities: Proposed Projects



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, HOPE, McKinney Homeless Assistance, Housing Opportunities for Persons With AIDS (HOPWA), Nehemiah Housing Opportunity Grant 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.

Chapter 17-500 of the Philadelphia Code and Executive Order 1-93 are local requirements which work together in providing a citywide anti-discrimination policy in awarding City contracts. Under Chapter 17-500, participation goals of 15 percent, 10 percent and 2 percent respectively, have been established for minority-, women- and/or disabled-owned businesses in bidding procedures for City professional services and supply contracts. Similarly, Executive Order 1-93 requires that percentage ranges be established for minority-, women- and/or disabled-owned business participation in bidding procedures for City construction contracts. The goals and participation ranges are based on a variety of factors including size and scope of the contract and the availability of Disadvantaged Minority (M-DBE), Disadvantaged Women (W-DBE) and Disadvantaged Disabled (DS-DBE) Owned Business Enterprises to perform various elements of the contract.

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.

This appendix consists of material submitted by the Commonwealth of Pennsylvania Department of Community and Economic Development (DCED) as of February 2003. State program guidelines are subject to change if policy direction requires different priorities.

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, community and economic development programs. 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 two 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 Program administered by the City Commerce Department, the McKinney Emergency Shelter Programs administered by the Office of Emergency Shelter and Services, 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.

The Pennsylvania Department of Public Welfare has allocated funds from the TANF program to support home repairs for eligible beneficiaries. This resource will be available in 2003.

In addition to the programs listed above, 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.

Section 8 Eligibility Reference Table: Annual Income

Household Size	Very Low 25%	30%	Low 50%	60%	Moderate 80%	Middle 120%
1	$11,925	$14,300	$23,850	$28,620	$38,200	$57,240
2	13,650	16,350	27,300	32,760	43,650	65,520
3	15,350	18,400	30,700	36,840	49,100	73,680
4	17,050	20,450	34,100	40,920	54,550	81,840
5	18,425	22,100	36,850	44,220	58,900	88,440
6	19,775	23,750	39,550	47,460	63,300	94,920
7	21,150	25,350	42,300	50,760	67,650	101,520
8	22,500	27,000	45,000	54,000	72,000	108,000
More than 8 in household, add per person:						
Annual	1,364	1,636	2,728	3,274	4,364	6,547

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 Feb. 26, 2003. 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.”

Income Eligibility Guidelines for the Following Programs:

Weatherization Assistance Program, Basic Systems Repair Program, Emergency Repair Hotline and Emergency Heater Hotline

Household Size	Maximum Annual	Maximum Monthly
1	$13,470	$ 1,123
2	18,180	1,515
3	22,890	1,908
4	27,600	2,300
5	32,310	2,693
6	37,020	3,085
7	41,730	3,478
8	46,440	3,870
More than 8 in household, add per person:		
	4,710	393

These figures are calculated to 150 percent of federal poverty-level guidelines. They are effective as of Feb. 7, 2003.

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 of the Neighborhood Transformation Initiative:

- 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 dollars in total subsidies administered by OHCD (CDBG, federal HOME, DCED and/or any other funding source administered by the City, or its designee).

4. Project costs must meet at least one of the following guidelines:

   a. A maximum of $110 per square foot (replacement cost plus developer's fee); or

   b. A per-unit replacement cost not to exceed the HUD 221 (d) (3) maximum mortgage limits for the Philadelphia area:

Unit Type	Non-elevator	Elevator
0 bedroom	**$88,301**	**$92,925**
1 bedroom	**$101,810**	**$106,520**
2 bedrooms	**$122,785**	**$129,528**
3 bedrooms	**$157,164**	**$167,565**
4+ bedrooms	**$175,088**	**$183,935**

The maximum mortgage limits are effective as of December 2001, and are subject to change.

5. Developers must comply with local, state, and federal regulations including wage rate and applicable MBE/WBE/DBE, 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 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.

7. In each project, a minimum of 20 percent of the total units must be set aside for special-needs populations. A minimum of 5 percent of the total units must be accessible for people with physical/ mobility impairments and 2 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 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.

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 $25,000 for each purpose for a total of $50,000.
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 the Director of OHCD. The Director of 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 or NTI 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 Redevelopment Authority (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 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);
- 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	4.5		
15,000,000	4.5		

* 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 of the Neighborhood Transformation Initiative:

- 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).

4. Project costs must meet at least one of the following guidelines:

   a. A maximum of $110 per square foot (replacement cost plus developer's fee); or

   b. A per-unit replacement cost not to exceed the HUD 221 (d) (3) maximum mortgage limits for the Philadelphia area:

Unit Type	Non-elevator	Elevator
0 bedroom	**$88,301**	**$92,925**
1 bedroom	**$101,810**	**$106,520**
2 bedrooms	**$122,785**	**$129,528**
3 bedrooms	**$157,164**	**$167,565**
4+ bedrooms	**$175,088**	**$183,935**

The maximum mortgage limits are effective as of December 2001, and 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/DBE and Section 3 (Neighborhood Benefit) 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 5 percent of the units, or at least one unit, must be disabled accessible for persons with mobility impairments and 2 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.

8. 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.

B. Financial Analysis

1. Depending upon the complexity of the project, developers may include a developer's fee up to $10,000 per unit in the project budget for projects which are 15 units or less. The developer's fee for projects larger than 15 units will be determined by the RDA, but will be less than $10,000 per unit. 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 the Director of OHCD. The Director of 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 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 or NTI 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 of the Neighborhood Transformation Initiative:

- 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).

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 $110 per square foot (replacement cost plus developer's fee); or

   b. A per-unit cost not to exceed the HUD 221(d)(3) maximum mortgage limits for the Philadelphia area:

Unit Type	Non-elevator	Elevator
0 bedroom	**$88,301**	**$92,925**
1 bedroom	**$101,810**	**$106,520**
2 bedrooms	**$122,785**	**$129,528**
3 bedrooms	**$157,164**	**$167,565**
4+ bedrooms	**$175,088**	**$183,935**

The maximum mortgage limits are effective as of December 2001, and are subject to change.

6. Developers must comply with local, state, and federal regulations including wage rate and applicable MBE/WBE/DBE, 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 5 percent of the total units must be accessible for people with physical disabilities/ mobility impairments and 2 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 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.

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 $25,000 for each purpose for a total of $50,000.

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 the Director of OHCD. The Director of 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 or NTI 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 Redevelopment Authority (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 5 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 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 non-profit organizations.

