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 the Mayor’s Executive Order 1-05 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. Executive Order 1-05 established City policy and requirements for contracting opportunities for the participation of Minority (MBE), Women (WBE) and Disadvantaged (DBE) Business Enterprises.

Section 504 of the Rehabilitation Act of 1973 requires that federal fund recipients make their programs and activities accessible to qualified individuals with disabilities. In effect, these regulations are designed to eliminate all vestiges of discrimination toward otherwise qualified individuals. A person is "disabled" within the meaning of Section 504 if he or she: has a mental or physical impairment which substantially limits one or more of such person's major life activities, has a record of such impairment, or is regarded as having such an impairment.

The Americans with Disabilities Act (ADA) of 1990 provides federal civil rights protection in the areas of employment, public services and transportation, public accommodations, telecommunications and other provisions to people who are considered disabled. As is the case with Section 504, the ADA is not an affirmative action statute. Instead, it seeks to dispel stereotypes and assumptions about disabilities and ensure equal opportunity and encourage full participation, independent living and economic self-sufficiency for disabled persons.

OHCD policies that relate to these requirements include:

1. Up-front commitments from developers and general contractors
OHCD will make a concerted effort to maximize local resident training, employment and contracting opportunities by requiring its subrecipients to secure up-front commitments in the form of Affirmative Action Plans (AAPs) to local business firms. Bidder compliance will be evaluated prior to selection and contract awards. Also, competitive proposals will be evaluated on the basis of past performance or evidence of commitment to contract with or employ local concerns.

2. Coordinate job fairs and other local outreach activities
OHCD will continue to work with community development corporations (CDCs), community organizations, developers and others in an effort to create local talent pools of skilled and semiskilled workers for housing and community development activities.

3. Provide local business information on OHCD-assisted projects
OHCD has developed a database of local (Philadelphia-area) construction and construction-related professional firms to assist project sponsors in developing neighborhood benefit strategies for local projects.

4. Support YouthBuild initiatives
The YouthBuild program is one job-readiness approach that has proven to be successful in positioning young people for education, training and long-term employment. OHCD plans to support YouthBuild activities.

5. Utilize the Philadelphia Housing Authority (PHA) Jobs and Skills Bank
OHCD will continue the partnership with PHA to refer qualified residents for employment opportunities in OHCD-assisted projects.

6. Meet or exceed federal program accessibility requirements
OHCD policy ensures that, where practicable, rental and homeownership projects will be developed to exceed federal standards of accessibility.

The Commonwealth as a Funding Resource

The Commonwealth of Pennsylvania Department of Community and Economic Development (DCED) has historically made available to Philadelphia up to 20 percent of the total state allocation for housing, 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 six 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. In 2004, DCED instituted the Elm Street program to provide planning assistance for residential neighborhoods adjacent to commercial corridors. In 2005, the City received an Energy Harvest grant from the Department of Energy. This grant will assist in the development of energy efficient housing in the 4900 block of Girard Avenue.

In addition to the programs listed, the Commonwealth also provides funding to the City through existing programs of the City Commerce Department, the City Department of Public Welfare and several other departments.

Section 8 Eligibility Reference Table: Annual Income

Household Size	Very Low 25%	30%	Low 50%	60%	Moderate 80%	Middle 120%
1	**$12,050**	**$14,450**	**$24,100**	**$28,920**	**$38,550**	**$57,840**
2	**13,750**	**16,500**	**27,500**	**33,000**	**44,050**	**66,000**
3	**15,475**	**18,600**	**30,950**	**37,140**	**49,550**	**74,280**
4	**17,200**	**20,650**	**34,400**	**41,280**	**55,050**	**82,560**
5	**18,575**	**22,300**	**37,150**	**44,580**	**59,450**	**89,160**
6	**19,950**	**23,950**	**39,900**	**47,880**	**63,850**	**95,760**
7	**21,325**	**25,600**	**42,650**	**51,180**	**68,250**	**102,360**
8	**22,700**	**27,250**	**45,400**	**54,480**	**72,650**	**108,960**
More than 8 in household, add per person:						
Annual	**1,376**	**1,652**	**2,752**	**3,302**	**4,404**	**6,605**

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. 11, 2005. 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	**$14,365**	**$ 1,194**
2	**19,245**	**1,604**
3	**24,135**	**2,011**
4	**29,025**	**2,419**
5	**33,915**	**2,826**
6	**38,805**	**3,234**
7	**43,695**	**3,641**
8	**48,585**	**4,049**
More than 8 in household, add per person:		
	4,890	**408**

These figures are calculated to 150 percent of federal poverty-level guidelines. They are effective as of Feb. 18, 2005.

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	**$102,722**	**$108,104**
1 bedroom	**$118,441**	**$123,919**
2 bedrooms	**$142,841**	**$150,687**
3 bedrooms	**$182,837**	**$194,936**
4+ bedrooms	**$203,688**	**$213,979**

The maximum mortgage limits 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 10 percent of the total units must be accessible for people with physical/mobility impairments and 4 percent for people with hearing or vision impairments. The City of Philadelphia supports the concept of visitability for accessible housing design and encourages all housing developers to include visitability design features. To the extent feasible, all new construction housing development projects must include visitability design features. This includes at least one no-step entrance at either the front, side, back or through the garage entrance. All doors (including powder/bathroom entrances) should be 32 inches wide and hallways and other room entrances, at least 36 inches wide.

8. All housing projects developed with City housing funds must comply with the City's Model Affirmative Marketing Plan (MAMP) which requires developers receiving City funds to market accessible housing units to the disabled community for a 30-day period prior to marketing accessible and non-accessible housing units to the general public on the Home Finder website.

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	**$102,722**	**$108,104**
1 bedroom	**$118,441**	**$123,919**
2 bedrooms	**$142,841**	**$150,687**
3 bedrooms	**$182,837**	**$194,936**
4+ bedrooms	**$203,688**	**$213,979**

The maximum mortgage limits are subject to change.

5. The unit must be sold at fair market value as determined by an independent appraisal. Waivers may be granted on a case-by-case basis in neighborhoods where the fair market value is not affordable to low- or moderate-income buyers.

6. The developer must comply with local, state, and federal regulations including wage rate, MBE/WBE/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 10 percent of the units, or at least one unit, must be disabled accessible for persons with mobility impairments and 4 percent for people with hearing or vision impairments. For rehabilitation projects, the developer must make reasonable accommodations for buyers with special needs. The City of Philadelphia supports the concept of visitability for accessible housing design and encourages all housing developers to include visitability design features. To the extent feasible, all new construction housing development projects must include visitability design features. This includes at least one no-step entrance at either the front, side, back or through the garage entrance. All doors (including powder/bathroom entrances) should be 32 inches wide and hallways and other room entrances, at least 36 inches wide.

9. All housing projects developed with City housing funds must comply with the City's Model Affirmative Marketing Plan (MAMP) which requires developers receiving City funds to market accessible housing units to the disabled community for a 30-day period prior to marketing accessible and non-accessible housing units to the general public on the Home Finder website.

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	**$102,722**	**$108,104**
1 bedroom	**$118,441**	**$123,919**
2 bedrooms	**$142,841**	**$150,687**
3 bedrooms	**$182,837**	**$194,936**
4+ bedrooms	**$203,688**	**$213,979**

The maximum mortgage limits 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 10 percent of the total units must be accessible for people with physical disabilities/ mobility impairments and 4 percent for people with hearing or vision impairments. The City of Philadelphia supports the concept of visitability for accessible housing design and encourages all housing developers to include visitability design features. To the extent feasible, all new construction housing development projects must include visitability design features. This includes at least one no-step entrance at either the front, side, back or through the garage entrance. All doors (including powder/bathroom entrances) should be 32 inches wide and hallways and other room entrances, at least 36 inches wide.

9. All housing projects developed with City housing funds must comply with the City's Model Affirmative Marketing Plan (MAMP) which requires developers receiving City funds to market accessible housing units to the disabled community for a 30-day period prior to marketing accessible and non-accessible housing units to the general public on the Home Finder website.

