AN ORDINANCE

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

THE COUNCIL OF THE CITY OF PHILADELPHIA HEREBY ORDAINS:

SECTION 1.

The Director of Housing and Community Development (Housing Director), on behalf of the City, is hereby authorized to file an application with the United States Department of Housing and Urban Development (HUD) for a Community Development Block Grant (CDBG) in an amount up to fifty-three million seven hundred eighteen thousand dollars ($53,718,000) under Title I of the Housing and Community Development Act of 1974 (P.L. 93-383), as amended, including all understandings and assurances therein.

SECTION 2.

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

SECTION 3.

The provision in the application providing for the use of up to twenty-five million dollars ($25,000,000) for interim construction financing is approved subject to the provision that the amount of fifty-three million seven hundred eighteen thousand dollars ($53,718,000) contained in the CDBG Application is awarded.

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

SECTION 4.

In accordance with the application, the Director of Finance is specifically authorized, with the concurrence of HUD to, as of June 30, 2005, transfer all unliquidated encumbrances and other available balances for Community Development Program Year XXIX to Program Year XXX. Further, any questioned cost items from Program Year XXIX which are determined by HUD to be ineligible costs shall be transferred to Program Year XXX, after such costs are removed. Program regulations governing such transferred funds shall be determined by HUD. The Director of Finance shall notify the Clerk of Council periodically concerning Program Year XXIX transfers.

SECTION 5.

The Housing Director is hereby authorized, on behalf of the City, to file an application, including all understandings and assurances therein, with HUD for up to fifteen million five hundred seventy-six thousand dollars ($15,576,000) under the HOME Investment Partnership program under Title II of the National Affordable Housing Act of 1990 (P.L. 101-625), to enter into an agreement with HUD to implement the HOME Investment Partnership program, and to take any and all other action necessary to complete the application, participate in the HOME Investment Partnership program, and otherwise carry out the purposes of this ordinance.

SECTION 6.

The Housing Director is hereby authorized, on behalf of the City, to file an application, including all understandings and assurances therein, with HUD for up to seven million eighty-three thousand dollars ($7,083,000) under the AIDS Housing Opportunity Act (42 U.S.C. 12901) for a Housing Opportunities for Persons with AIDS (HOPWA) grant, to enter into an agreement with HUD to implement the HOPWA program, and to take any and all other action necessary to complete the application, participate in the HOPWA program, and otherwise carry out the purposes of this ordinance.

SECTION 7.

The Housing Director is hereby authorized, on behalf of the City, to file an application, including all understandings and assurances therein, with HUD for up to two million two hundred ninety-seven thousand dollars ($2,297,000) under Title IV of the Stewart B. McKinney Homeless Assistance Act of 1987, as amended (P.L. 102-550), for an Emergency Shelter Grant (ESG), to enter into an agreement with HUD to implement the ESG program, and to take any and all other action necessary to complete the application, participate in the ESG program, and otherwise carry out the purposes of this ordinance.

SECTION 8.

The applications for CDBG, HOME, HOPWA and ESG funding which the Housing Director is authorized to file shall be substantially in the form set forth in Exhibit "A" hereto and known as the Year 32 Consolidated Plan ("Plan"), with the following changes:

(a) All references to housing reorganization in the section of the Plan entitled "Strategy for Improving the Institutional Structure" (beginning on p. 32) shall be deleted in their entirety, as shall any other references in the Plan to the reorganization of housing agencies as described in that section. The Plan shall be revised so that the housing agencies the City will use to administer housing programs shall be the same agencies that were used to administer housing programs during Year 31, and all references in the Plan to the "Office of Housing and Neighborhood Preservation" or "OHNP" shall be changed to "Office of Housing and Community Development" or "OHCD".

The Year 32 Consolidated Plan, if changed in accordance with this Section, is approved and incorporated herein. The provisions of this Section making Council's approval of the Year 32 Consolidated Plan contingent upon the changes to the Plan set forth in this Section are not severable from the remainder of this ordinance, it being Council's intent that it would not have approved the Year 32 Consolidated Plan or authorized its filing with HUD if it were not first changed in accordance with this Section.

The Chief Clerk of the Council shall keep copies of Exhibit "A" on file and make them available for inspection and review by the public.

SECTION 9.

The Housing Director, on behalf of the City, is hereby authorized to file an application or applications and, if an application or applications are accepted, to execute a contract or contracts with the Commonwealth of Pennsylvania, to obtain a grant or grants for a blight prevention program under the Act of April 12, 1956, P.L. 1149, as amended, to prevent and eliminate blight in an activity(ies) as identified, determined and authorized by the *Year 32 Consolidated Plan* for housing and community development purposes in an amount not to exceed seven million dollars ($7,000,000). The Housing Director is further authorized to provide additional information and to furnish any documents as may be required by the Commonwealth of Pennsylvania and to act as the authorized correspondent of the City. Concurrent with the filing of any application with the Commonwealth, copies shall be provided to the Chief Clerk of Council, who shall keep the application on file and make it available for inspection and review by the public.

SECTION 10.

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

SECTION 11.

The Director of Commerce is hereby authorized, on behalf of the City, to file an application or applications, including all understandings and assurances therein, with HUD to use the Section 108 Loan Guarantee Program at a level up to fifteen million dollars ($15,000,000); to enter into an agreement with HUD to implement the loan guarantee program pursuant to such application; to pledge CDBG funds (including program income derived from such funds) which the City of Philadelphia is entitled to receive pursuant to Section 108 of the Act or other adequate security as determined by HUD and the City including but not limited to a promise to repay by the City as security for the repayment of loans guaranteed under the Section 108 Loan Guarantee Program; to execute notes evidencing the City's obligation to repay such loans; to act as the authorized representative of the City in connection with the application(s); and to take any and all other action necessary to complete the application(s), participate in the Section 108 Loan Guarantee Program and otherwise carry out the purposes of this Ordinance.

SECTION 12.

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

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Introduction

The *Year 32 Consolidated Plan*, published by the Office of Housing and Community Development (OHCD), replaces five documents previously required by the U. S. Department of Housing and Urban Development (HUD): the Final Statement and Plan for the Community Development Block Grant (CDBG) program, the HOME program description, the Housing Opportunities for Persons With AIDS (HOPWA) application, the Emergency Shelter Grant (ESG) application and the Comprehensive Housing Affordability Strategy (CHAS). OHCD publishes two versions of the *Consolidated Plan* for public review: the **Preliminary Consolidated Plan** and the **Proposed Consolidated Plan**, which is submitted to the Mayor and City Council for consideration. In accordance with the Citizen Participation Plan included in the Appendices of this document, public hearings are held following publication of the *Preliminary Consolidated Plan* and publication of the *Proposed Consolidated Plan*. The *Year 32 Consolidated Plan* represents OHCD's plan and corresponding budget for housing and community development activities in Year 32, fiscal year 2007.

The housing and community development activities described in the *Year 32 Consolidated Plan* include housing production (the creation of new housing units through vacant structure rehabilitation or new housing construction); housing preservation (the maintenance and upgrading of existing housing stock which is occupied or suitable for occupancy); housing activities such as rental assistance and other activities for homeless persons and persons with special needs; public and social services; employment and training; and community economic development programs and services.

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

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

■ Consolidated Planning Process

OHCD undertakes a planning process that calls for citizen participation to be obtained through public hearings and input to be solicited from relevant City agencies and other organizations providing housing services. A public hearing was held on the Y*ear 32 Preliminary Consolidated Plan,* and all citizen comments received were considered in developing the *Year 32 Proposed Consolidated Plan.* Public hearings on the *Year 32 Proposed Consolidated Plan* will be held in City Council. The City Council hearing meets the requirements for public review and comment which are outlined in the *Citizen Participation Plan*. The final version of the *Year 32 Consolidated Plan* as adopted by City Council will be submitted to HUD for review and approval.