■ Amendment Policy

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

To meet federal requirements, "activity" is generally defined as*:*

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

■ Consolidated Plan Amendment Guidelines

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

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

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

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

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

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

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

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

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

■ Cancellation of a Proposed Amendment

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

Summary of Section 108 Funding, Years 19-28 (FY 1994-2003)

Activity and Project		Amount	CDBG Year	Units*	Comments/Status
Acquisition, Demolition, Site Preparation, Remediation					
LaTorre	Demolition	$221,000	19		Completed
Ludlow	Acquisition — Homeownership	$539,000	19		Completed
Cecil B. Moore	Acquisition and demolition	$49,000	19		Completed
Francisville Design Competition	Acquistion	$543,500	21		Completed
CBM Acquistion	Acquisition	$500,000	21		Completed
HERO	Acquisition—Special Needs	$18,333	21	1	Completed
Raymond Rosen Replacement	Acquisition/site work	$784,000	21		Completed
Potter's House Mission	Acquisition—Special Needs	$18,333	21	25	Completed
1536 Haines St.—YouthBuild	Acquisition	$60,000	21		Completed
	Total	***$2,733,166***		***26***	
Homeownership Developments					
Poplar Nehemiah	Homeownership (acquistion/site)	$1,200,000	19		Completed
2900 York St.	Homeownership rehab	$250,000	19	4	Completed
Poplar Nehemiah	Homeownership new const.	$4,000,000	21	65	Completed
Homestart-SWCC	Homeownership rehab	$623,970	21	7	Completed
Sears St.	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 St. Homeownership	Homeownership rehab	$1,500,000	22	21	Completed
Beechwood Homeownership	Homeownership rehab and new const.	$1,749,000	22	14	Completed
Poplar Nehemiah	Homeownership	$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		Under construction
CBM Homeownership Zone	Homeownership new const. and rehab	$14,000,000	HZ-23	296	Under construction
Homestart	Homeownership rehab	$1,000,000	23	12	Completed
Poplar Nehemiah	Homeownership new construction	$1,596,500	23	35	Completed
Homeownership Rehab Program	Homeownership rehab	$750,000	23	30	Completed
Neighborhood-Based Homeownership	Homewownership rehab and new const.	$249,098	20		Unallocated
Jefferson Square	Homeownership new const. and rehab	$3,000,000	24		Awaiting Settlement
CBM Homeownership Zone	Homeownership new const. and rehab	$9,000,000	24		Under construction
Year 25 Homestart	Homeownership rehab	$1,000,000	25		HUD application pending
Year 25 Neighborhood-Based Homeownership	Homeownership rehab and new const.	$2,500,000	25		HUD application pending
Year 25 Homeownership Rehab Program	Homeownership rehab	$500,000	25		HUD application pending
	Total	***$53,339,015***		***601***	
Logan Relocation					
Logan Relocation	Acquisition and Relocation	$3,000,000	20	65	Completed
Logan Relocation	Acquisition and Relocation	$1,641,000	21	21	Completed
Logan Relocation	Acquisition and Relocation	$410,928	21	8	Completed
Logan Relocation	Acquisition and Relocation	$2,031,655	22	34	Completed
Logan Relocation	Acquisition and Relocation	$4,300,000	23	94	Completed
	Total	***$11,383,583***		***222***	
Public Housing					
Southwark Plaza	PHA/rental rehab and new const.	$1,000,000	21	470	Completed
Southwark Plaza	PHA/rental rehab and new const.	$1,000,000	23		Completed
	Total	***$2,000,000***		***470***	
Rental Developments					
Brentwood	Rental rehabilitation	$2,000,000	19	40	Completed
Hestonville	Rental rehabilitation	$850,000	19	30	Completed
Ogontz III	Rental rehabilitation	$498,000	19	15	Completed

Activity and Project		CDBG Amount	Year	Units*	Comments/Status
Lower Germantown II	Rental rehabilitation	$400,000	19	50	Completed
Tioga Gardens	Rental rehabilitation	$400,000	19	33	Completed
S. 55th St.	Rental rehabilitation	$560,000	19	20	Completed
YouthBuild	Rental rehabilitation	$196,902	19	4	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 Hsg	Rental rehabilitation	$23,000	21		
North 11th St. 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
Mt. Sinai	Rental rehabilitation	$800,000	23	37	Completed
St. Anthony's Apartments	Rental rehabilitation	$1,500,000	23	53	Completed
Kings Highway II	Rental rehab and new const.	$319,138	23	31	Completed
Year 25 Neighborhood-Based Rental	Rental rehab and new const.	$4,000,000	25		HUD application pending
	Total	***$18,143,040***		***559***	
Repair Programs					
BSRP-Tier 2	Owner-occupied rehab	$1,499,000	19	250	Completed
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	Owner-occupied rehab—special needs	$1,315,000	23	250	Completed
Adaptive Modifications	Owner-occupied rehab—special needs	$1,000,000	24	60	Underway
Adaptive Modifications	Owner-occupied rehab—special needs	$500,000	25		HUD application pending
L&I repairs	Rental-occupied emergency repairs	$151,411	23	28	Underway
BSRP-Tier 2	Owner-occupied rehab	$2,000,000	25		HUD application pending
	Total	***$10,215,411***		***1,198***	***Units Estimated***
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 Cap. Building	Special needs rental rehab	$18,333	21	3	Completed
1260 Housing Capac. Building	Special needs rental rehab	$18,333	21	1	Completed
PEC—Rowan House	Special needs rental rehab	$500,000	21	26	Completed
PCAH Capac Building	Special needs rental rehab	$18,333	21	1	Completed
Marlton Residences	Special needs rental rehab	$1,250,000	21	25	Completed
RHD Clapier St.	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 Unallocated	Special Needs development	$24,200	23		Unallocated
Year 25 Special Needs Unallocated	Special Needs development	$500,000	25		HUD application pending
	Total	***$10,597,785***		***378***	
Unallocated to Specific Projects/Balances Remaining					
Unallocated		$3,000	19		
	Total	***$3,000***			
Grand Total		**$108,415,000**		**3,417**	

*Note: Unit counts are for projects completed, under construction or financed

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, 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 Homestart Program requires that the household's annual income be at least $8,000, regardless of family size;
- 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.

■ Fiscal Management

Each agency, non-profit 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.

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[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.

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.

■ 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.