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 19-30 (FY 1994-2005)

Activity and Project		Amount	CDBG Year	Units*	Comments/Status
Acquisition, Demolition, Site Preparation, Remediation					
Cecil B. Moore	Acquisition and demolition	$49,000	19		Completed
Ludlow	Acquisition — Homeownership	$539,000	19		Completed
LaTorre	Demolition	$170,000	20		Completed
Francisville Design Competition	Acquistion	$543,500	21		Completed
CBM Acquisition	Acquisition	$500,000	21		Completed
HERO	Acquisition—Special Needs	$18,333	21	1	Completed
Raymond Rosen Replacement	Acquisition/site work	$784,000	21		Completed
Potters House Mission	Acquisition—Special Needs	$18,333	21	25	Completed
1536 Haines St.—YouthBuild	Acquisition	$60,000	21		Completed
747 S. Broad St.	Acquisition	$1,500,000	24		Completed
Jefferson Square	Acquisition	$1,000,000	24		Completed
	Total	*$5,182,166*		*26*	
Homeownership Developments					
Poplar Nehemiah	Homeownership (acquisition/site)	$1,200,000	19		Completed
2900 York St.	Homeownership rehab	$250,000	19	4	Completed
Poplar Nehemiah	Homeowner new construction	$4,000,000	21	65	Completed
Homestart-SWCC	Homeownership rehab	$623,970	21	7	Completed
Sears Street	Homeownership (acquisition/remediation)	$39,072	21		Completed
Homestart—Mantua	Homeownership rehab	$376,030	21	4	Completed
Ludlow Village	Acquisition and development	$1,500,000	21	23	Completed
Sears Street Homeownership	Homeownership rehab	$1,500,000	22	21	Completed
Beechwood Homeownership	Homeownership new const. and rehab	$1,749,000	22	14	Completed
Poplar Nehemiah	Homeownership new construction	$6,000,000	22	87	Completed
Homestart — Mantua	Homeownership rehab	$254,245	22	3	Completed
CBM Homeownership Zone	Homeowner new const. and rehab	$2,251,100	22		Underway
CBM Homeownership Zone	Homeowner new const. and rehab	$14,000,000	HZ-23	296	Underway
Homestart	Homeownership rehab	$1,000,000	23	12	Completed
Poplar Nehemiah	Homeownership new construction	$2,396,500	23	35	Completed
Homeownership Rehab Program	Homeownership rehab	$750,000	23	30	Completed
3100 Berks Street	Homeownership rehab	$1,000,000	24	9	Completed
CBM Homeownership Zone	Homeownership new construction and rehab	$8,000,000	24		Underway
Year 25 Homestart	Homeownership rehab	$1,000,000	25		HUD application pending
Year 25 Neighborhood-Based Homeownership	Homeowner new const. and rehab	$2,500,000	25		HUD application pending
Year 25 Homeownership Rehab Program	Homeownership rehab	$500,000	25		HUD application pending
	Total	*$50,889,917*		*610*	
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 construction	$1,000,000	21	470	Completed
Southwark Plaza	PHA/rental rehab and new construction	$1,000,000	23		Completed
	Total	*$2,000,000*		*470*	

Activity and Project		CDBG Amount	Year	Units*	Comments/Status
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
Lower Germantown II	Rental rehabilitation	$400,000	19	50	Completed
Tioga Gardens	Rental rehabilitation	$400,000	19	33	Completed
South 55th St.	Rental rehabilitation	$560,000	19	20	Completed
YouthBuild	Rental rehabilitation	$196,902	19	4	Completed
Belmont Affordable Housing IV	Rental rehabilitation	$324,000	20&23	11	Completed
Belmont I	Rental rehabilitation	$425,000	21	17	Completed
Brantwood II	Rental rehabilitation	$500,000	21	16	Completed
Universal Court	Rental rehabilitation	$990,000	21	32	Completed
CBM Village	Rental rehabilitation	$1,100,000	21	34	Completed
Sarah Allen IV	Rental rehabilitation	$852,000	21	40	Completed
Year 21 Remaining Balance Rental Hsg	Rental rehabilitation	$23,000	21		
North 11th Street Rental	Rental rehabilitation	$1,214,000	22	43	Completed
Belmont Affordable II	Rental rehabilitation	$455,000	23	20	Completed
Chatham Apartments	Rental rehabilitation	$1,060,000	21&23	44	Completed
St. Anthony's Apartments	Rental rehabilitation	$1,500,000	23	53	Completed
Kings Highway II	Rental rehab and new construction	$319,138	23	31	Completed
Anthony Wayne School	Rental rehabilitation	$500,000	24	39	Completed
Year 25 Neighborhood-Based Rental	Rental rehab and new construction	$4,000,000	25		HUD application pending
	Total	*$18,167,040*		*572*	
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	Completed
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*		*1198*	
Special-Needs Projects					
Station House (VOA)	Special-needs rental rehab	$1,500,000	21	108	Completed
Haddington II	Special-needs rental rehab	$760,000	21	28	Completed
Mid-City YWCA	Special-needs rental rehab	$2,000,000	21	60	Completed
Interac Capacity Building	Special-needs rental rehab	$18,333	21	8	Completed
Rowan Homes I Capacity Building	Special-needs rental rehab	$18,333	21	3	Completed
1260 Housing Capacity Building	Special-needs rental rehab	$18,333	21	1	Completed
PEC—Rowan House	Special-needs rental rehab	$500,000	21	26	Completed
PCAH Capacity Building	Special-needs rental rehab	$18,333	21	1	Completed
Marlton Residences	Special-needs rental rehab	$1,250,000	21	25	Completed
RHD Clapier Street	Special-needs rental rehab	$11,113	21	1	Completed
Partnership Homes II	Special-needs homeownership rehab	$43,889	21	1	Completed
Appletree Housing (Haddington)	Special-needs rental rehab	$1,500,000	23	20	Completed
Salvation Army Reed House	Special-needs rental rehab	$924,389	23	66	Completed
Rowan Homes II	Special-needs rental new const.	$1,510,862	23	30	Completed
Year 23 Special-Needs Development Financing	Special-needs development	$298	23		Unallocated
Year 25 Special-Needs Development Financing	Special-needs development	$500,000	25		HUD application pending
	Total	*$10,573,883*		*378*	
Unallocated to Specific Projects/Balances Remaining					
Unallocated		3,000	19		
	Total	*$3,000*			
Grand Total		$108,415,000		3476	

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, gender identity, sexual orientation, having AIDS or being perceived to have AIDS, national origin, ancestry, physical handicap or age. No person will be excluded on any of these grounds from participation in the City's Community Development Program. The City will ensure that all equal opportunity regulations be enforced in its community development activities and no form of discrimination will be practiced in any phase of its programs. Full reporting on program participation — both beneficiaries and contractors — will be made available in accordance with the reporting provisions of City Council Ordinance 1029AA.

■ Income Distribution of Direct Program Beneficiaries

Local Ordinance 1029AA requires that 75 percent of a Community Development Program year funds, exclusive of administration and program management costs, directly benefit very low-, low- and moderate-income people. This exceeds the current federal requirements. In all federally and state-funded housing and economic development programs sponsored by the City, more than 75 percent of the beneficiaries must meet federal Section 8 income guidelines or, if applicable, the federal poverty guidelines. Very low-, low- and moderate- income persons are income- eligible, and are the beneficiaries, for all City-sponsored housing and economic development programs, except as follows:

- the 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 31 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 31 Preliminary Consolidated Plan*, a draft version of the *Plan* released for public comment and input. Revisions were incorporated into the *Year 31 Proposed Consolidated Plan*, which was distributed for public comment and presented to City Council for consideration and adoption. The hearing for the *Year 31 Preliminary Consolidated Plan* met the public hearing requirements specified in HUD regulations. The issues raised by the public at these three hearings are summarized below.