■ Citizen Participation

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

■ Consultation

In accordance with 24 CFR Section 91.100, OHCD consulted with other public and private agencies that provide assisted housing, health services and social services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and homeless persons) during

preparation of the *Year 32 Consolidated Plan*. These agencies include but are not limited to the following:

- AIDS Activity Coordinating Office (AACO)
- Diana T. Myers & Associates
- Coordinating Office for Alcohol and Drug Abuse Programs (CODAAP)
- Department of Human Services (DHS)
- Department of Licenses and Inspections (L&I)
- Energy Coordinating Agency (ECA)
- Health Federation
- Liberty Resources
- Office of the Deputy Managing Director for Special-Needs Housing
- Office of Emergency Shelter and Services (OESS)
- Office of Mental Health/Mental Retardation (OMH/MR)
- Outreach Coordination Center
- Pennsylvania Department of Community and Economic Development (DCED)
- Philadelphia Citizens for Children and Youth (PCCY)
- Philadelphia Corporation for Aging
- Philadelphia Department of Public Health (DPH)
- Philadelphia HIV/AIDS Housing Advisory Committee
- Philadelphia Housing Authority (PHA)
- Philadelphia Housing Development Corp. (PHDC)
- Philadelphia Redevelopment Authority (RDA)
- Women Against Abuse

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

Also, copies of the *Year 32 Preliminary Consolidated Plan* were submitted to housing officials in the jurisdictions adjacent to Philadelphia. These jurisdictions included the following: Abington, Bensalem, Bristol, Haverford, Lower Merion, Upper Darby, Norristown, Bucks County, Chester County, Delaware County and Montgomery County in Pennsylvania; and Camden, Cherry Hill, Gloucester County and Burlington County in New Jersey.

■ Contents

According to HUD regulations, the *Consolidated Plan* consists of four required sections: a three- to five-year comprehensive analysis of needs and housing market conditions (the "Housing and Homeless Needs Assessment" and the "Housing Market Analysis"); a three- to five-year strategy for addressing identified housing, homeless and community development needs (the "Strategic Plan"); and an annual description of the specific activities to be undertaken in the upcoming fiscal year to meet identified housing, homeless and community development needs (the "Action Plan" and its associated Budget). In conformance with HUD requirements, in Year 32 OHCD is publishing the following two sections: the "Strategic Plan," the annual "Action Plan" and its associated Budget and the Appendices. Copies of the *Plan* are available from OHCD's Public Information Department.

HUD requires that the "Housing and Homeless Needs Assessment" and "Housing Market Analysis" be updated every five years, not annually. OHCD revised these sections as part of the *Year 29 Consolidated Plan*, and will not update them in Year 32. Some updated data for these sections are contained in the Appendix of the proposed and final *Consolidated Plans*. Consistent with HUD regulations, copies of the *Year 32 Preliminary Plan* were sent to CDBG administrators in adjacent jurisdictions for comment.

Descriptions of each component of the *Year 32 Consolidated Plan* follow:

Strategic Plan. A description of the City's three-year strategy for meeting the needs described above, including its approach, goals, objectives and priorities for increasing affordable housing, addressing the needs of the homeless and special-needs populations, reducing lead-based paint hazards, reducing poverty, addressing non-housing community development needs and improving the coordination of resources.

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

Budget. The budget to support the Action Plan, including CDBG, HOME, ESG, HOPWA, DCED and other anticipated resources, administrative cost calculations and other required budgetary information.

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

Neighborhood Transformation Initiative

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

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

■ NTI Goals and Principles

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

Goal 1: Planning

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

Goal 2: Blight elimination

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

Goal 3: Blight prevention

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

Goal 4: Assembling land for redevelopment

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

Goal 5: Neighborhood investments

Stimulate and attract investment in Philadelphia neighborhoods.

Goal 6: Leveraging resources

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

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

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

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

NTI and the *Year 32 Consolidated Plan*

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

In Year 32, the Administration will undertake NTI's ReStore Philadelphia Corridors initiative, a multiyear strategy supported in part by $65 million in bond proceeds. This Initiative will weave together the NTI principles of neighborhood planning, blight elimination and prevention, land assembly, neighborhood investments and leveraging resources with the strategies developed in the City's Economic Development Blueprint. This will allow the City to breathe new life into long-neglected commercial corridors by putting in new curbs, sidewalks, lighting, trees and facade work so these areas will be appealing places for residents to shop and work. Corridors located throughout the city will receive services that increase their ability to participate in the market and bring quality goods and services to local residents. Businesses on corridors will receive services designed to help them prosper and serve as job-creating engines for their communities. Community development corporations (CDCs) and nonprofit organizations will also participate in supporting this focus on neighborhood commerce.

The ReStore Philadelphia Corridors initiative will revitalize neighborhood commercial corridors and re-establish their historic roles as central places to shop, to work, and to meet neighbors through the following strategies:

1. Focus planning and data analysis on strengthening corridors: NTI has inspired and assisted dozens of neighborhoods throughout the city to come together to create visions for their communities, test their feasibility, and plan their implementation. ReStore Philadelphia Corridors will make investments based upon such plans.

2. Align and leverage resources: the Community Development Block Grant resources will be supplemented by and coordinated with $65 million in bond proceeds, City Capital Program funding, state and other federal resources to support ReStore Philadelphia Corridors.

3. Make neighborhood commercial corridors more welcoming places: investments in business assistance, neighborhood corridor services, and support to community-based organizations will be designed to increase commerce and job creation by making the avenues easier and more pleasant for pedestrians to navigate with improved connections to transportation, a greater sense of security, and more appealing storefronts for customers.

4. Develop a system to attract and retain businesses on corridors: ReStore Philadelphia Corridors will help neighborhood groups and business associations understand, value and market their assets to support and grow existing businesses, and attract regional and national chains to their corridors, thus creating jobs that will be made available to low/moderate-income residents.

In addition, the *Year 32 Consolidated Plan* supports a variety of homeownership and rental projects that are consistent with NTI's housing investment strategies. OHCD is committed to support projects that further key principles of NTI and address:

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

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

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

4) community development needs.

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

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

Priority Needs Summary Table

Priority Housing Needs (Households)		Percent of Median Family Income	Need Level High Medium Low	Estimated Units	Estimated Dollars Needed to Address
RENTER	Small	0-30%	H	29,775	$9,953,000
		31-50%	H	12,911	$4,669,000
		51-80%	H	16,145	$5,838,000
	Large	0-30%	H	10,931	$3,953,000
		31-50%	H	4,454	$1,611,000
		51-80%	H	4,479	$1,620,000
	Elderly	0-30%	H	27,860	$8,905,000
		31-50%	H	10,797	$3,904,000
		51-80%	M	8,753	$1,899,000
	All Others	0-30%	M	24,344	$4,715,000
		31-50%	M	11,330	$2,458,000
		51-80%	L	19,307	$1,899,000
OWNER		0-30%	H	64,949	$47,849,000
		31-50%	H	54,125	$39,875,000
		51-80%	M	81,527	$27,028,000

Priority Special-Needs/Non-Homeless	Priority Need Level		Estimated Dollars Needed to Address
Elderly	H		$15,110,000
Frail Elderly	H		$1,679,000
Severe Mental Illness	M		$562,000
Developmentally Disabled	H		$523,000
Physically Disabled	H		$16,091,000
Persons With HIV/AIDS	H		$21,249,000
Persons with Alcohol/Other Drug Addiction			

Priority Community Development Needs	Priority Need Level High, Medium, Low	Estimated Dollars Needed to Address
ECONOMIC DEVELOPMENT NEEDS		
Rehabilitation; Publicly/Privately Owned Commercial/Industrial		
Commercial/Industrial Land Acquisition/ Disposition		
Commercial/Industrial Infrastructure Development		
Commercial/Industrial Building Acquisition, Construction, Rehabilitation		
Other Commercial/Industrial Development		
Direct Financial Assistance to For-Profit	H	$24,230,000
Technical Assistance		
Micro-Enterprise Assistance	H	$4,370,000
INFRASTRUCTURE NEEDS		
Flood Drain Improvements		
Water/Sewer Improvements		
Street Improvements		
Sidewalks		
Tree Planting		
Removal of Architectural Barriers		
Privately Owned Utilities		
PUBLIC FACILITIES NEEDS		
Public Facilities and Improvements		
Disabled Centers		
Neighborhood Facilities		
Parks, Recreational Facilities		
Parking Facilities		
Solid Waste Disposal Improvements		
Fire Stations/Equipment		
Health Facilities		
Asbestos Removal		
Clean-up of Contaminated Sites		
Interim Assistance		
Non-Residential Historic Preservation		
PUBLIC SERVICES NEEDS		
Public Services (General)	H	$20,208,000
Disabled Services		