Summary of Public Comments

OHCD received public comments at three separate stages in the development of the *Year 29 Consolidated Plan*. A Needs Hearing was held early in the planning stage to give citizens an opportunity to participate in the process of needs identification and the establishment of funding priorities. A second hearing was held after the release of the *Year 29 Preliminary Consolidated Plan,* a draft version of the *Plan* released for public comment and input. Revisions were incorporated into the *Year 29 Proposed Consolidated Plan*, which was distributed for public comment and presented to City Council for consideration and adoption. The hearing for the *Year 29 Preliminary Consolidated Plan* met the public hearing requirements specified in HUD regulations. The public raised issues at these three hearings which are summarized below.

■ Needs Hearing

At the Needs Hearing on Dec. 10, 2002, 28 neighborhood representatives, housing professionals and private citizens offered testimony regarding the housing and community development needs within the city. Individuals representing the interests of persons with physical disabilities, the elderly and community development organizations characterized the specific needs facing their constituencies and offered recommendations for local spending priorities.

Needs mentioned at the hearing centered around the following areas: housing for special needs and very-low income families, commercial revitalization, workforce development, housing counseling, anti-predatory lending, preservation of green space and blight removal. Suggestions were made to increase the effectiveness of the Neighborhood Transformation Initiative and the public acquisition process. Concerns were raised about the impact of the end of the Settlement Grant Program. Funding was requested for technical assistance, housing counseling services, expansion of CDC service capacities, housing preservation, specific projects, populations and neighborhoods.

■ Hearing on Preliminary Consolidated Plan

On March 27, 2003, OHCD held a public hearing to receive comments on the *Year 29 Preliminary Consolidated Plan*. Community representatives and residents expressed support for the *Consolidated Plan* and specific programs currently funded by OHCD. OHCD received comments regarding the appropriateness of certain funding decisions and current policy directions, and general remarks on ongoing programs and funding needs in specific neighborhoods. A summary of comments received follows:

Funding decisions: Support was expressed for various programs including community planning, housing counseling, anti-predatory lending activities, greening programs, and the Homeownership Rehabilitation Program. However, concerns were raised about the elimination of the Settlement Grant Program and other programs due to federal budgetary cuts and inadequate funding for several other programs. Suggestions were made to reinstate and/or expand them by using NTI and/or City general funds to pay for increased levels of activity.

Other Issues: Additional issues mentioned at the hearing for the *Year 29 Preliminary Consolidated Plan* are listed below:

- Economic development proponents urged the City to spend more funds for economic development and employment and training services.
- Several organizations urged the City to increase funding on social services and technical support for community development corporations.
- Comments were given criticizing the delays in the condemnation/acquisition process.
- Advocates for the disabled testified in support of increased funding for more affordable accessible housing because a large percentage of people with disabilities have low incomes.
- Further comments or requests for housing and community development assistance were made by representatives from the following neighborhoods and organizations: WCRP, Tenants' Action Group, Nicetown Community Development Corp., ActionAIDS, New Kensington Community Development Corp., Kensington South Community Development Corp., Congreso, PCA, Philadelphia Senior Center, Impact Services, HCA, YouthBuild, Partnership Community Development Corp., PA Horticultural Society, Project H.O.M.E., H.E.L.P., Dignity Housing, Metropolitan Career Center and Hunting Park NAC.

■ Hearing on Proposed Consolidated Plan

On June 2 and 5, 2003, public hearings were held before City Council's Finance Committee to receive comments on the *Year 29 Proposed Consolidated Plan* and to obtain approval of the Council bill authorizing the application for federal and state funds. Testimony received at the hearing covered a diverse set of issues and concerns.

Currently funded programs that received supporting testimony included Homeownership Rehabilitation Program, Adaptive Modification Program, vacant land management, anti-predatory lending activities, neighborhood planning and gardening, housing counseling, capacity building for community development corporations, economic development, self-sufficiency pilot program and homelessness prevention. Following is a summary of suggestions and comments received at the public hearing:

Neighborhood Transformation Initiative: Citizens expressed support for the Neighborhood Transformation Initiative and made the following suggestions:

- Reprogram $10 million of demolition funds from NTI bond proceeds to support the Neighborhood-Based Rental Rehabilitation Program, the Targeted Basic Systems Repair Program and the Adaptive Modification Program.
- Reinstate home inspection services in conjunction with the Settlement Grant Program.

CDC and Other Concerns: Private citizens and representatives from Philadelphia Association of CDCs, New Kensington Development Corp., South of South Neighborhood Association, Dignity Housing, PEC, Housing Consortium for Disabled Individuals, Philadelphia Corporation for Aging, Metropolitan Career Center and YouthBuild made suggestions to improve existing programs and requested funding for neighborhood development. Comments were also made to increase funding to housing counseling, affordable housing for the disabled and community gardening.

As a result of the City Council hearings, funding was increased for the Neighborhood-Based Rental Rehabilitation Program, the Targeted Basic Systems Repair Program and the Adaptive Modification Program, and to fund the Child Care Health and Safety Fund. These budgetary changes are reflected in the final *Year 29 Consolidated Plan*.

CDBG Eligible Census Tracts for Area-Wide Activities
2000 Census Data
Year 29 Eligible Areas

OHCD Map of Neighborhoods

"Neighborhoods" are defined here for the purpose of meeting HUD requirements.

Additional Information Requested by City Council

In 2000, 2001 and 2002, 2003 as part of the ordinances authorizing the submission of the *Consolidated Plans* for Year 26, Year 27, Year 28 and Year 29, 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). A map locating NACs, City Council Districts (prior to redistricting) and low- and moderate-income tracts is included.
- **Listing of funding amount by category of CDBG eligible activities**
- **Geographic boundaries of all proposed projects**
- **Minority Benefit**
- **Anti-Displacement Strategy**
- **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 29 Consolidated Plan*.

2. Assessment of Community Development Needs and Needs of Homeless Population

This information can be found in the "Housing and Homeless Needs Assessment" and the "Housing Market Analysis" sections of the *Year 29 Consolidated Plan.*

3. 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 29 Consolidated Plan*.