■ Needs Hearing

At the Needs Hearing on Dec. 7, 2004, neighborhood representatives, housing professionals and private citizens offered testimony regarding the housing and community development needs within the city. Nine additional individuals or organizations presented written testimony that was incorporated into the record of the hearing. Individuals representing the interests of persons with physical disabilities, tenants, small landlords, the elderly, community development corporations (CDCs) and very low-income persons characterized the specific needs facing their constituencies and offered recommendations for local spending priorities.

Needs mentioned at the hearing centered around the following areas: reductions in federal funding, housing for special-needs and very-low income families, homelessness prevention, housing counseling, anti-predatory lending, commercial development by CDCs, lead-poisoning prevention, financial literacy education and the need for community participation in decision-making. Several speakers supported the establishment of a local Housing Trust Fund and supported additional funding for housing for very low-income persons and the physically disabled. Funding was requested for rental repairs, housing counseling services, neighborhood energy centers, housing preservation, and specific projects, populations and neighborhoods.

■ Hearings on the *Preliminary Consolidated Plan*

On March 17, 2005, OHCD held a public hearing to receive comments on the *Year 31 Preliminary Consolidated Plan*. Community representatives and individuals 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.

Concerns were expressed regarding proposed funding levels for various programs, including housing counseling and anti-predatory lending activities, neighborhood economic development, a program to clear tangled titles, Neighborhood Advisory Committees, Dignity Housing, the Community Design Collaborative, Neighborhood Energy Centers and the Utilities Emergency Assistance Fund. The Philadelphia Corporation for Aging raised operational issues related to the adaptive modifications and senior housing-repair programs. Several speakers expressed concerns about the reduction in new funding available from the Neighborhood Transformation Initiative (NTI) for the adaptive modifications and basic systems repair programs, and about funding for future acquisition for housing developments by CDCs.

Several speakers advocated for the passage of a City Council ordinance to create an affordable housing trust fund and proposed uses for revenue generated by such a fund, including affordable rental housing, homeless and special-needs housing, homeownership housing, accessible housing and adaptive modifications.

■ Hearings on the *Proposed Consolidated Plan*

On June 1, 2005, public hearings were held before City Council's Committees of the Whole and Finance to receive comments on the *Year 31 Proposed Consolidated Plan* and to obtain approval of the Council bill authorizing the application for federal and state funds. At the same time, testimony was heard on the City's proposal for spending under the locally funded NTI for FY 2006. Also heard on June 1 was testimony on an ordinance creating a local Affordable Housing Trust Fund. The City, as part of its testimony, proposed to restore partial funding to the Energy Coordinating Agency's (ECA) technical assistance program. Forty-seven speakers representing citizens, advocates, CDCs and other providers were registered to offer public testimony.

Currently funded programs receiving support included senior housing-repair and adaptive modifications programs, employer-assisted housing and anti-predatory lending programs, homeless and special-needs housing development, community economic development funding and housing counseling. Many speakers supported the creation of a local Affordable Housing Trust fund. Many speakers called for a realignment of NTI funds to provide more resources for homeless prevention activities, home repair programs and adaptive modifications programs.

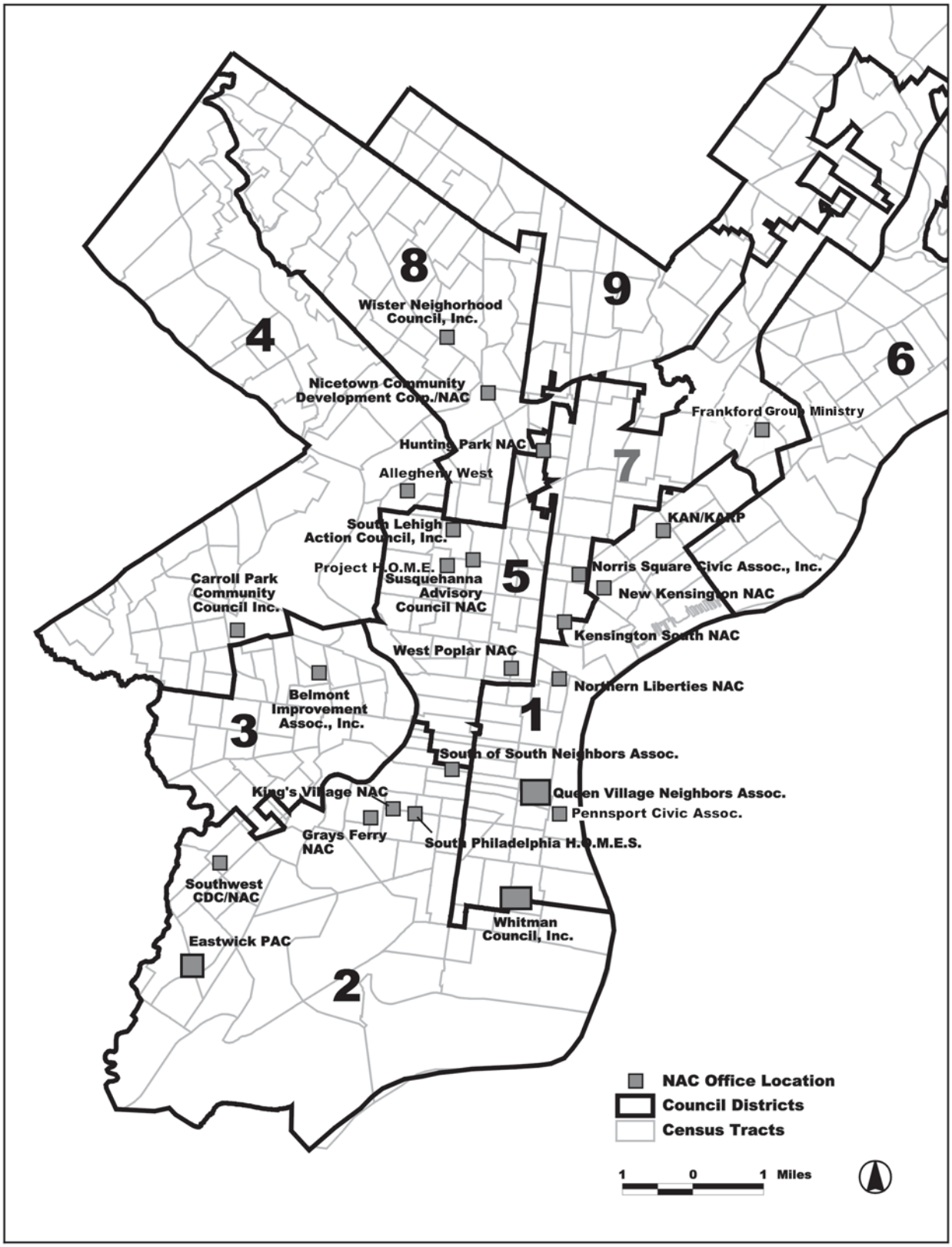
As a result of the City Council hearings, partial funding was restored for the ECA technical assistance program. This change is reflected in the final *Year 31 Consolidated Plan*. At a subsequent hearing, City Council adopted both the Affordable Housing Trust Fund ordinance and an amended NTI budget for FY 2006.

CDBG Eligible Census Tracts for Area-Wide Activities
2000 Census Data
Year 31 Eligible Areas

OHCD Map of Neighborhoods

"Neighborhoods" are defined here for the purpose of meeting HUD requirements.

City of Philadelphia
Neighborhood Advisory Committees by Council Districts



Additional Information Requested by City Council

In 2000, 2001 and 2002 as part of the ordinances authorizing the submission of the *Consolidated Plans* for Year 26, Year 27 and Year 28, City Council requested that certain additional information be provided. This information is provided in the following section. An explanation is provided for items not included.