Priority Community Development Needs	Priority Need Level High, Medium, Low	Estimated Dollars Needed to Address
Legal Services		
Transportation Services		
Substance Abuse Services		
Employment Training	M	$2,700,000
Health Services		
Mental Health Services		
SENIOR PROGRAMS		
Senior Centers		
Senior Services		
YOUTH PROGRAMS		
Youth Centers		
Child-Care Centers		
Abused and Neglected Children Facilities		
Youth Services		
Child-Care Services		
Abused and Neglected Children		
PLANNING AND ADMINISTRATION NEEDS		
Planning	H	$4,620,000
HOME Administration/Planning Costs	H	$4,674,000
General Program Administration	H	$24,678,000
Indirect Costs	H	$60,012,000
Public Information		
Fair Housing Activities		
Submissions or Applications for Federal Programs		
HOME CHDO Operating Expenses		
OTHER		
Urban Renewal Completion		
CDBG Non-Profit Organization Capacity Building	H	$1,340,000
CDBG Assistance to Institutes of Higher Education		
Repayments of Section 108 Loan Principal	H	$30,080,000
Unprogrammed Funds		
TOTAL ESTIMATED DOLLARS NEEDED TO ADDRESS		$420,991,000

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

Continuum of Care Housing Gaps Analysis Chart

	Inventory	Remaining Gap
Emergency Shelter*		
Units for families	440	0
Units for individuals	1,469	0
Seasonal beds	160	n/a
Overflow beds	94	n/a
Transitional Housing		
Units for families	573	65
Units for individuals	1,887	76
Permanent Supportive Housing		
Units for families	926	1,365
Units for individuals	1,710	1,545
Units for chronically homeless (of units for individuals)	512	730

* Philadelphia has a policy of providing *emergency shelter* to all who are eligible and request it. So, while the need at any one time may exceed the "Inventory", the "Unmet Need" is zero because the City is not seeking to develop additional year-round beds. The City currently has the capacity to quickly increase its inventory of emergency shelter by adding beds at existing sites and other locations.

Affordable Housing

■ Basis for Assigning Relative Priority Needs

High Priorities

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

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

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

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

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

Medium Priorities

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

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

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

Low Priorities

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

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

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

■ Strategy and Objectives for Meeting Priority Housing Needs

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

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

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

■ Housing Production

Rental and Homeownership Production

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

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

Rental and Homeownership Rehabilitation

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

Public Housing Production

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

Housing Production Program Objectives

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

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

■ Promoting Homeownership and Housing Preservation

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

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

Homeownership and Housing Preservation Program Objectives

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

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

■ Leveraging Private Sector Resources

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

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

Objectives for Leveraging Private Sector Resources

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

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

Proposed Accomplishments of Affordable Housing Strategy

Rental Housing ’05 - ‘07

Table 3.1: Households Assisted With Rental Housing*

Estimated Households Assisted FY ’05 - ’07	FY 2005	FY 2006	FY 2007
Extremely Low-Income	783	1020	1020
Low-Income	403	444	444
Moderate-Income	16	16	16
Totals	1,202	1,480	1,480

* Includes neighborhood rental and new construction, MEND II, rental assistance, special-needs development.

Homeownership ’05 - ‘07

Table 3.2: Households Assisted With Homeownership Units*

Estimated Households Assisted FY ’05 - ’07	FY 2005	FY 2006	FY 2007
Extremely Low-Income	6,685	6,680	6,160
Low-Income	5,058	5,027	4,322
Moderate-Income	357	453	408
Totals	12,100	12,160	10,890

* Includes CDC, Homeownership Rehabilitation Program, Neighborhood-Based Homeownership, Homestart, New Construction, Basic Systems Repair, Heater Hotline, Weatherization, PHIL Loan, Utility Emergency Services Fund, Targeted Basic Systems Repair, SHARP and Settlement Grants.

Homelessness

Basis for Assigning Relative Priority Needs

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

Philadelphia's Continuum of Care (CoC) is nationally recognized for its coordinated, community-wide success in reducing the number of homeless individuals living on the street from 824 in the summer of 1997 to a recent low of 147. In the past year, HUD released "Strategies for Reducing Chronic Street Homelessness," in which Philadelphia was one of only two cities that had all the elements of a successful strategy and approach. In March 2004, the National Law Center on Homelessness & Poverty (NLCHP) awarded Philadelphia its Solutions through Alternative Remedies (STAR) Award for effective, innovative, replicable strategies that address homelessness. Philadelphia's efforts were highlighted in the *San Francisco Chronicle's* Sunday front page (6/13/04) as "the city that knows how" to end chronic homelessness. In addition, 49 formerly chronically homeless individuals, living on the streets an average of three years and in shelter for eight, are no longer homeless thanks to Philadelphia's "housing first" programs.

Homeless Subpopulation Needs

As a result of the analysis of homeless housing needs in Philadelphia, two groups have emerged as requiring both housing and services to address housing needs: homeless victims of domestic violence and homeless youth.

Homeless Victims of Domestic Violence

Domestic violence is prevalent among homeless families in Philadelphia and is considered one of the major risk factors for homelessness. Nationwide statistics show that domestic violence occurs at alarming rates. Without intervention, domestic violence increases in frequency and severity and has a long-term effect on the lives of victims and their children. An estimated 40 percent of Philadelphia's homeless children have witnessed domestic violence.

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 FY 2007, AS/OESS will have 61 emergency shelter beds and 12 transitional housing units specifically reserved for victims of domestic violence and their children. In addition, AS/OESS in collaboration with various nonprofit organizations launched in 2005 a citywide 1-800 number that can be accessed seven days a week, 24 hours a day for domestic violence victims. Lutheran Settlement House, Congreso de Latinos Unidos, Women in Transition and Women Against Abuse jointly operate this invaluable service. The hotline provides both crisis counseling related to domestic violence and resource and referral information. The hotline is staffed with counselors who speak both English and Spanish. A translation service is available for callers who speak other languages. Since the hotline became operational three months ago, more than 1,700 individuals have received services.

Adult Services, in collaboration with the Police Department, the District Attorney's office, the courts, and nonprofit organizations, was awarded $950,000 in funding from the Department of Justice (DOJ) in 2005 to encourage arrest policies and the enforcement of protection orders. This funding represents the first DOJ domestic violence grant to be awarded to the City. Most notably, the funding will be used to hire a "domestic violence grant to be awarded to the City. In addition, the funding will be utilized to move toward the achievement of eight specific and tangible goals. They are to:

1. establish a Coordinating Council to oversee technology improvements and communication among partners and develop policies and procedures needed for the overall implementation of the grant;
2. enhance technology to ensure communication between police, prosecutors, parole and probation officers, and both criminal and family courts;
3. improve Philadelphia Police Department policies to ensure all investigations and arrests involving domestic violence are handled in a consistent manner;
4. expand training for law enforcement officers and personnel, court personnel, and non-government domestic violence advocates;
5. educate judges in criminal, juvenile and other courts about domestic violence;
6. increase survivor safety and abuser accountability;
7. strengthen legal advocacy service programs for survivors of domestic violence; and
8. increase survivor access to information.

Data compiled by Women Against Abuse (WAA) indicates that annually more than 18,000 victims of domestic violence receive services through the combined efforts of WAA, Lutheran Settlement House, Women In Transition and Congreso de Latinos Unidos. With support from the City, these four agencies provide an array of services including, emergency shelter, transitional housing, legal services and counseling to victims of domestic violence and their children. In addition, the agencies collaboratively operate the Philadelphia Domestic Violence Hotline (PDVH) which provides 24-hour crisis counseling, referrals and resources to victims and their advocates.