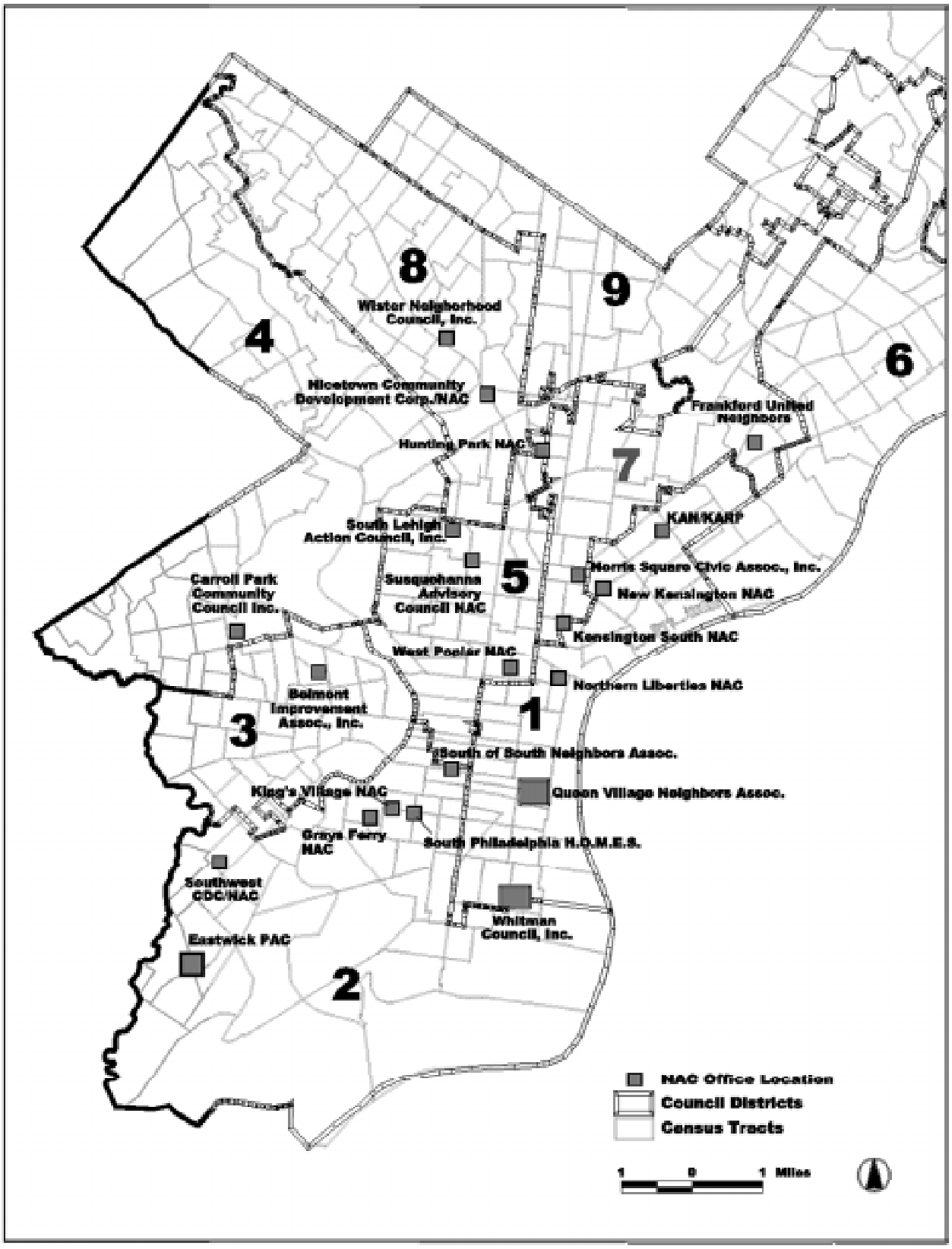
4. Detailed budget outlining specific program delivery costs for each project.

The Y*ear 29 Consolidated Plan* categorizes operating costs as program delivery or administration, in accordance with federal regulations. As defined as 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. The breakdown of CDBG program delivery and administrative costs is provided in the Budget Detail of the *Year 29 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.

5. Strategy for neighborhood revitalization plans.

The Philadelphia City Planning Commission will develop neighborhood revitalization plans in the context of the Neighborhood Transformation Initiative. Results of these activities, which will integrate CDBG-related planning into the overall Neighborhood Transformation Initiative, will be reported to City Council.

City of Philadelphia
Neighborhood Advisory Committees by Council Districts



CDBG Budget for Year 29 by Eligibility Categories

CFR Number	HUD Activity Category	Con Plan Line Title	Amount (000)	Council District	Category Subtotal	Category %
570.201(a)	Acquisition	MLK Acquisition	200	1		
					200	0.3%
570.201(b)	Disposition		0		0	0.0%
570.201(c)	Public Facilities and Improvements	Philadelphia Green	475	Citywide		0.0%
		Neighborhood Gardening Assn.	25	Citywide		
		New Kensington Open Space	75	1		
		NHS Community Improvements	150			
					725	1.0%
570.201(d)	Clearance	Environmental Clearance	150			
					150	0.2%
570.201(e)	Public Services	Housing Counseling	3,705	Citywide		
		Community Legal Services	200	Citywide		
		UESF	525	Citywide		
		ECA	350	Citywide		
		Homeless Rental Assistance [Counseling component]	400	Citywide		
		Dignity Housing	200	Citywide		
		Communities in Schools	200	Citywide		
		Metropolitan Career Center	75	Citywide		
		Congreso-APTitude Program	65	Citywide		
		YouthBuild Philadelphia	800	Citywide		
		Enterprise Zones	250	3,4,7		
		Special Services Dist.	300	Citywide		
		Targeted Neigh. Support Grant Services	1,046	2,3,5,6,7,8		
		Self-Sufficiency Program/HCDI	50	Citywide		
					8,166	10.5%
570.201(f)	Interim Assistance		0		0	0.0%
570.201(g)	Payment of Non-Federal Share		0		0	0.0%
570.201(h)	Urban Renewal		0		0	0.0%
570.201(i)	Relocation	Logan-Acquisition/Relocation	300	9		
					300	0.4%
570.201(j)	Loss of Rental Income		0		0	0.0%
570.201(k)	Housing Services		0		0	0.0%
570.201(l)	Privately-owned Utilities		0		0	0.0%
570.201(m)	Construction of [Public] Housing		0		0	0.0%
570.201(n)	Homeownership Assistance		0		0	0.0%
570.201(o)	Micro-enterprises	Child Care Health & Safety Fund	5,000	Citywide	5,000	6.5%
570.201(p)	Technical Assistance	Neighborhood Services	1,400	1,2,3,4,5,7,8		
		Vacancy Prevention Activities	25	Citywide		
		Institute for the Study of Civic Values	50	Citywide		
		Phila. Association of CDCs	50	Citywide		
		Neighborhood Information System	50	Citywide		
		ECA	75	Citywide		
					1,650	2.2%
570.201(q)	Assistance to Institutions of Higher Learning		0		0	0.0%