- **How low- and moderate-income residents in each area benefit from each project**. As indicated in the description of geographic boundaries, most of the projects are citywide in scope. Low/moderate income residents and families may benefit from programs based upon the specific eligibility criteria and application procedures of each program. There is no specific area benefit to these programs; the benefit is based upon consumer demand. Activities carried out by Neighborhood Advisory Committees (NACs) qualify as eligible CDBG-funded activities on an area basis. These activities benefit any resident of areas with 51 percent or more residents with incomes below 80 percent of the Philadelphia area median income (low/moderate income census tracts). A map locating NACs, City Council Districts and low- and moderate-income tracts is included.
- **Listing of funding amount by category of CDBG eligible activities**
- **Geographic boundaries of all proposed projects**
- **Assessment of Community Development Needs**
- **Minority Benefit**
- **Anti-Displacement Strategy**
- **Assessment of yearly needs of homeless population**
- **Number and percentage of low- and moderate-income residents in each Council district**
- **Housing overcrowding and the age of housing in each Council district**

Sources for Items not Included

1. Detailed Housing Assistance Plan

CDBG funds are used to address the housing needs in accordance with the goals of the City's Strategic Plan. Specific activities to be carried out are found in the "Action Plan" section of the *Year 31 Consolidated Plan*.

2. Amount of money specifically allocated for each project.

This information is provided in the Budget Detail under the section "Anticipated Budgetary Resources" of the *Year 31 Consolidated Plan*.

3. Detailed budget outlining specific program delivery costs for each project.

The Y*ear 31 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 as stated in Bill #010373. The breakdown of CDBG program delivery and administrative costs is provided in the Budget Detail of the *Year 31 Consolidated Plan*. OHCD does not track CDBG program delivery costs of specific projects. OHCD, PHDC and RDA each has a cost allocation plan by which certain percentages of those costs are assigned to program delivery expenses and administrative expenses. All program delivery and administrative activities of OHCD, PHDC and RDA benefit low/moderate income residents of Philadelphia.

4. Strategy for neighborhood revitalization plans.

The Philadelphia City Planning Commission is developing neighborhood revitalization plans in the context of the Neighborhood Transformation Initiative.

CDBG Budget for Year 31 by Eligibility Categories

CFR Number	HUD Activity Category	Con Plan Line Title	Amount (000)	Council District	Category Subtotal	Category %
570.201(a)	Acquisition					
		PCDC TNCA Acquisition	125	Citywide		
					125	0.2%
570.201(b)	Disposition		0		0	0.0%
570.201(c)	Public Facilities and Improvements		0		0	0.0%
570.201(d)	Clearance	Environmental Clearance	143	Citywide		
					143	0.2%
570.201(e)	Public Services	Housing Counseling	3,634	Citywide		
		Consumer Credit Counseling	43	Citywide		
		GPUAC- Earned Income Tax Credit	48	Citywide		
		UESF	525	Citywide		
		ECA	333	Citywide		
		Dignity Housing	150	Citywide		
		Community Legal Services	190	Citywide		
		Communities in Schools	190	Citywide		
		YouthBuild Philadelphia	665	Citywide		
		Community Gardening	451	Citywide		
		Neighborhood Gardening Assn.	25	Citywide		
		New Kensington Open Space	71	1,5		
		Targeted Neigh. Support Services	1,386	2,3,4,5,6,7,8		
					7,711	10.6%
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		0		0	0.0%
570.201(j)	Loss of Rental Income		0		0	0.0%
570.201(k)	Housing Services	Homeless Rental Assistance Counseling	200	Citywide		
					200	0.3%
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)	Microenterprises	Pre-development Grants	125	Citywide		
		Planning Grants	125	Citywide		
					250	0.3%
570.201(p)	Technical Assistance	Neighborhood Services	1,710	1,2,3,4,5,7,8		
		Vacancy Prevention Activities	25	Citywide		
		Logan Triangle Area	75	9		
		ECA	40	Citywide		
		Homeownership Counseling Association	65	Citywide		
		Phila. Association of CDCs	43	Citywide		
					1,958	2.7%

CFR Number	HUD Activity Category	Con Plan Line Title	Amount (000)	Council District	Category Subtotal	Category %
570.201(q)	Assistance to Institutions of Higher Learning		0		0	0.0%
570.202	Rehabilitation and Preservation	NB Based Rental	2,448	Citywide		
		BSRP Tier II	8,120	Citywide		
		Homeownership Rehab Program	1,000	Citywide		
		PHIL Loans	950	Citywide		
		NHS Loan Program	285	3,4		
		NHS Model Blocks	95	3,4,5,7		
		NHS Community Improvements	119	3,4		
		SHARP	325	Citywide		
		Impact Services	123	Citywide		
		Adaptive Modifications	1,400	Citywide		
		Program Delivery — Housing	17,250	Citywide		
					32,115	44.2%
570.203	Special Economic Development Activities	PIDC Loans and Grants	4,000	Citywide		
		PIDC-Neighborhood Dev. Fund	1,000	Citywide		
		PCDC-Small Bus. Rev. Loan Fund	1,455	Citywide		
		PCDC Facades and Security Rebates	300	Citywide		
		Neighborhood Development Grants	800	Citywide		
		Program Delivery Economic Dev.	2,078	Citywide		
					9,633	13.2%
570.204	Special Activities by CBDOs		0		0	0.0%
570.205	Eligible Planning/Capacity Building, etc.	TA/Homeless	50	Citywide		
		TA/Disabled	50	Citywide		
		Community Design Collaborative	89	Citywide		
		Market-Rate Housing Initiatives	75	Citywide		
		PNDC T/A Program	64	Citywide		
		Institute for the Study of Civic Values	48	2, 3, 5		
		LISC	48	Citywide		
					424	0.6%
570.206	Program Administration Costs	General Administration	9,669			
					9,669	13.3%
570.705(c)	Section 108 Loan Repayments	Rental and Homeownership Yr 21	2,946	Citywide		
		Homeownership Zone Yr 22	1,683	5		
		Year 22	1,803	5		
		Year 23	2,344	Citywide		
		Year 24	1,714	Citywide		
					10,490	14.4%
	Grand Total		72,718		72,718	100%

Geographic Boundaries of CDBG-Funded Activities

	Neighborhood(s)	Northern Boundary	Eastern Boundary
HOUSING PRODUCTION			
A. Affordable Homeownership Housing			
1. Neighborhood-Based Homeownership Production	Citywide		
2. Homestart	West Philadelphia Empower. Zone	Lancaster Ave.	Lancaster Ave.
	Brewerytown (North Central)	Lehigh Ave.	N. Broad, N. 19th
3. New Construction Program	Citywide		
B. Affordable Rental Housing			
1. Neighborhood-Based Rental Production	Citywide		
2. Development Financing for Homeless & Special-Needs Housing	Citywide		
3. Development Financing for AIDS-Related Housing	Citywide		
4. Housing Development Assistance	Citywide		
C. Market-Rate Housing Initiatives	Citywide		
HOUSING PRESERVATION			
A. Housing Counseling			
1. Settlement Grants	Citywide		
2. American Dream Downpayment Initiative	Citywide		
3. Neighborhood and Citywide Housing Counseling	Citywide		
4. Anti-Predatory Lending Activity	Citywide		
5. GPUAC - Earned Income Tax Credit Categories	Citywide		
B. Emergency Repairs, Preservation, 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		
8. Vacant Property Stabilization	Citywide		
C. Home Equity Financing and Rehabilitation Assistance			
1. Homeownership Rehabilitation Program	Citywide		
2. PHIL Loans	Citywide		
3. Neighborhood Housing Services	Citywide		
- Loan Program			
- Model Blocks			
4. Impact Services Building Materials Program	Citywide		
5. NTI Housing Programs	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