WAA operates the City's only shelter specifically focused on the needs of victims of domestic violence. WAA also operates Sojourner House, a transitional housing program for victims of domestic violence.

■ Homeless Youth

While it is estimated that more than 1,000 children sleep in emergency shelters in Philadelphia, this number does not reflect the number of unaccompanied youth in shelter. Data provided by Covenant House of Pennsylvania indicates that its crisis center provided emergency shelter and services to 447 unaccompanied youth during the 2003-2004 fiscal year. Unaccompanied youth aged 16-21, including youth aging out of foster care, have emerged as a distinct homeless subpopulation. Their needs differ from homeless children in families because they must navigate the challenges of homelessness by themselves. Covenant House provides a variety of services for this group; however, there remains an unmet need of emergency/crisis beds for youth under the age of 18 and for transitional housing for youth under the age of 21. To address this need, the City has included youth ages 16-21 who are emancipated or heads of household as a priority population in the Year 31 Special Needs Housing Development Request for Proposals for transitional housing funding opportunities.

■ Strategy for Meeting Priority Homeless Needs

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

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

The Mayor's Task Force on Homeless Services was established by Mayor John F. Street in 1998 to allow the broader community to monitor the effects of the Sidewalk Behavior Ordinance, plan for additional supports for homeless individuals on the street and educate the public about homelessness. The Sidewalk Ordinance stipulated that local police may not issue a citation to a homeless person until an outreach team has been called and given an opportunity to offer services to the individual. In June 2004, the Mayor directed the Task Force on Homeless Services to complete a Ten-Year Plan to End Homelessness in Philadelphia. The plan was developed through the collaborative efforts of more than 100 organizations - corporate, philanthropic, nonprofit, government and religious. On Oct. 12, 2005, Mayor Street endorsed the Ten-Year Plan to End Homelessness and committed $10 million to implement it.

The Ten-Year Plan contains the following eight goals:

1. Open the "back door" out of homelessness—ensure that all Philadelphians have a decent, safe, accessible and affordable home.
2. Close the "front door" to homelessness—implement successful prevention strategies.
3. Ensure that no one in Philadelphia needs to live on the street.
4. Fully integrate all health and social services to aid in preventing and addressing homelessness.
5. Generate the political will, civic support, and public and private resources to end homelessness.
6. Build human capital through excellent employment preparation and training programs, and jobs at a livable wage.

7. Make shelters a dignified place for emergency assistance, not a destination.

8. Support families and individuals to promote long-term independence and prevent their return to homelessness.

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

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

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

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

Objectives for Meeting Homeless Needs

Philadelphia's strategy for ending chronic homelessness for 600 sheltered and 150 unsheltered homeless individuals (750 total) is threefold:

1) increase the availability and accessibility of permanent housing options;

2) increase appropriate services access and utilization by those who are chronically homeless; and

3) research and implement, to the extent feasible, new options to address the needs of hard-to-reach populations.

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

- Continued to implement the New Keys Program, which targets 60 chronically street-homeless individuals; and the Home First Program, funded under HUD, Health and Human Services (HHS) and the Veterans Administration (VA) through the Interagency Council on Homelessness Collaborative Initiative to Help End Chronic Homelessness, which targets 80 chronic homeless with long shelter histories. Philadelphia's "housing first" strategy now consists of two programs with a total of 140 slots.

- Initiated the process of obtaining Medicaid funding for New Keys and Home First services.

- Opened Our Brother's Place, a low-demand shelter consisting of 150 beds and day programming for single men.

- Appointed a full-time Director of Chronic Homeless Initiatives for the City of Philadelphia, whose role is to coordinate with the Outreach Coordination Center, Safe Haven and mental health housing providers, and the various systems that serve chronically homeless individuals, including the City's Office of Behavioral Health, the VA, the prison system and others.

- Initiated monthly data analysis to count the number of chronically homeless individuals, using outreach, behavior health, and city shelter data. The last count was 489 unduplicated individuals in the city and Behavioral Health System (BHS)-funded shelters and 145 unsheltered homeless for a total of 634 chronic homeless individuals.

- Through the 2004 McKinney planning process, requested and was awarded funding for 52 new

beds or units specifically for chronically homeless individuals.

- On Oct. 12, 2005, Mayor John F. Street endorsed the Ten-Year Plan to End Homelessness and committed $10 million to its implementation.

Additionally the City will continue to strengthen its CoC by helping homeless persons achieve self-sufficiency through the provision of supportive services, if appropriate, and housing opportunities as identified in the following objectives:

- homelessness prevention;
- outreach, intake and assessment;
- emergency shelter;
- transitional and permanent housing development;
- rental assistance;
- supportive services such as substance-abuse treatment, mental-health services, HIV/AIDS services, case management, life-skills training, employment training and placement, transportation, child care and education.

Table 3.3: Proposed Accomplishments: Homelessness

Estimated Households Assisted FY '05 - '07[1]	FY 2005	FY 2006	FY 2007
Outreach/Assessment[2]	4,971	5,423	5,881
Emergency Shelter[3]	2,899	3,044	3,196
Transitional Housing[4]	597	500	500
Permanent Housing	329	584	629
Totals	8,796	9,557	10,206

1 All of the numbers contained in this chart represent the projected number of new households assisted with the exception of FY 2005 which represents the actual number of households assisted.

2 Outreach/assessment includes outreach, Connections and the FassT Program which provides outreach/assessment to families with behavioral health needs in shelter. The actual number for FY 2005 for outreach only was 4,282.

3 The projections were calculated by adding a 5-percent increase annually over the actual 2004 number 2,899

4 Beginning in FY'05, this number includes 327 fixed sites and 226 units in three scattered-site programs under OESS/OHCD. This does not include SHP TH grants where HUD contracts directly with the provider for the units. In FY'06 and FY'07, new units anticipated via SHP to serve special populations are included.

Note: The above numbers represent the new households proposed to be assisted.

Non-Homeless Special Needs

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

Table 3.4 Summary of Estimated Housing Needs*

Non-Homeless Special-Needs	Est. Pop.	Est. Housing Needs
Persons with AIDS (EMA)	9,500	4,000
Persons with HIV (EMA)	20,000	8,000
Frail Elderly	30,000	7,500
Persons With Disabilities	354,409	66,000
Mental Health/ Mental Retardation	121,500	12,000
Substance Abuse	N/A	3,000

* Estimates of non-homeless special-needs population and housing needs are derived from information gathered from various public and private agencies as identified in the "Needs Assessment."

■ Basis for Assigning Relative Priority Needs

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

Special-Needs Populations

Because of the diversity of the special-needs population, it is important to design programs appropriate for many different needs. Historically, many housing programs for persons with special needs have come through the health or social welfare systems specific to individual type of special need. Thus, congregate care for persons with severe developmental disabilities has grown out of the developmental disabilities system while persons in recovery from addiction have entered residential treatment programs which may also provide transitional housing. Persons with physical disabilities may need only accessible units in order to live independently. Since persons with HIV/AIDS desire to live in their own, independent housing units as long as possible while availing themselves of a wide range of in-home services, rental assistance has been a primary focus in HIV/AIDS housing.

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

Elderly Persons

Philadelphia's elderly population continues to grow despite declines in the overall population. There are an estimated 210,951 seniors living in Philadelphia with an average age of 75 years. The greatest proportion (55 percent) of seniors are in the 65-75 years old category. While the number of older persons 65+ is projected to decline until 2015, the number of older persons 85 years old and older is projected to increase by 10 percent over the same period. A large number of seniors in Philadelphia are low-income: 46 percent of the city's elderly homeowners and 60 percent of elderly renters live on low incomes.

A large proportion of seniors are living on their own (36.7 percent) or with one other person (41 percent). The majority (78 percent) of seniors in Philadelphia are homeowners. The types of housing-repair needs among senior homeowners are roof repair (14.5 percent) and plumbing repair (14.4 percent). Data from the Philadelphia Senior Center, Center in the Park and Intercommunity Action Inc. indicate that seniors are also requesting assistance with emergency fuel, heater replacement and weatherization and energy issues.