CFR Number	HUD Activity Category	Con Plan Line Title	Amount (000)	Council District	Category Subtotal	Category %
570.202	Rehabilitation and Preservation	NB Based Rental	5,048	Citywide		
		SHARP	125	Citywide		
		Homeownership Rehab Program	2,000	Citywide		
		PHIL Loans	1,000	Citywide		
		NHS Loan Program	300	3,4		
		NHS Model Blocks Program	125	Citywide		
		Impact Services	129	Citywide		
		Adaptive Modifications	2,000	Citywide		
		Program Delivery PHDC	6,537	Citywide		
		Program Delivery RDA	7,961	Citywide		
		Program Delivery L&I	1,440	Citywide		
					26,665	34.5%
570.203	Special Economic Development Activities	PIDC Loans and Grants	4,500	Citywide		
		PIDC-Neighborhood Dev. Fund	1,000	Citywide		
		PCDC-For-Profit Business Assistance	2,000	Citywide		
		PCDC-Small Business Commercial Improvement Program	470	Citywide		
		Neighborhood Development Grants	1,250	Citywide		
		Program Delivery Economic Dev.	2,628	Citywide		
					11,848	15.5%
570.204	Special Activities by CBDOs		0		0	0.0%
570.205	Eligible Planning/Capacity Building, etc.	Homeownership Counseling Association	75	Citywide		
		Planning/Marketing Grants	200	Citywide		
		Pre-development Financing	200	Citywide		
		TA/Homeless	50	Citywide		
		TA/Disabled	50	Citywide		
		Community Design Collaborative	100	Citywide		
		Market-Rate Housing Initiatives	200	Citywide		
		PNDC T/A Program	75	Citywide		
		LISC	50	Citywide		
					1000	1.3%
570.206	Program Administration Costs	General Administration	10,246			
					10,246	13.3%
570.705(c)	Section 108 Loan Repayments	Rental and Homeownership Yr 21	3,231	Citywide		
		Homeownership Zone Yr 22	1,970	5		
		Year 22	1,839	Citywide		
		Year 23	2,561	Citywide		
		Year 24	1,757	Citywide		
					11,358	15.2%
	GRAND TOTAL		**77,308**			

Geographic Boundaries of CDBG-Funded Activities

	NEIGHBORHOOD(S)	NORTHERN BOUNDARY	EASTERN BOUNDARY
HOUSING PRODUCTION			
A. Affordable Homeownership Housing			
1. Neighborhood-Based Homeownership Production			
2. Homestart	West Philadelphia Empower. Zone	Lancaster Ave.	Lancaster Ave.
	Brewerytown (North Central)	Lehigh Ave.	N. Broad, N. 19th
	Elmwood / Upper SW Phila.	Baltimore Ave.	PA RR Btw Paschall/ Grays Ferry Avenues
	Susquehanna	Lehigh Ave.	22nd St.
3. New Construction Program	Citywide		
B. Affordable Rental Housing			
1. Neighborhood-Based Rental Production	Citywide		
2. Public Housing Production			
- Martin Luther King-Acquisition	Hawthorne	South St.	S. 10th
3. Development Financing for Homeless & Special-Needs Housing	Citywide		
4. Development Financing for AIDS-Related Housing	Citywide		
5. Housing Development Assistance	Citywide		
C. Market Rate Initiative	Citywide		
HOUSING PRESERVATION			
A. Housing Counseling			
1. Neighborhood and Citywide Housing Counseling	Citywide		
2. Anti-Predatory Lending Activity	Citywide		
B. Emergency Repairs, Preservation, and Weatherization			
1. Emergency Repair Hotline - Tier 1	Citywide		
2. Heater Hotline - PHDC/ECA	Citywide		
3. Weatherization & Basic Systems Repair Program	Citywide		
4. Weatherization (DCED to PHDC)	Citywide		
5. SHARP Home Repair Program	Citywide		
6. Utility Emergency Services Fund	Citywide		
7. Energy Coordinating Agency	Citywide		
C. Home Equity Financing and Rehabilitation Assistance			
1. Homeownership Rehabilitation Program	Citywide		
2. PHIL Loans	Citywide		
3. Neighborhood Housing Services			
- Loan Program	Citywide		
- Model Blocks	Citywide		
4. Impact Services Building Materials Program	Citywide		
HOMELESS AND SPECIAL NEEDS HOUSING			
A. Emergency Shelter Grant	Citywide		

SOUTHERN BOUNDARY	WESTERN BOUNDARY	CENSUS TRACTS	COUNCIL DISTRICT
Citywide			
Girard Ave.	53rd St.	111	4
Poplar St.	RR btw Sedgley/Glenwood	137, 149, 151, 169	5
	Border to Delaware County	65	3,2
Sedgeley Ave.	26th St.	168,169	5
Christian	S. Broad	part of 15 & 18	1

	NEIGHBORHOOD(S)	NORTHERN BOUNDARY	EASTERN BOUNDARY
B. Housing Assistance - MH/MR	Citywide		
C. Rental Assistance/Homeless	Citywide		
D. HOPWA	Citywide		
E. Dignity Housing	Citywide		
F. Adaptive Modifications	Citywide		
G. Technical Assistance/Planning			
1. Homeless	Citywide		
2. Disabled	Citywide		
H. Self-Sufficiency Program/HCDI	Citywide		
EMPLOYMENT AND TRAINING			
A. Employment/Training Network			
1. Communities in Schools	Citywide		
2. Metropolitan Career Center	Citywide		
3. Congreso-APTitude Program	Citywide		
4. ActionAIDS	Citywide		
B. YouthBuild Philadelphia	Citywide		
ACQUISITION, SITE PREPARATION & RELOCATION			
A. Acquisition/Condemnation			
1. Acquistion			
a. Land Assembly Development Projects	Citywide		
b. Land Bank Acquisition	Citywide		
2. Demolition			
a. Residential	Citywide		
b. Commercial Industrial	Citywide		
c. Curb Side Emergencies	Citywide		
3. Logan - Acquisition/Relocation	Logan Triangle	Louden	
B. Management of Vacant Land			
1. Environmental Clearance	Citywide		
2. Community Gardening-Philadelphia Green	Citywide		
3. Neighborhood Gardens Association	Citywide		
4. New Kensington Open Space Management	Kensington	Dauphin/Kensington Ave.	Lehigh Ave.
B. Site and Community Improvements			
1. NHS Community Improvements	Citywide		
COMMUNITY ECONOMIC DEVELOPMENT			
A. PIDC			
1. Loans and Grants	Citywide		
2. Neighborhood Development Fund	Citywide		
B. PCDC			
1. For Profit Business Assistance	Citywide		
2. Small Business Commercial Improvement Program	Citywide		