	Neighborhood(s)	Northern Boundary	Eastern Boundary
HOMELESS AND SPECIAL-NEEDS HOUSING			
A. Emergency Shelter Grant	Citywide		
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		
EMPLOYMENT AND TRAINING			
A. Employment/Training Network			
1. Communities in Schools	Citywide		
2. ActionAIDS	Citywide		
B. YouthBuild Philadelphia	Citywide		
ACQUISITION, SITE PREPARATION & COMMUNITY IMPROVEMENTS			
A. Acquisition/Condemnation			
1. Acquisition			
a. NTI MIS Activities	Citywide		
b. Land Acquisition	Citywide		
2. Demolition			
a. Residential	Citywide		
b. Large Vacant Buildings	Citywide		
3. Logan Triangle Area	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.
C. Site and Community Improvements			
1. PNHS Community Improvements	Citywide		
COMMUNITY ECONOMIC DEVELOPMENT			
A. PIDC			
1. Loans and Grants	Citywide		
2. Neighborhood Development Fund	Citywide		
B. PCDC			
1. SBRLF	Citywide		
2. Small Business Commercial Improvement Program	Citywide		
3. TNCA Acquisition	TNCA Corridors		

Southern Boundary	Western Boundary	Census tracts	Council District
Roosevelt Blvd	N. 11th St.	part of 283 & 284	8, 9
Girard Ave.	N. 6th St.	156-163	1
			1, 2, 3, 4, 5, 6, 7, 8, 9, 10

	Neighborhood(s)	Northern Boundary	Eastern Boundary
C. Neighborhood Grant Activities			
1. Pre-Development Grants	Citywide		
2. Planning and Marketing Grants	Citywide		
3. Neighborhood Development Grant Program	Citywide		
D. 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 Areas	Cecil B. Moore	Montgomery Ave	N. Broad
4. West Philadelphia Commercial Areas	University City	Girard Ave.	Schuylkill River
5. Frankford Commercial Areas	Frankford	Roosevelt Blvd	Cheltenham Ave.
6. South Philadelphia-West of Broad Commercial Areas	SW Center City	South St.	S. Broad St.
7. Lower Germantown Commercial Area	SW Germantown	Rittenhouse	Germantown Ave.
8. North 5th Street & Lehigh Avenue Commercial Area	5th & Lehigh	Indiana Ave.	N. 2nd St.
9. North 22nd Street & Lehigh Avenue Commercial Area	Allegheny West	Schuylkill Expwy./	N. Broad
		PA RR btw Wissahickon/Fox	
10. Woodland Avenue Commercial Area			
11. Fishtown & Kensington Commercial Area			
12. Eastern North Philadelphia	West Kensington	Allegheny Ave.	
		Westmoreland	Kensington Ave
13. West Parkside	Parkside	Lancaster, Parkside Ave.	West River Drive
E. Commercial Corridor Support Program	Citywide		
F. 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	Point Breeze		
	Mantua		
	West Poplar		
4. Community Design Collaborative	Citywide		
5. Vacancy Prevention Activities	Citywide		
6. Philadelphia Association of CDCs	Citywide		
B. Neighborhood Services	Citywide		
SECTION 108 LOAN PRINCIPAL AND INTEREST REPAYMENTS			
a. Rental & Homeownership Dev. (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
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
			2, 3
			1, 5, 7
Dauphin St.	North 2nd St., North 5th St.	163, 176, 177	7, 1
PA RR above Mantua, Wyalusing, Girard	N. 54th St.	110, 111	4
		20, 21, 22, 30, 31, 32	2
		108, 109	3
		126, 127, 131, 132, 141	5
Jefferson	Ridge Ave.	part of 149, 148, 138, 147	5

Housing Conditions and Affordability

Philadelphia housing needs have been influenced strongly by broad economic trends that have affected many other cities in the northeastern United States, as well as by unique factors associated with the city's own environment and history. Over the past 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.

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%

The lack of regular maintenance, especially roof maintenance, accelerates property deterioration and increases the cost of compliance with the City's Housing Code. Many housing units in properties occupied by the poorest Philadelphia households are only marginally habitable. Although Philadelphia has high rates of homeownership, and its average rents are significantly below those in many cities of comparable size, blight, abandonment and substandard conditions are pervasive throughout the housing stock occupied by lower-income households.

■ Housing Affordability

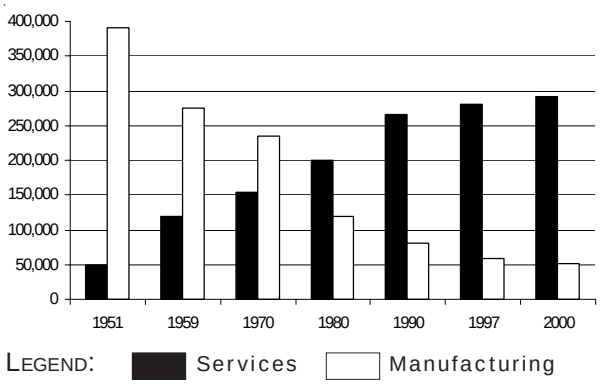
Declining Incomes and Economic Opportunity

Like most urban centers, Philadelphia faced tremendous challenges in the latter half of the 20th century. Advances in transportation, communications and technology, coupled with the decline of the manufacturing and industrial economy, served to direct growth away from cities. Over the past 50 years, Philadelphia has lost more than a quarter of a million jobs.

Figure 1.1

(Source: Bureau of Labor Statistics)

Philadelphia Manufacturing Jobs vs. Service Jobs: 1951-2000



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.

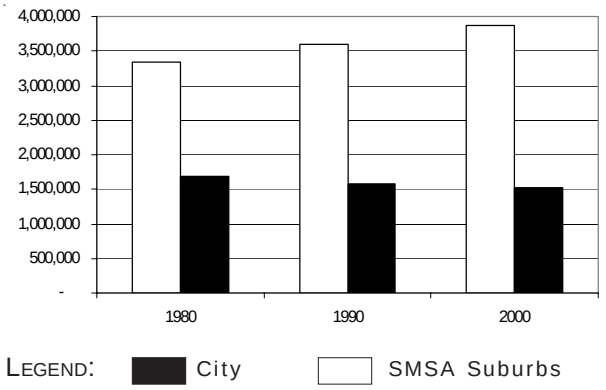
In summary, Philadelphia's housing problems are but one of the more visible manifestations of a long-term regional economic shift. There has been a significant income polarization among residents: many in the inner city, particularly Latinos and African Americans, do not have the skills required by the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

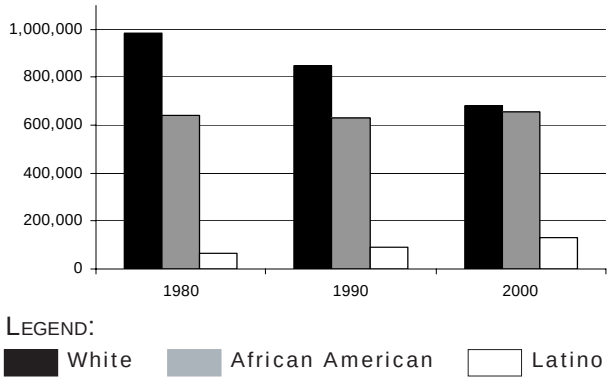
Population: City and SMSA Suburbs



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.

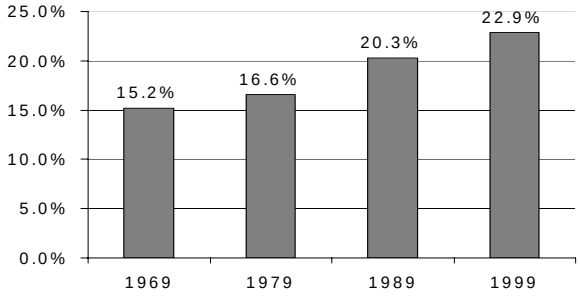
As two-parent families became less common, the population of young children grew. Although the actual number of children under age 5 decreased from 108,202 in 1980 to 98,161 in 2000, the percentage of children under age 5 increased from 6.4 percent to 6.5 percent of the total populations for 1980 and 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

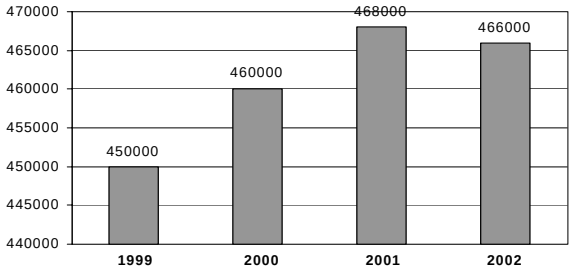


The growth in poverty is also evident from data on the numbers of residents receiving public assistance. As of December 2002, approximately 466,000 individuals received some form of public assistance, such as food stamps, medical assistance, cash assistance or energy assistance. This number represents 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 2000 Census (or 1990 Census where 2000 figures are not yet available) and the C*omprehensive Affordable Housing Strategy (CHAS) Databook*.