In addition to repair grants for elderly homeowners, these numbers suggest that there is also a need for affordable rental housing, preventative maintenance programs, programs to prevent vacancy and abandonment after a senior dies and technical assistance on senior issues for developers who are considering creating senior housing.

In addition, there are 65,260 Philadelphia seniors (age 60+) who are caregivers to a family member or friend who is also age 60 or older, as well as an estimated 18,159 grandparents who are living with and responsible for grandchildren under the age of 18.

The housing needs of low-income seniors are inextricably linked to the challenges that can accompany aging, including increasing physical limitations, medical conditions and a diminishing circle of friends and family. Consequently, housing support for seniors must incorporate services to address this variety of needs.

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

Persons With Disabilities

There is an increased and growing demand for the development and availability of affordable and accessible/barrier-free housing for low-income persons with disabilities. There are an estimated 354,409 people with disabilities (1 in 5) who live in Philadelphia. An estimated 66,000 Philadelphians with disabilities are in need of permanent, affordable, accessible housing of their choice. Additionally, more than 70 percent of people with severe disabilities are unemployed and receive annual assistance of $6,000 or less. The City supports the expansion of affordable and accessible housing through program development and modification activities in compliance with federal requirements. OHCD does not mandate that supportive services be linked to any disabled-housing activity. The City requires full federal accessibility compliance regarding the production of all City-supported rental and homeownership development projects. However, effective July 1, 2004, the City established the accessible housing development requirements at 10 percent for mobility and 4 percent for hearing and vision impairments for all rental and homeownership units developed with City financing. Unfortunately, the current low-income housing production industry does not produce affordable, accessible housing in sufficient supply to meet the demand of the population in need (families and individuals) due to limited local, state and federal funding resources. Additionally, OHCD proposes to commit development subsidy funding support to affordable, accessible housing development projects that have commitments of HUD 811 financing. The OHCD subsidy is capped at $15,000 per unit, based on a dollar-for dollar match of other funds and the availability of OHCD resources.

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

OHCD requires that developers and property managers of all City-funded housing leave accessible units open for a minimum of 30 days at initial rent-up or sale or following vacancy by the previous tenant, unless the unit is leased by or sold to a household with a person needing the accessibility features of the unit, in order to market the unit during this time exclusively to the disabled community . OHCD has developed a new resource to facilitate marketing accessible units directly to households that need the available accessibility features. Effective Dec. 1, 2003, developers and managers of OHCD-funded projects were required to post both newly developed accessible units and vacancies in existing accessible units on the Home Finder feature of the Technical Assistance Program (TAP) website. In order to ensure the success of the Home Finder, OHCD notified the disabled community about the website and has provided several trainings to both the disabled community and developers/property managers on how to use this feature.

One of the goals of OHCD includes assisting persons with disabilities who desire homeownership as well as integrating persons with disabilities into the community. OHCD encourages persons interested in homeownership to utilize the housing counseling agencies as a resource for information and advice.

Supported by the City, the Adaptive Modification Program affords low-income, disabled Philadelphians accessibility to their homes by rendering adaptive modifications. However, due to continuing increased demand, and the age of the Philadelphia housing stock (which often necessitates additional home repairs so that adaptive modifications can be made), requests for adaptive modifications continue to exceed local program resources. To increase the program's ability to respond to requests in an expedient manner, the City continues to apply for and has been granted Pennsylvania Access Grant Program funding through the Department of Community and Economic Development (DCED).

Persons with Mental Illness

Three years ago, the Philadelphia Office of Behavioral Health (OBH) launched a two-stage strategic planning process. The first stage, completed in 2003, resulted in the restructuring of OBH so that it would be better positioned to respond to the contemporary needs of consumers. That reorganization led to an Executive Order by Mayor John F. Street creating the Office of Behavioral Health. The Mayor's order brought the Office of Mental Health (OMH), the Coordinating Office for Drug and Alcohol Abuse Programs (CODAAP), and Community Behavioral Health (CBH), a private agency that supports behavioral health services for the citizens of Philadelphia, under one roof.

Led by a director and interagency executive committee and six steering committees, the office focuses on providing comprehensive services and ensuring high-quality care. This integration effort has made it easier for the behavioral health system to assist populations with special needs and those with multiple occurring issues. OBH now serves more than 100,000 service users and family members each year through 300 community-based providers.

The restructuring of OBH laid the foundation for the second stage of strategic planning where the goal was to enhance services. OBH reached out to the behavioral health community, believing that broad participation in strategic planning would produce the best ideas for better services. The effort proved successful with a large number of stakeholders participating in the planning process. In addition to involving the community, OBH devised a planning process designed to produce achievable outcomes.

Now, OBH in tandem with stakeholders, must create a prioritized agenda to implement recommendations and develop strategies to make them a reality. At present, OBH is preparing a detailed and specific roadmap for the future and the beginning of an ongoing commitment to strategic planning.

Persons in Recovery

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

The City has implemented a Housing First Strategy to address the housing needs of chronically homeless individuals/families with co-occurring substance abuse and mental health issues. Historically, this population represents the most difficult to serve of the homeless. The "housing ready" requirements of traditional supportive permanent housing programs typically preclude this group from eligibility. The principles of the "housing first" model include affordable, permanent housing in a location chosen by the participant that is linked to supportive services; support services that are flexible and individualized but not mandatory; and integration of service, accessibility and individual autonomy. In a collaboration among several organizations, the City has implemented two such programs, New Keys and Home First.

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

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

low Rent Program. In Year 32, OHCD proposes to continue funding HIV/AIDS housing development financing at a somewhat reduced level due to a reduction in HOPWA funding, and using funds remaining from prior year allocations.

Public Housing Residents

Philadelphia has approximately 30,685 public housing residents living in developments and scattered-site units owned by the Philadelphia Housing Authority (PHA). For many low-income Philadelphians, PHA housing represents the only affordable housing option. OHCD plans to continue its participation in the planning efforts for major developments.

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

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

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

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

Non-Homeless Special-Needs Housing Production

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

Non-Homeless Special-Needs Housing Production Objectives

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

- rehabilitation of rental units for large families and the elderly with low incomes;
- home and basic system repairs for income- eligible elderly and persons with disabilities;
- adaptive modifications to residences occupied by people with disabilities;
- development of rental and homeownership accessible housing that is integrated within the community for people with disabilities as well as the development of housing that meets “VisitAbility” guidelines;
- pre- and post-mortgage counseling to prepare persons with disabilities for homeownership;
- technical assistance to the low-income housing development and program service community to promote affordable and accessible housing production for low-income persons with disabilities and the elderly; and,
- housing counseling for low-income persons with disabilities and the elderly.

Non-Homeless Special-Needs Housing Assistance and Support Services

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

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

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

- acquisition assistance;
- rental assistance, other housing assistance and supportive services to persons with HIV/AIDS; and
- housing counseling for persons with disabilities, including persons with HIV/AIDS.

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

Estimated Households Assisted in FY '05 - '07	FY 2005	FY 2006	FY 2007
HIV/AIDS	900	885	885
Elderly	80	90	90
Substance Abuse	0	0	0
Persons With Disabilities	155	155	155
Totals	1,135	1,130	1,130

Non-Housing Community Development

Basis for Assigning Relative Priorities

The Philadelphia City Council through legislation adopted in 1982 mandated that no less than 50 percent of CDBG funds, exclusive of administrative and program management costs, be allocated to housing programs which benefit very low, low- and moderate-income persons. In May 2001, City Council mandated that at least 5 percent of CDBG funds be spent on economic development activities carried out by community-based organizations. Philadelphia has emphasized housing activities as the highest priority in its CDBG program and this emphasis is expected to continue in the future. As an aging urban community, Philadelphia faces challenges in many areas which are eligible for CDBG assistance.