Southern Boundary	Western Boundary	Census tracts	Council District
Roosevelt Blvd	N. 11th St.	part of 283 & 284	9
Girard Ave.	N. 6th St.	156-163	1

	Neighborhood(s)	Northern Boundary	Eastern Boundary
C. Enterprise Zones			
1. The Lighthouse	West Kensington	Allegheny Ave., Westmoreland	Kensington Ave.
2. Parkside Association of Philadelphia	Parkside	Lancaster, Parkside Ave.	West River Drive
D. Neighborhood Grant Activities			
1. Pre-Development Grants	Citywide		
2. Planning and Marketing Grants	Citywide		
3. Neighborhood Development Grant Program	Citywide		
4. Special Services District Program	Frankford	Roosevelt Blvd	Cheltenham Ave.
	University City	Girard Ave.	Schuylkill River
	Central Germantown	Stenton Ave.	Chelten, E. High, W. Rittenhouse
E. Targeted Neighborhood Support Grant Activities			
1. Central Germantown Commercial Areas	Central Germantown	Stenton Ave.	Chelten, E. High, W. Rittenhouse
2. Germantown and Lehigh Commercial Areas	Fairhill/Hartranft	Regional RR btw	N. 5th, 6th
	Sedgley/Erie		
3. Cecil B. Moore Commercial Area	Cecil B. Moore	Montgomery Ave	N. Broad
4. West Philadelphia Commercial Area	University City	Girard Ave.	Schuylkill River
5. Frankford Commercial Area	Frankford	Roosevelt Blvd	Cheltenham Ave.
6. South Philadelphia-West of Broad Commercial Area	SW Center City	South St.	S. Broad St.
7. Lower Germantown Commercial Area	SW Germantown	Rittenhouse	Germantown Ave.
8. North Fifth Street & Lehigh Avenue Commercia Area	5th & Lehigh	Indiana Ave.	N. 2nd St.
9. North 22nd Street & Lehigh Avenue Commercial Area	Allegheny West	Schuylkill Expwy./ PA RR btw Wissahickon/Fox	N. Broad
F. Child Care Health and Safety Fund	Citywide		
G. Economic Stimulus Program			
1. PIDC Section 108 Loan Program	Citywide		
COMMUNITY PLANNING AND CAPACITY BUILDING			
A. CDC Support Services and Planning			
1. PNDC T/A Program	Citywide		
2. LISC	Citywide		
3. Institute for the Study of Civic Values	Citywide		
4. Community Design Collaborative	Citywide		
5. Vacancy Prevention Activities	Citywide		
6. Philadelphia Association of CDCs	Citywide		
7. Neighborhood Information System	Citywide		
8. Energy Coordinating Agency	Citywide		
B. Neighborhood Services	Citywide		
SECTION 108 LOAN PRINCIPAL AND INTEREST REPAYMENTS			
a. Rental & Homeownership Dev't. (Yr. 21)	Citywide		
b. Homeownership Zone (Year 22)	Cecil B. Moore	Montgomery Ave	N. Broad
c. Year 22	Citywide		
d. Year 23	Citywide		
e. Year 24	Citywide		

Southern Boundary	Western Boundary	Census tracts	Council District
Dauphin	N. 2nd st, N. 5th St.	163, 176, 177	7,1
PA RR above Mantua, Wyalusing, Girard	N. 54th St.	110, 111	4,3
PA RR btw Torresdale/Tacony	Tacony/Frankford Creeks	292-302	
	42nd, Mantua Ave.	76, 88, 89, 90, 91, 124	3
Wissahickon Ave.	Johnson, Upsal, Cliveden	238, 239, 248-252	8
Wissahickon Ave.	Johnson, Upsal, Cliveden	238, 239, 248-252	8
Montgomery	N. Broad	154, 155, 164-166, 174, 175	5,7
Jefferson	Ridge Ave.	part of 149, 148, 138, 147	5
	42nd, Mantua Ave.	76, 88, 89, 90, 91, 124	3
PA RR btw Torresdale/Tacony	Tacony/Frankford Creeks	292-302	7,6
Wissahickon Ave.	S. 24th St.	13, 14, 19	2
Berkley, Schuylkill Express	Wissahickon Ave.	240, 241, 242, 243, 244	8
York	N. 5th St.	Parts of 163, 164, 175, 176	7
Lehigh	E. River Drive	170, 171, 172, 173	4,5,8
Jefferson	Ridge Ave.	part of 149, 148, 138, 147	5

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. 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 29 will be similar to those served in prior years. No crosstabulation of beneficiaries by race by council district is available.

As the following data demonstrates, minorities are the primary beneficiaries of the CDBG and related programs.

The following information is the most recent available for the major housing programs.

Heater Hotline

Year 28, 1st Three Quarters - Service calls completed:

Race	Number	Percentage
White	303	10%
Black	2,465	81%
Hispanic	243	8%
Asian	12	<1%
Native American	0	<1%
Total	**3,023**	

Basic Systems Repair Program - Tier I

Year 28, 1st Three Quarters - Cases completed:

Race	Number	Percentage
White	58	10%
Black	418	76%
Hispanic	70	13%
Asian	1	<1%
Native American	0	<1%
Total	**547**	

Basic Systems Repair Program - Tier II

Year 28, 1st Three Quarters - Cases completed:

Race	Number	Percentage
White	129	10%
Black	984	79%
Hispanic	120	9%
Asian	3	<1%
Native American	2	<1%
Total	**1,238**	

Basic Systems Repair Program - Tier III

Year 28, 1st Three Quarters - Cases completed:

Race	Number	Percentage
White	0	0%
Black	16	94%
Hispanic	1	6%
Asian	0	0%
Native American	0	0%
Total	**17**	

Housing Counseling

Year 28, 1st Three Quarters - Counseling sessions provided:

Race	Number	Percentage
White	1,550	14%
Black	6,681	62%
Hispanic	2,269	21%
Asian	166	2%
Native American	66	1%
Total	**10,732**	

Settlement Assistance Program

Year 28, 1st Three Quarters - Grants provided:

Race	Number	Percentage
White	24	11%
Black	147	72%
Hispanic	31	15%
Asian	4	1%
Native American	0	0%
Total	**206**	

Neighborhood-Based Rental Housing

Year 28, 1st Three Quarters - Tenants at initial lease up:

Race	Number	Percentage
White	62	7%
Black	714	84%
Hispanic	59	7%
Asian	12	2%
Native American	0	0%
Total	**847**	

Neighborhood-Based Homeownership

Year 28, 1st Three Quarters - Homebuyers:

Race	Number	Percentage
White	1	10%
Black	9	90%
Hispanic	0	0%
Asian	0	0%
Native American	0	0%
Total	**10**	

Homeownership Rehabilitation Program (HRP)

Year 28, 1st Three Quarters: Homebuyers:

Race	Number	Percentage
White	0	0%
Black	21	84%
Hispanic	4	16%
Asian	0	0%
Native American	0	0%
Total	**25**	

PHIL Loan Program

Year 28, 1st Three Quarters - Loans settled:

Race	Number	Percentage
White	30	55%
Black	23	43%
Hispanic	1	2%
Asian	0	0%
Native American	0	0%
Total	**54**	

Housing Opportunities for Persons with AIDS

Year 27* - Persons housed through rental assistance, emergency grants, or residence in a facility:

Race	Number	Percentage
White	299	27%
Black	783	71%
Asian	8	<1%
Native American	1	<1%
Total	**1,091**	

Race	Number	Percentage
Hispanic	169	16%
Non-Hispanic	922	85%
Total	**1,091**	

*HOPWA reports Hispanic/Non-Hispanic separately from racial categories

Relocation Plan

The Relocation Plan will be administered by the Redevelopment Authority's Residential Services 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 their 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 the Uniform Relocation Assistance and Real Property Acquisition Polices Act of 1970, as amended (URA).

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 possible after approval of the appropriate funding contract, the relocation staff will conduct a 100-percent survey of site occupants for the purpose of obtaining information of family composition, housing needs and income, and determining 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. They will deliver to the site occupants informational material which explains the relocation service.

B. Relocation Standard (Physical, Occupancy and Ability To Pay)

1. Physical Standards

a. In the certifying that rehousing accommodations are decent, safe and sanitary, Residential Services 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 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 be in sound condition including foundation, exterior walls and roof, interior walls and ceilings, floors, windows, doors and stairs, and that they shall 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 Residential Services Department makes determination 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 $2^1/_4$ 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 and commercial facilities.

C. Temporary Relocation

RDA does not anticipate the need for temporary relocation; however, site occupants will be temporarily relocated whenever it is necessary to alleviate hardship for the site occupant and/or to effect monetary savings

in project costs. However, no site occupant will be temporarily relocated into a facility which is less desirable in character than the housing unit vacated, and the temporary facility will be safe and habitable.

When temporary relocation takes place, RDA will either pay for all expenses connected with the temporary relocation or reimburse the displacee for all eligible out-of-pocket expenses.

The duration and extent of all temporary housing will be kept at a minimum. The temporary relocation will in no way diminish the responsibility of the Residential Services Department in obtaining permanent housing for the site occupants.

D. Relocation Assistance For Families and Individuals

1. RDA's Residential Services 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 statements will be distributed to all site occupants stating:

a. the purpose of the relocation program and the assistance available through the Residential Services 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. since the Federal Housing Administration-(FHA) acquired properties are a relocation resource, a listing of these properties with size and price will be available for examination to assist interested site occupants in contacting real estate agents;

d. that site occupants may apply for public housing, if eligible, and cooperate with the Residential Services 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; and

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 relocatees and will be assisted in making application for public housing and any other low- and moderate-income housing assistance available. PHA informs the Residential Services Department of the disposition of each referral. Those rejected for public housing and other low- and moderate-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 those expressing a preference for relocation to private-rental housing, will be referred to vacancy listings maintained by the Residential Services 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 displaces are referred, other than public housing and housing approved for FHA or VA mortgage insurance, will be inspected prior to referral to secure pertinent data on size and rent of the housing unit and ensure that it 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 Residential Services Department will offer the relocatee referrals to standard housing. If the relocatee moves to a substandard unit and declines the offer of a standard unit, the unit will be reported to the Department of Licenses and Inspections to bring it into conformity with local codes.

4. The Residential Services Department will attempt to trace site occupants who have disappeared from the project area by using available location sources such as employers, school registrations, social agencies, utility records and postal forwarding addresses. When such site occupants are located, the above procedures will apply.

5. The provisions for low- and moderate-income housing assistance available through federal programs will be explained to interested families and individuals.

E. Section 104(d) Requirements

1. RDA will certify that it will follow a residential antidisplacement and relocation assistance plan and make it available to the public. The plan will contain the following components:

a. replace all occupied and vacant occupiable low/moderate-income housing in connection with an activity assisted under the HCD Act; and

b. provide certain relocation assistance to any lower income person displaced as a direct result of (a) the demolition of any dwelling unit or (b) the conversion of a low/moderate-income dwelling unit to a use other than a low/moderate-income dwelling in connection with an assisted activity.

2. The relocatee will be entitled to choose either assistance at URA levels, or the following relocation assistance:

a. advisory services;

b. payment for moving and related expenses;

c. the reasonable and necessary cost of any security deposit required to rent the replacement dwelling unit, and any credit checks;

d. interim living costs;

e. replacement housing rental assistance.

(1) The relocatee will be offered rental assistance equal to 60 times the amount obtained by subtracting the Total Tenant Payment from the lessor of:

(a) The monthly rental and estimated average monthly cost of utilities for a comparable dwelling; or

(b) The monthly rental and estimated average monthly cost of utilities for the decent, safe and sanitary replacement dwelling to which the person relocates.

(2) All or a portion of this rental assistance may be offered through a certificate or housing voucher for rental assistance provided through PHA.

(3) Whenever a Section 8 certificate or voucher is offered, RDA will provide referrals to comparable replacement dwelling units.

II. NON-RESIDENTIAL

A. Determination Of Relocation Needs

A relocation worker will contact each commercial and industrial business concern and non-profit organization to determine relocation needs and to explain benefits available to assist the 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 people in the project area. The Relocation Department will arrange meetings with business owners in the area to explain the program, answer questions and 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 sale. Arrangements will include provisions for listings which include the names and addresses 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.