■ Definitions

Categories of Income

The U.S. Department of Housing and Urban Development (HUD) has identified four income classifications as target groups for federal assistance resources: Extremely low-income, Low-income, Moderate-income and Middle-income. These classifications are defined as follows:

Extremely Low-Income: Households earning less than 30 percent of median family income (MFI)

Low-Income: Households earning between 31 and 50 percent of MFI

Moderate-Income: Households earning between 51 and 80 percent of MFI

Middle-Income: Households earning between 81 and 95 percent of MFI

The distribution of household income in Philadelphia is such that close to 57 percent of all households 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)	153,302	23%
Low-Income (31 to 50% of MFI)	88,630	14%
Moderate-Income (51% to 80% of MFI)	114,768	20%
Middle-Higher (81% to 95% of MFI)	227,128	8%

(Source: 2000 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 2000 Census:

- **Elderly** one- and two-member households;
- **Small Related** households of two to four persons;
- **Large Related** households, consisting of five or more persons; and
- **All Other** households, including single, non-elderly persons and households comprised of two or more non-related persons.

■ Housing Affordability for Homeowners and Renters

Philadelphia is unique in that it has unusually high rates of homeownership. According to the 1990 Census, 62 percent of all Philadelphia households and 61 percent of Low- and Moderate-Income households lived in owner-occupied dwellings. The 2000 Census shows a slight decline in total homeownership (down to 59 percent) from 1990. This decline, between 1990 and 2000, is consistent with the homeownership rates across several racial/ethnic groups including Whites, African Americans, and Native Americans (Table 1.3). Only Latinos experienced an increase in home-ownership rates; Asians remained the same. Even as property values in some neighborhoods such as Center City, Roxborough and Northern Liberties have appreciated sharply, and homeownership remains an elusive goal for many families, typical housing costs in Philadelphia remain lower than in many other cities. According to the 2000 Census, 38 percent of owner-occupied housing units had a value of less than $50,000; the median value was $59,700.

Table 1.3
Homeownership Rates in Philadelphia Across Racial/ Ethnic Groups

	1990	2000	% Change
White	67	65	-3%
African American	57	55	-3%
Latino	47	51	8%
Asian	43	43	0%
Native American	51	50	-2%

Thousands of homeowners lack the resources to repair or maintain their properties. Although many Low- and Moderate-Income residents are able to acquire housing, they may face declining property values and deteriorated conditions over time due to an inability to keep up with repairs and basic maintenance.

Needs of Renters

The 2000 Census reported that 41 percent of all Philadelphia households lived in rental units. In 1990, when only 38 percent of all households were renters, 45 percent of low- and moderate-income households live in rental units. The 1990 numbers reflect a 5.2 percent decrease in renters since 1980; the decrease in the percentage of households who are renters may be due partly to the loss of affordable rental units. Family members of different generations, or even unrelated individuals, who would prefer to live apart are sometimes forced by circumstances to share a single dwelling.

On average, renters have lower incomes than homeowners, further suggesting that their housing may be more deteriorated and located in neighborhoods with more symptoms of distress. Renters also have an increased likelihood of living in housing that is unaffordable. As the following table demonstrates, renters are almost twice as likely to experience both cost 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 2000 Census. "Market rate" housing in Philadelphia is unaffordable for virtually all households of extremely low-income, and for a substantial number of low-income households. Census data show that, in Philadelphia, the "severe housing cost burden" phenomenon is primarily experienced by extremely low-income households. The relalative 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-In (30% of MFI and below)	15%	46%
Low-Income (31 to 50% of MFI)	32%	13%
Moderate-Income (51 to 80% of MFI)	17%	3%
Middle-Income (81 to 95% of MFI)	4%	.4%

(Source: 2000 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	72%	68%	33%
Percent With a Housing Cost Burden (>30% of income)	12%	20%	30%
Percent With a Severe Cost Burden (>50% of income)	49%	42%	15%

(Source: 2000 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	66%	42%	33%
Percent With a Housing Cost Burden (>30% of income)	41%	23%	30%
Percent With a Severe Cost Burden (>50% of income)	14%	13%	15%

(Source: 2000 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 41 percent of all households in Philadelphia in 2000, they comprise 49 percent of households in the Extremely Low- and Low-Income strata. Latino households comprise 6 percent of all households in 2000 but 5.4 percent of all households earning 50 percent of median income and below. The lower income stratum is largely composed of the working poor, work-ready and chronically unemployed among Philadelphia households while the upper stratum primarily consists of working-class households. The most common housing needs facing families in these two strata are summarized below.

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

	Renters		Owners	
Income Strata	**Total**	**Percent**	**Total**	**Percent**
Extremely Low- & Low-Income	130,939	54	114,650	33
Moderate- & Middle-Income	109,415	46	235,000	67
Total	240,354	100	349,650	100

(Source: 2000 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 131,000 households, roughly 90,000 have a cost burden and 72,000, a severe cost burden. Overall, more than three-quarters have at least one housing problem. These households also lack the income necessary to leave their current housing situations for affordable and decent housing in safe communities. Without some form of rental assistance, most of these households are likely to live in inadequate housing conditions. Resources such as public housing, rental vouchers and certificates and other

types of assisted housing units are critical to meeting the housing needs of these families.

■ Lower Stratum: 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

(Source: 2000 Census, CHAS Databook)

Household by Type, Income, & Housing Problem	Renters					Owners			Total Households (I)
	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)	
1. **Extremely Low-Income (0 to 30% MFI)***	21,115	27,466	9,058	31,919	89,558	29,089	11,496	63,744	153,302
2. % With any Housing Problems	65%	77%	86%	70%	72%	65%	67%	68%	71%
3. % Cost Burden > 30%	16%	13%	12%	8%	12%	27%	11%	20%	15%
4. % Cost Burden > 50%	45%	49%	31%	57%	49%	37%	52%	42%	46%
5. **Low-Income (31 to 50% MFI)***	8,137	14,489	4,243	13,108	39,977	22,548	5,018	48,653	88,680
6. % With any Housing Problems	64%	62%	70%	72%	66%	27%	55%	42%	53%
7. % Cost Burden > 30%	41%	42%	19%	48%	41%	16%	30%	24%	32%
8. % Cost Burden > 50%	20%	8%	2%	21%	14%	10%	22%	13%	13%
9. **Moderate-Income (51 to 80% MFI)***	5,865	16,168	4,077	18,565	44,675	21,533	10,558	70,093	114,768
10. % With any Housing Problems	37%	24%	50%	28%	30%	14%	32%	24%	26%
11. % Cost Burden > 30%	28%	12%	5%	23%	18%	10%	26%	16%	17%
12. % Cost Burden > 50%	8%	1%	0%	2%	2%	4%	6%	3%	3%
13. **Middle Income (81 to 95% MFI)***	5,709	23,082	3,626	31,337	63,754	28,906	26,375	163,374	227,128
14. % With any Housing Problems	11%	9%	39%	6%	9%	5%	10%	7%	8%
15. % Cost Burden > 30%	7%	1%	0%	4%	3%	3%	9%	4%	4%
16. % Cost Burden > 50%	3%	0%	0%	0%	0%	0%	1%	1%	0%
17. **Total Households****	40,826	81,205	21,004	94,929	237,964	102,076	53,447	345,864	583,828
18. % With any Housing Problems	53%	44%	68%	41%	46%	29%	31%	27%	35%

*** Or, based upon HUD adjusted income limits, if applicable. ** Includes all income groups—including those above 95% of MFI.**

Needs of Other Categories of Households

■ Housing Needs of Large Households

Large Related renter households experience housing problems at higher rates across all income categories. Large Renter households of Extremely Low-Income exhibit the single highest incidence of housing problems (90 percent) for all income and tenure groups. Furthermore, more than half of all Large Renter households in this income group experience overcrowding *and* severe cost burdens. As income increases, Large Renter households tend to exhibit a lower incidence of housing cost burdens than do other types of households, presumably because the larger the household, the higher the likelihood that adult children or other adult household members contribute to household income. However, because the incidence of overcrowding remains high as income rises, housing problems are persistently greater for Large Renter households of Moderate- and Middle-Income.