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

High Priority Needs

Economic Development Needs

After housing activities, the highest priority for Philadelphia's CDBG program is in economic development activities which create or retain jobs for low- and moderate-income persons and which create or retain businesses that provide essential goods and services for low and moderate-income persons. Philadelphia's economy once supported a labor force of close to 1 million. The City now employs hundreds of thousands fewer persons. Even in periods of relative prosperity, the City's job growth is disappointing. Revitalizing Philadelphia's commercial and industrial sector is a necessary measure to promote job retention and job creation.

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

Fair Housing Counseling, Tenant/ Landlord Counseling

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

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

Planning and Capacity Building

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

Low and Medium Priority Needs

Public facilities are categorized as *low* or *medium priority needs.* Facilities such as health centers and parks and recreation centers normally receive direct City funding and are therefore considered *medium priorities*. Facilities which usually are privately funded or receive indirect City funding are considered *low priorities*. Infrastructure improvements, including water and sewer improvements, street improvements and the like, receive City funding and are therefore considered *medium priority* items. Sidewalk improvements (site improvements) are CDBG-funded only when they support an affordable housing development, and are therefore also categorized as a *medium priority* need. Public service needs are both privately and publicly funded. Accessibility, historic preservation, energy

efficiency and lead-based paint hazards are considered *medium priority needs* since they are CDBG-funded in the context of affordable housing development only. Code enforcement is considered a *medium priority* since it receives ongoing local government funding. Employment and training activities are primarily funded by the Philadelphia Workforce Development Corp. (PWDC) and are considered a medium priority. Only a minimal amount of CDBG funds support activities which are ineligible for PWDC funding.

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

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

Advancing Employment and Training

By coordinating housing revitalization with economic development initiatives that help stabilize the city's employment base and create or retain jobs for low- and moderate-income people, the City's housing resources can help improve the economic prospects of Philadelphia residents. A community development strategy which requires substantial affirmative action and neighborhood resident employment and training could generate an economic development benefit for Philadelphia neighborhoods comparable to the impact of some of the largest downtown development projects of the past decade. The City can provide only very limited support to employment and training activities. Because of funding constraints, only activities ineligible for PWDC funding can be supported.

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

Objectives for Advancing Employment and Training

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

- to prepare unemployed residents for occupations in emerging sectors of the economy;
- to coordinate housing revitalization with economic development initiatives that help stabilize the city's employment base and create or retain jobs for low- and moderate-income people; and
- maximize the access of community residents to programs and services administered by PWDC.

■ Building the Capacity of Community Organizations

The City proposes to support activities that increase the capability of community-based organizations to participate in developing and implementing neighborhood strategic plans and in revitalizing neighborhood commercial corridors, supported by OHCD development funding and NTI funds combined with capacity-building services. Since Year 16 OHCD has worked with technical assistance providers and funders to establish a technical support program for CDCs and other non-profit organizations engaged in community development and revitalization. Supportive services and resources have included board training, assistance in establishing fiscal management systems, core and advanced development training, mar-

ket studies to support project planning and more recently, the development of neighborhood strategic plans and access to the Neighborhood Information System.

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

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

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

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

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

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

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

Objectives for Community Organization Capacity Building

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

- CDC support services and planning; and
- neighborhood strategic planning; and
- revitalizing commercial corridors.

Community Economic Development

Community economic development strategies serve to create or retain jobs for low- and moderate-income persons or serve to create, retain or expand businesses that provide essential retail goods and services in neighborhood commercial corridors. Strategic activities include eliminating blight and revitalizing corridors, encouraging entrepreneurship and providing technical assistance and financing to small businesses. These efforts are designed to restore a thriving economic base to Philadelphia’s neighborhoods, which is needed to provide additional employment opportunities for the city’s residents as well as to bolster the commercial/industrial sector in low-income communities. Community economic development activities are carried out by the three primary public and quasi-public economic devel-

opment agencies in the city: the Philadelphia Industrial Development Corp. (PIDC); the Philadelphia Commercial Development Corp. (PCDC); and the City of Philadelphia's Commerce Department, which receive funding from the CDBG as well as other local, state, private and federal sources. Detailed descriptions of proposed Community Economic Development Activities for the upcoming fiscal year are provided in the "Action Plan" section of the *Consolidated Plan.*

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

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

Objectives for Community Economic Development

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

- small business loan/grant initiatives;
- neighborhood economic development; and
- minority/women/disabled business development.

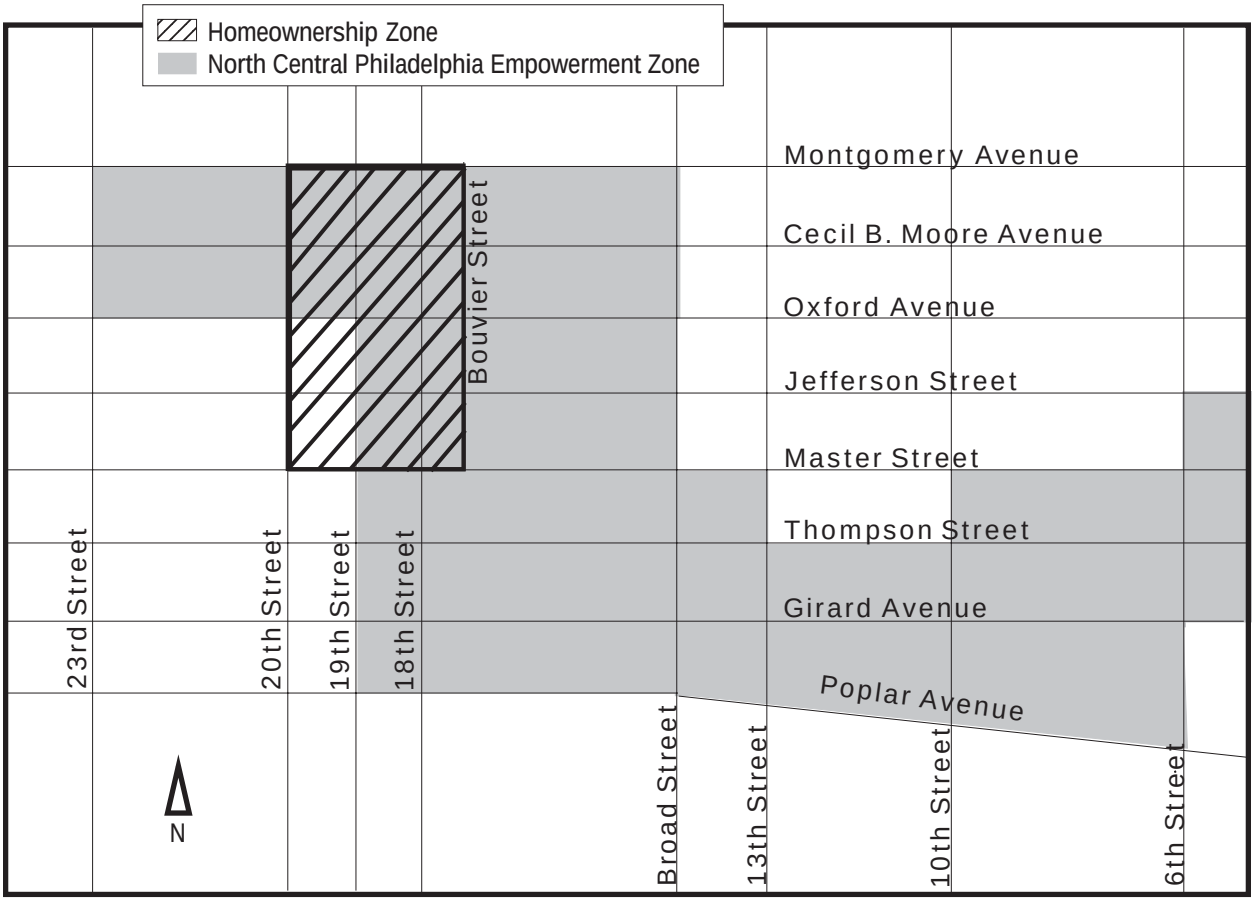
■ Neighborhood Revitalization Strategy

In conjunction with a funding award from the U.S. Department of Housing and Urban Development (HUD) Economic Development Initiative (EDI) to establish a Homeownership Zone in the Cecil B. Moore neighborhood, OHCD has designated a portion of the Cecil B. Moore community as a Neighborhood Revitalization Strategy (NRS) area, as defined in the Consolidated Plan regulations at 24 CFR Part 91.215 (e)(2). The area in question is bounded by North 20th Street on the west; North Bouvier Street on the east; Master Street on the south; and Montgomery Avenue on the north and includes parts of census tracts 139, 140, 147 and 148. The area lies primarily within a federally designated Empowerment Zone and, in accordance with HUD guidance, is presumed by HUD to meet the requirements for a NRS.