C. 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 the assistance of professional industrial and commercial realtors in the relocation process. Public, quasi-public and private organizations and agencies dedicated to helping businesses will be sought for their professional expertise. They will identify suitable relocation sites and provide management and financial assistance and advice as needed.

The following agencies may be involved in providing relocation sites and financial assistance:

- Philadelphia Industrial Development Corp.
- Philadelphia Commercial Development Corp.
- Council for Labor and Industry
- Small Business Administration
- City of Philadelphia, Department of Commerce

2004 Capacity Emergency Housing Resources (Homeless Shelters)

Program/Facility	Capacity	Population Served	Change from FY03
ACTS-Master	37	Individuals	0
ACTS-Master	80	Families	+22
ACTS-Woodstock	200	Families	+25
Asociacion de Puertorriquenos en Marcha	24	Families	0
Darlene Morris-616	18	Families	0
Darlene Morris-618	18	Families	0
Darlene Morris-620	18	Families	+18
Darlene Morris-622	18	Families	0
Eliza Shirley	62	Families	0
Eliza Shirley	38	Individuals	0
Francis House	90	Families	0
Gateway Center	75	Individuals	+15
Good Shepherd	11	Individuals	0
House of Friends	5	Individuals	0
Kirkbride	168	Families	+168
Luther House	90	Families	0
McAuley House	6	Individuals	0
Moletta Personal Care	12	Individuals	0
Moletta II	12	Individuals	0
ODAAT-4	71	Individuals	0
ODAAT-15	10	Individuals	0
ODAAT-17	18	Individuals	0
People's Emergency Center	23	Families	0
Ridge Center	205	Individuals	0
Salvation Army-Red Shield	41	Families	0
Salvation Army-Red Shield	8	Individuals	0
SELF-Outley	200	Individuals	0
SELF-Susquehanna	21	Individuals	0
St. Barnabas	100	Families	0
St. John's Hospice	27	Individuals	0
Stenton Family Manor	235	Families	-20
Trevor's Place	35	Families	0
Victory Support Services	25	Individuals	0
Subtotal	*2001*		*228*
Department of Human Services (Adult Services; funded by DHS)	120	Families	+20
Emergency Relocation Program (PHSC; funded by passthru from OHCD)	77	Individuals/families	0
Fast Track Program (Adult Services; funded by OESS)	35	Families	0
Lead Relocation Program (PHSC; funded by Health Department)	39	Families	0
New Keys (BHS; funded by federal grants)	25	Individuals	+25
Ready, Willing and Able (Adult Services; funded by OESS and PWDC)	70	Individuals	0
Subtotal	*366*		*45*
TOTAL	**2367**		**273**

Number of Low/Moderate Housing and Occupied Units from the 2000 Census Data

Council District*	Population	Housing Units	Occupied Units
1	154,441	75,091	66,411
2	135,425	63,475	54,524
3	154,572	66,505	56,748
4	146,317	66,764	60,493
5	141,109	71,628	58,293
6	177,511	72,038	68,111
7	162,380	63,984	57,293
8	153,857	67,571	59,705
9	159,116	60,495	55,829
10	132,822	54,407	52,664
City Total	**1,517,550**	**661,958**	**590,071**

* Council District prior to redistricting

Number and Percent of Low/Moderate Housing and Occupied Units and Age of Housing from the 2000 Census Data

Council District*	Population	Low-Mod persons	% Low-mod in District	% of City's Low-Income	Housing Units	Aging** Homes	% Aging Homes in District	Overcrowded units	%Overcrowded Units in District
1	154,441	97,250	63.0%	10.2%	75,091	48,796	65.0%	3,748	5.0%
2	135,425	120,922	89.3%	12.7%	63,475	31,148	49.1%	3,129	4.9%
3	154,572	105,185	68.0%	11.0%	66,505	36,123	54.3%	3,209	4.8%
4	146,317	79,648	54.4%	8.3%	66,764	28,612	42.9%	1,878	2.8%
5	141,109	97,749	69.3%	10.2%	71,628	31,842	44.5%	3,559	5.0%
6	177,511	91,600	51.6%	9.6%	72,038	17,923	24.9%	1,857	2.6%
7	162,380	115,790	71.3%	12.1%	63,984	22,968	35.9%	5,633	8.8%
8	153,857	94,583	61.5%	9.9%	67,571	33,912	50.2%	2,797	4.1%
9	159,116	95,279	59.9%	10.0%	60,495	21,021	34.7%	4,004	6.6%
10	132,822	55,933	42.1%	5.9%	54,407	3,860	7.1%	1,822	3.3%
City Total	**1,517,550**	**953,939**	**62.86%**	**100.00%**	**661,958**	**244,953**	**37.0%**	**29,355**	**4.4%**

* Council District prior to redistricting

** Homes built prior to 1940

Guide to Agencies and Programs

AACO — AIDS Activity Coordinating Office
BSRP — Basic Systems Repair Program
CDBG — Community Development Block Grant
CDC — Community Development Corporation
DCED — Department of Community and Economic Development (Pennsylvania)
DPH — Department of Public Health (Philadelphia)
ECA — Energy Coordinating Agency
ESG — Emergency Shelter Grant
FY — Fiscal Year
GA — General Assistance
HRP — Homeownership Rehabilitation Program
HOPWA — Housing Opportunities for Persons With AIDS
HUD — U. S. Department of Housing and Urban Development
L&I — Licenses and Inspections Department (Philadelphia)
MEND II — Philadelphia's name for its federal rental rehabilitation program
NAC — Neighborhood Advisory Committee
NBO — Neighborhood-Based Organization
NTI — Neighborhood Transformation Initiative
OESS — Office of Emergency Shelter and Services (Philadelphia)
OHCD — Office of Housing and Community Development (Philadelphia)
OHNP — Office of Housing and Neighborhood Preservation
OMH/MR — Office of Mental Health and Mental Retardation (Philadelphia)
PAB — Private Activity Bond
PCDC — Philadelphia Commercial Development Corp.
PIDC — Philadelphia Industrial Development Corp.
PHA — Philadelphia Housing Authority
PHDC — Philadelphia Housing Development Corp.
PHFA — Pennsylvania Housing Finance Agency
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
SVLAP — Small Vacant Lot Abatement Program
VPRC — Vacant Property Review Committee

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