That even Middle-Income Large households have difficulty locating adequate housing in Philadelphia suggests that the existing stock of housing is not capable of meeting their housing needs. Philadelphia rowhouses were built at a time when the current definitions of overcrowding (i.e., more than one person per room) did not apply. The typical rowhouse has two to three bedrooms. A family of five or more often needs at least three bedrooms to be suitably housed.

Evidence also suggests that Latino households may face a greater incidence of overcrowding. According to the 1990 Census, overcrowding affected only 7.4 percent of all renters. However, 19.1 percent of all households in the heavily Latino community of Eastern North Philadelphia experienced overcrowding.

Annually, more than 3,500 homeless families will seek emergency shelter. During the past 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)	294,860	50%	33%	19%	9%
Black (Non-Latino)	239,917	41%	48%	21%	8%
Latino (all races)	21,247	6%	60%	18%	6%
Native American	1,564	0%	44%	28%	7%
Asian & Pac. Islander	20,597	3%	48%	18%	7%

Source: 2000 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	72%	69%	82%
Elderly	65%	60%	70%
Small	76%	75%	87%
Large	87%	67%	74%

Source: CHAS Databook, Table 7, HUD, 2000.

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	68%	66%	73%
Elderly	65%	63%	68%
Small	70%	70%	74%
Large	79%	64%	71%

Source: CHAS Databook, Table 7, HUD, 2000.

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, estimated in 2003 that one out of five Philadelphians is disabled; approximately 300,000 persons citywide. Recent census data indicate that if temporary disabilities are included, two out of five Philadelphia residents sustain a disability.

Disabled individuals seeking supportive housing or supportive services are generally economically disadvantaged. Ninety-nine percent of the telephone calls received by HCDI's housing counseling program between July 1, 2001, and June 30, 2002, were from disabled people who met HUD's low-income guidelines. Of these, 87 percent had incomes below 25 percent of the median income and 12 percent had incomes at or below 50 percent of median.

HCDI found that the vast majority of the disabled population who ask service agencies for assistance derive income from Supplemental Security Income (SSI). SSI is at most $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, 2004, 20,388 persons in the five counties of southeastern Pennsylvania, including Philadelphia, had been reported as diagnosed with AIDS. Of these, 84 percent resided in Philadelphia, and 16 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, 2003		June 30, 2003- June 30,2004		Total	
County	**No.**	**%**	**No.**	**%**	**No.**	**%**
Philadelphia (PA)	16,245	84.3	1,002	90.4	17,247	84.6
Bucks (PA)	638	3.3	17	1.5	655	3.2
Chester (PA)	448	2.3	27	2.4	475	2.3
Delaware (PA)	1,175	6.1	30	2.7	1,205	5.9
Montgomery (PA)	774	4.0	32	2.9	806	3.9
Total	**19,280**	**100.0**	**1,108**	**100.0**	**20,388**	**100.0**

(Source: "AIDS Surveillance Quarterly Update," Philadelphia Department of Public Health, June 2004)

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) (55 percent) and of heterosexual AIDS cases (75 percent). Whites comprise 40 percent of MSM cases and 11 percent of heterosexual AIDS cases; Latinos comprise 5 percent of MSM cases and 13 percent of heterosexual AIDS cases.

In Philadelphia, the proportion of new cases diagnosed which arise from MSM fell steadily through the 1990s, while the proportion attributable to injecting drug use and heterosexual sex increased. Prior to 1989, MSM accounted for more than 75 percent of the Philadelphia cases, while injecting drug use (without MSM) accounted for approximately 10 percent of cases, and heterosexual contact without injecting drug use accounted for less than 2 percent of cases. In 2002, MSM accounted for 25.3 percent of newly diagnosed cases, injecting drug use (without MSM) accounted for 29.5 percent of cases, and heterosexual sex accounted for 42.7 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%	24.0%
African American	43.2%	65.1%
Latino	8.5%	10.4%
Asian/Pacific Islander	4.5%	0.4%
Native American	<1.0%	0.1%

(Source: "AIDS Surveillance Quarterly Update," Philadelphia Department of Public Health)
***cumulative to June 30, 2004**

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 30.9 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, 2004**		**June 1, 2003 - June 30, 2004**	
Gender	**No.**	**%**	**No.**	**%**
Male	13,513	78.3	692	69.1
Female	3,734	21.7	310	30.9
Total	**17,247**	**100.0**	**1,002**	**100.0**

(Source: "AIDS Surveillance Quarterly Update," Philadelphia Department of Public Health, June 2004)

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 (OBH), 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 that an unmet need exists to provide 10,966 mentally ill/mentally-disabled individuals with housing.

Persons With Mental Disabilities

According to OBH 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 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 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 provides supportive daytime services to more than 2,500 individuals and their families each year.

According to OBH, 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.

Table 2.14(a) OHCD/RDA Funded Accessible/Adaptable Rental Housing Units

CDBG Yr	Project Name	Developer	Address	NC/Rehab	Complete	Sing/Mult	Units	Access	Mobility	Hear/Vis
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	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	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	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	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	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	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	23	
24	16th & Reed St. Apartments	Presbyterian Homes	16th & Reed Sts.	NC	Yes	Multi	85	Yes	85	0
24	16th And Federal	Universal Community Homes	16th & Federal St.	NC+R	Yes	Multi	53	Yes	3	1
24	Belmont Affordable III	Thomas	Scattered Sites	Rehab	No	Multi	46	Yes	3	1
24	Francisville Elderly	Community Ventures Ridge Vineyard	Edwin, Perkiomen, Popular,	NC	Yes	Multi	42	Yes	3	
24	Holmes School	Neighborhood Restoration	55th & Chestnut Streets	Rehab	Yes	Multi	42	Yes	4	
24	Kings Highway II	KAN/KARP	2900-3000 Frankford Ave.	NC	Yes	Multi	31	Yes	2	0
24	Mt. Sinai	Michael's Development	431 Reed Street	Rehab	Yes	Multi	37	Yes	4	4
24	Norris Square Senior Housing	Norris Square Civic Assoc.	2121-37 N Howard St.	NC	Yes	Multi	35	Yes	35	0
24	Ralston/Mercy Douglass House	Ralston/Mercy Douglass	39th & Market Streets.	NC	Yes	Multi	55	Yes	55	0
24	Sarah Allen V	Friends Rehab Program (FRP)	700-800 N 40th St.	Rehab	Yes	Multi	27	Yes	2	0
24	Spring Garden	Community Builders	Scattered Sites	NC+R	Yes	Multi	97	Yes	9	0
24	St. Anthony's	Ingerman Group	2300 Carpenter St.	NC+R	Yes	Multi	54	Yes	4	1
24	Taino Gardens	APM	6th 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	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	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	11	24
20/21	Center City YWCC	Ingerman Group	20th & Chestnut Sts.	Rehab	Yes	Multi	60	Yes	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	1	9
21	1260 Reed	1260 Housing Dev Corp	501-07 Reed St.	Rehab	Yes	Multi	18	Yes	15	
21	Fourth Street Access	APM/1260 Housing Dev Corp	1912-1930 N 4th St	NC	Yes	Multi	24	Yes	8	16
21	H.E.L.P. II (Genesis Square Townhouses)	H.E.L.P. Inc.	48th & 49th Sts./ Westminster & Wyalusing Ave.	NC+R	Yes	Multi	50	Yes	2	50
22	Calcutta House II	Calcutta House	1607 Girard St.	Rehab	Yes	Multi	6	Yes	1	
22	Haddington III	PCAH	Scattered Site	Rehab	Yes	Multi	20	Yes	1	
22	Reed Street SRO	Salvation Army	32nd & Reed Sts	Rehab	Yes	Multi	66	Yes	66	66