In addition to planned Empowerment Zone activities, which are described in detail in the *Philadelphia and Camden Empowerment Zone Strategic Plan* and in the Performance Review Reports (submitted biannually to HUD), the NRS area has been targeted for substantial residential development. Housing development activities have been funded with Homeownership Zone funding awarded by HUD ($5.52 million in EDI grant and $18 million in Section 108 Loan funding) as well as local CDBG and HOME funds. The plan for the Cecil B. Moore Homeownership Zone calls for the creation of 296 new units of homeownership housing. The NRS has allowed for a mix of incomes in the Homeownership Zone: up to 49 percent of all units developed have been made available to households with incomes of up to 120 percent of median income. The remaining 51 percent of housing units are reserved for low-and moderate-income households (with incomes at or below 80 percent of median). Planned expenditures of entitlement funding to support housing activities within the Cecil B. Moore Homeownership Zone/NRS area during the current fiscal year are described in the "Action Plan" under "Other Actions."

The map on the following page depicts the Cecil B. Moore Homeownership Zone/NRS area.

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



Summary

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

Geographic Allocation of Resources

Poverty in Philadelphia is concentrated in distinct sections of the city—North Philadelphia, east and west of Broad Street; West Philadelphia; and parts of South Philadelphia, Northwest Philadelphia and Kensington/ Frankford. The 2000 Census documented that North Central Philadelphia (where 42 percent of the population was living below the poverty level) continues to have by far the greatest concentration of poverty. Twenty-nine percent of West Philadelphia, 25 percent of South Philadelphia and 22 percent of Northwest Philadelphia residents were also below the poverty line. Even here, however, conditions in specific neighborhoods have been much worse. Forty-four percent of the population in the distressed West Philadelphia neighborhood of Mantua and 34 percent of Point Breeze residents in South Philadelphia were living in poverty in 2000. The overwhelming need in these areas has dictated concentrated investment through CDBG and other programs. The general characteristics of these targeted areas of the city are described below, and additional detail on Year 32 activities by neighborhood is provided in the "Action Plan" section of the *Consolidated Plan*.

■ North Philadelphia

The collapse of the manufacturing base of North Philadelphia's economy in the 1960s, '70s and '80s led to a withdrawal of 43 percent of the community's population between 1970 and 2000. According to the 2000 Census, 42 percent of North Philadelphia's population is living in poverty, approximately twice the citywide figure. By 1980 depopulation also left the area with thousands of long-term vacant houses. For the past 15 years, OHCD has targeted much of its CDBG allocation to the *North Philadelphia Plan* District. This area encompasses 14.3 square miles. It is bounded on the south by Spring Garden Street, on the north by Route One and Wingohocking Street, on the west by the Schuylkill River and on the east by Front Street, "B" Street and Whitaker Avenue. It includes census tracts 130-142, 144-149, 151-157, 162-169, 171-176 and 194-203. Due to limited resources, it is impossible to renovate or rebuild more than a small portion of the district's housing stock in any given year. Therefore, it is important to identify for rehabilitation those blocks where the City's efforts can leverage a larger process of neighborhood recovery. North Philadelphia's large tracts of vacant land have been identified as a priority for large-scale new-construction efforts such as the Cecil B. Moore Homeownership Zone, Poplar Nehemiah development, Pradera Homes and Ludlow Village.

The area of North Philadelphia East of Broad Street is one of the most diverse and distressed sections of the city. Located here are several Philadelphia Housing Authority (PHA) housing developments, including Richard Allen Homes and Cambridge HOPE VI development sites. The American Street Corridor and Kensington Avenue constitute the eastern boundaries of the *North Philadelphia Plan*. Despite the poverty, there is an active real estate market in Eastern North Philadelphia which is the center of Philadelphia's growing Latino population. Of four North Philadelphia census tracts that showed population increases from 1990 to 2000, three were in that area.

■ Kensington/Frankford/Northeast

The area east of Front Street along the Delaware River has undergone enormous economic change in the last four decades as many factories closed and as a result, some families moved. New immigrants have joined the older residents in many communities. The area includes census tracts 143, 158-161, 177-193, 293-302, 315-318, 325-326 and 330-332. OHCD investment in these areas has included housing rehabilitation, strategic new construction and open space management programs. The Delaware River front is the site of newly constructed or planned market-rate housing units.

■ West Philadelphia

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

■ South Philadelphia

South Philadelphia is one of the most economically and racially diverse areas of the city. Neighborhoods of desperate poverty coexist with those of considerable affluence, held together by a strong middle-income foundation of single-family row homes. The section of South Philadelphia targeted for OHCD assistance is comprised of census tracts 13-51. South Philadelphia neighborhoods that have received OHCD assistance include Queen Village, Pennsport, Whitman, Hawthorne, Point Breeze and Southwest Center City. Significant development initiatives in selected neighborhoods remain. The Port of Philadelphia is the newest Enterprise Zone under the auspices of the Commerce Department.

■ Northwest Philadelphia

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

■ HOPWA Resources

In distributing Housing Opportunities for Persons With AIDS (HOPWA) resources through the entire metropolitan area, OHCD has worked with the two regional Ryan White CARE Act planning councils, AIDS advocates and AIDS organizations to allocate resources roughly in proportion to the AIDS caseload within the region. This distribution mirrors the way in which HOPWA funding is allocated nationally. Within the five counties of southeastern Pennsylvania, it is the City's intention to provide funding roughly in proportion to the AIDS caseload. It is important to emphasize that, according to federal regulation, any housing assistance provided with HOPWA funds must be equally available to any eligible resident of the region, regardless of place of residence. OHCD enforces this provision contractually. More importantly, the needs assessment specialists at Intercultural Family Services, HOPWA-funded housing counselors and AIDS case managers throughout the region routinely refer clients for services outside their immediate localities when assistance is available.

Strategy for Removing Barriers to Affordable Housing

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

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

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

Philadelphia's high transfer tax and down-payment requirements for obtaining a mortgage have hindered many low- and moderate-income families from becoming homeowners. In 1994, the effect of the transfer tax was partially mitigated by an exemption of properties conveyed to low- or moderate-income buyers by nonprofit housing development corporations. In addition, transfers to nonprofit housing development corporations which intended to re-convey to low- or moderate-income buyers were also exempted. The City has provided settlement assistance grants using NTI bond proceeds to help low- or moderate-income first-time homebuyers address the issue of cash required to purchase a home. Beginning in Year 30, the City received American Dream Downpayment Initiative (ADDI) funds which will help first-time homebuyers, especially those purchasing OHCD-assisted houses in areas of rapid price appreciation.

In addition, the City is concerned about the potential impact of a strengthened housing market on lower-income individuals who live in changing areas or who desire to purchase properties in these areas. Using NTI bond proceeds, in Year 31 the City established an Equitable Development Strategy to address these concerns. This program is more fully explained in the "Action Plan" and in the *FY 2006 NTI Program Statement and Budget*.

Lead-Based Paint Hazard Reduction Strategy

Lead-Based Paint Hazards in Philadelphia Housing

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

Though it has declined markedly in the past few years, there is still an alarming incidence of childhood lead poisoning in Philadelphia. More than 700 young children currently have blood lead levels above the Environmental Intervention Blood Lead (EIBL) level—20 micrograms per deciliter (ug/dL), or two consecutive readings between 10 and 19 ug/dL—and approximately 3,000 are above the 10 ug/dL "level of concern."