Table 2.14(b) OHCD/RDA Funded Accessible/Adaptable Special-Needs Housing Units

CDBG Yr	Project Name	Developer	Address	NC/Rehab	Complete	Sing/Mult	Units	Access	Mobility	Hear/Vis
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	
23	Elkins Residence	Albert Einstein	11th & Clarkson St.	Rehab	Yes	Multi	73	Yes	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	
23	Project Hope/Raise of Hope	Hope Partners	5122 N Carlise, 6818 N 17th St.	Rehab	Yes	Single	2	Yes	2	
23	Rowan Homes I	Project HOME	2800 Diamond St	NC	Yes	Multi	8	Yes		
23	Rowan Homes II	Project HOME	1900 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	6	2
24	Enhanced Services Project	Dignity Housing	Northwest Scattered Sites	Rehab	No	Multi	9	Yes	1	1
24	Spring Street Housing	PCAH	Haddington, Cobbs Creek Scattered	Rehab	No	Single	20	Yes	1	1
NA	Capacity Building Grant	1260 Housing Dev Corp	3512 N Broad St.	Rehab	Yes	Multi	3	Yes	1	
NA	Capacity Building Grant	Hero Inc.	3338 N Gratz	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	
27	Dignity Enhanced Service Pjt	Dignity Housing	1646 W Nedro/1941 S. Ithan	Rehab	Yes	Multi	9	Yes	8	2
25	Drueding Rainbow	Drueding Center/Project Rainbow	1348 N 4th St.	Rehab	Yes	Multi	10	Yes	1	
22	H.E.L.P I	H.E.L.P Inc.	4900 Wyalusing	NC	Yes	Multi	40	Yes		
26	Interim House West	Phila.Health Management Corp.	4100 Parkside Ave, 4100 Viola	NC	Yes	Multi	20	Yes		
27	Lillia Crippen Townhouses II	WCRP	6th & Montgomery	NC	Yes	Multi	20	Yes		
28	Melville Way	Traveler Aid-Melville Way	4520-22 Walnut St.	Rehab	No	Multi	8	Yes	1	
26	Shelia Brown Women's Ctr	Shelia Brown/UCH	2000-04 Ellsworth Street	Rehab	Yes	Multi	9	Yes	1	
26	Veteran Shared Housing	Impact Services	124 E Indiana	NC	Yes	Multi	7	Yes	2	
28	Visitation Transitional Housing	Catholic Social Services	2640-46 Kensington Ave.	NC	No	Multi	18	Yes	1	1
22	VOA	Ingerman Group	2601 N Broad Multi St.	Yes	Multi	108	Yes			
27	St. Ignatius Senior Housing	St. Ignatius Nursing Home	4402-06 Fairmount Ave.	NC	Yes	Multi	67	Yes	7	2

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.

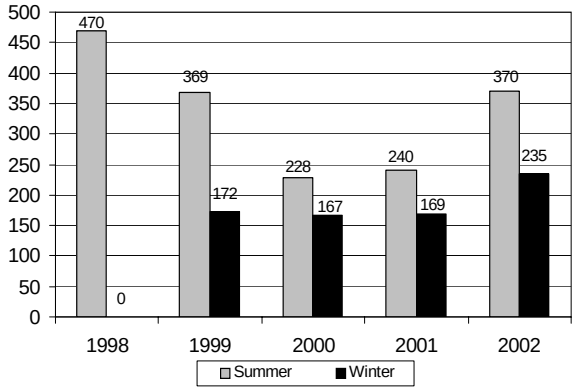
During the 12 months ending Oct. 31, 2002, OESS served 23,950 homeless people (single adults and family members) through its emergency shelter system. Of this number, 9,936 were adults without children and 14,014 were adults and children in families. Further demographics and other characteristics will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

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.

For pages Appendix 71-79 return to the website and click on
Housing Activity Chart 2005

For pages Appendix 71-79 return to the website and click on
Housing Activity Chart 2005

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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 31 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 30, 1st Three Quarters - Service calls completed:

Race	Number	Percentage
White	423	10%
Black	3,621	81%
Hispanic	414	9%
Asian	17	<1%
Native American	0	0%
Total	**4,475**	

Basic Systems Repair Program - Tier I

Year 30, 1st Three Quarters - Cases completed:

Race	Number	Percentage
White	81	12%
Black	503	75%
Hispanic	83	12%
Asian	2	1%
Native American	0	0%
Total	**671**	

Basic Systems Repair Program - Tier II

Year 30, 1st Three Quarters - Cases completed:

Race	Number	Percentage
White	181	7%
Black	2,077	82%
Hispanic	257	10%
Asian	13	1%
Native American	2	<1%
Total	**2,533**	

Housing Counseling

Year 30, 1st Three Quarters - Counseling sessions provided:

Race	Number	Percentage
White	4,389	12%
Black	28,203	78%
Hispanic	2,831	8%
Asian	476	2%
Native American	54	<1%
Total	**35,953**	

Settlement Assistance Program

Year 30, 1st Three Quarters - Grants provided:

Race	Number	Percentage
White	121	16%
Black	434	58%
Hispanic	164	22%
Asian	28	4%
Native American	3	<1%
Total	**750**	

Neighborhood-Based Rental Housing

Year 30, 1st Three Quarters - Tenants at initial lease up:

Race	Number	Percentage
White	7	4%
Black	156	87%
Hispanic	2	1%
Asian	15	8%
Native American	0	0%
Total	**180**	

Neighborhood-Based Homeownership

Year 30, 1st Three Quarters - Homebuyers:

Race	Number	Percentage
White	5	7%
Black	29	38%
Hispanic	31	41%
Asian	11	14%
Native American	0	0%
Total	**76**	

Homeownership Rehabilitation Program (HRP)

Year 30, 1st Three Quarters: Homebuyers:

Race	Number	Percentage
White	2	8%
Black	19	80%
Hispanic	2	8%
Asian	1	4%
Native American	0	0%
Total	**24**	

PHIL Loan Program

Year 30, 1st Three Quarters - Loans settled:

Race	Number	Percentage
White	117	57%
Black	80	39%
Hispanic	9	4%
Asian	1	<1%
Native American	0	0%
Total	**207**	

Housing Opportunities for Persons With AIDS

Year 30* - Persons housed through rental assistance, emergency grants or residence in a facility:

Race	Number	Percentage
White	225	25%
Black	596	67%
Asian	8	1%
Native American	62	7%
Total	**891**	

Ethnicity	Number	Percentage
Hispanic	128	14%
Non-Hispanic	763	86%
Total	**891**	

*HOPWA reports Hispanic/Non-Hispanic separately from racial categories

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.

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 (URA) and Real Property Acquisition Polices Act of 1970, as amended.

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

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
HTF	—	Housing Trust Fund
HUD	—	U. S. Department of Housing and Urban Development
L&I	—	Licenses and Inspections Department (Philadelphia)
NAC	—	Neighborhood Advisory Committee
NBO	—	Neighborhood-Based Organization
NTI	—	Neighborhood Transformation Initiative
OAS	—	Office of Adult Services
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
SHARP	—	Senior Housing Assistance Repair Program
SVLAP	—	Small Vacant Lot Abatement Program
TBSRP	—	Targeted Basic Systems Repair Program
VPRC	—	Vacant Property Review Committee