Response to Lead Poisoning

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

For children with blood lead levels of 70 ug/dL or higher, CLPPP attempts an environmental investigation at the home (or other suspected lead source) within 24 hours after EIBL is confirmed. Based on recent experience, only a few such cases are expected in FY 2007. For children with blood lead levels between 45 and 69 ug/dL, an environmental investigation is attempted within five working days after test results are received in the district health office. The investigation rate for this intermediate level of lead poisoning is approximately 90 percent. In less extreme, asymptomatic cases (where there may have been no physician follow-up), parents often have little sense of urgency. Despite follow-up contact attempts by Health Department staff, the expected investigation rate is only 70 percent.

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

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

As of February 2002, there were 1,405 properties with outstanding lead violations—636 rental units and 769 owner-occupied houses. About 2,100 children under age 6 were believed to be living in these properties, which are highly concentrated in the poorest neighborhoods of North Central and West Philadelphia. On average, violations are found in 36 new addresses each month.

Renewed Commitment

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

control services. Program capacity had been far less than would be needed to correct new violations found each month and ultimately eliminate the backlog of outstanding violations. The administration agreed to reallocate funds to make possible a large increase in the number of abatement crews. It directed city departments to work together in addressing the various facets of the problem. In close consultation with the Health Department, the Managing Director's Office/ Adult Services (AS), Office of Emergency Shelter and Services (OESS), Department of Licenses and Inspections (L&I), Department of Human Services (DHS), and City Solicitor's office—as well as OHCD, PHDC and PHA—framed a concerted strategy for bringing properties with lead violations into compliance. The Health Commissioner convened two interdepartmental teams, including representatives of all these agencies, which meet regularly to develop plans and monitor progress. With greater speed than normal procurement procedures allow, six experienced private lead abatement contractors were hired. Thanks to the cooperation of Municipal Court, a special Lead Court was established to deal with rental-property owners who ignore Health Department orders. For owner-occupied houses that need system repairs (such as structural repairs or a new roof) before abatement, the repair work is done either by PHA (which the Health Department reimburses) or through PHDC's Basic Systems Repair Program. Arrangements were made to relocate families temporarily in furnished, lead-safe apartments or in motels while hazard control work was done in their homes. Facing serious legal sanctions, many previously uncooperative landlords took steps to bring their properties into compliance. By December 2005 the backlog of more than 1,400 outstanding violations had already been reduced to less than 375, most of which had no children present; no new cases were added to the backlog.

In 2004, the Health Department obtained compliance with lead hazard abatement orders in 501 homes through a combination of increased enforcement and the availability of limited grant funding. More than 650 children resided in those homes and 733 had elevated blood lead levels. In FY'05 the department was awarded a Lead-Based Paint Hazard Reduction Demonstration Grant, a Lead-Based Paint Hazard Reduction Grant and a Healthy Homes Grant (to address child care centers).

In 2005, 495 houses were brought into compliance, with 625 children associated with these homes. The number of children with elevated blood lead levels was reduced to 477.

Since receiving approval to start work in February 2004, the department has completed remediation in 379 homes. More than 945 applications have been received for the grant. In addition, the department is a partner with the Commonwealth of Pennsylvania's Lead Hazard Control Project. Since that Project began in April 2004, the department has completed 82 properties.

Primary Prevention

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

In addition, under a local consent decree, lead hazard control work is required in all vacant properties to be sold by HUD as a result of FHA mortgage default. The Health Department is under contract with the local HUD office to inspect and clear this work. The City has cleared more than 3,300 houses in the last five years.

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

Anti-Poverty Strategy

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

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

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

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

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

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

Effects of Welfare Reform

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

Since FY 2003, efforts by the City's Health Department to enroll patients in Medical Assistance and other insurance has reduced the number of uninsured visits to 53 percent, as of November 2004.

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

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

Strategy for Improving the Institutional Structure

City of Philadelphia Departments

OHCD

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

NTI/EZ

In FY 2006, the City's Empowerment Zone (EZ) office was merged into the Mayor's Office of Neighborhood Transformation. The Neighborhood Transformation Initiative (NTI) works closely with the Commerce Department, particularly in revitalizing neighborhood commercial corridors through the ReStore Philadelphia Corridors initiative. NTI continues to work closely with OHCD on affordable housing initiatives, including land acquisition, home repair grants and loans, management information services, and equitable development strategies. The *NTI Program Statement and Budget* is annually reviewed and approved by City Council.

Adult Services

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

Other City Departments

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

Commonwealth of Pennsylvania and Related Agencies

DCED

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

administers the weatherization program in Philadelphia. DCED also funds the Main Street and Elm Street programs.

PHFA

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

■ Nonprofit Organizations

Community Development Corporations

Philadelphia has a large number of community development corporations (CDCs), many of which meet HUD's definition of a Community Housing Development Organization (CHDO). CDCs are neighborhood-based corporations which are able to evaluate a community's perceived development needs and desires. Housing development and economic development efforts are then designed to meet these needs. CDCs may rehabilitate vacant and deteriorated buildings for resale to low- or moderate-income buyers or for rental purposes. Some CDCs also sponsor job banks or training programs, provide housing counseling, operate home-repair programs, or undertake commercial development. Recently, CDCs have built new-construction houses as a cost-efficient way to provide affordable housing.

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

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

Neighborhood Planning Organizations and Neighborhood Advisory Committees

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

Nonprofit Housing Counseling Agencies

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

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

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

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

■ Private Sector

Several private entities that are active in Philadelphia provide financing for affordable housing developments. The Reinvestment Fund pools investments from individuals and institutional investors including religious organizations, educational institutions, corporations and foundations to provide a loan fund for housing development. The Local Initiatives Support Corp. (LISC) is a national nonprofit corporation which is instrumen-

tal in providing project development funding for affordable housing projects. The Philadelphia Urban Finance Corp. provides short-term financing for projects using funds loaned by local churches and religious congregations.

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

During 1994, new state legislation was enacted which made it possible for businesses to obtain state tax credits for contributions to nonprofit organizations, including CDCs. In Philadelphia, an initiative known as the Philadelphia Plan was organized in order to link local businesses with nonprofit and community-based organizations and to support these organizations through use of the tax-credit benefit. This state tax credit program was revised in 2004.

Private Developers and Providers

Many private developers, landlords and others provide affordable housing in Philadelphia. Through the Housing Choice Voucher program (formerly known as Section 8), private owners are able to rent to low-income families who could not otherwise afford the rent necessary to carry the expenses of the building. The extreme shortage of new Housing Choice Vouchers, however, has led to vacancies in some buildings while families remain on waiting lists. The high cost of rehabilitation and the low rents which poor Philadelphians can pay has meant that private developers are able to rehabilitate vacant buildings for affordable units on a large scale only with public subsidies. OHCD, PHFA, low-income and historic tax credits have all been used successfully for financing. The end of the federal Rental Rehabilitation program (called MEND in Philadelphia) has cut off one source of subsidy, especially for smaller developers.

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

■ Philadelphia Housing Authority

The Philadelphia Housing Authority (PHA) is a state-chartered agency which administers low-rent public housing and the Housing Choice Voucher program. PHA is governed by a five-member Board of Commissioners, two of whom are appointed by the Mayor, two by the City Controller and the fifth member by the other four. Traditionally, the fifth member is a PHA tenant who has been recommended by the tenant organizations. Having representatives appointed by the Mayor involved on the PHA Board helps provide effective oversight and ensures that PHA, City and HUD activities are well-coordinated.

■ Overcoming Gaps

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

Strategy for Improving Coordination

■ Intergovernmental Coordination

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

OHCD exercises its coordinating function by three means:

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

In addition, the Mayor convenes a monthly meeting with the directors of OHCD, RDA, PHDC, PHA, NTI, OESS and PCPC to discuss community development.

■ Private Sector

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

■ Services to the Homeless

The mission of the City of Philadelphia's homeless-services system is to provide a coordinated continuum of services to enable homeless men and women to obtain and maintain permanent homes for themselves and their families. The lead entity is the City's Director of Social Services-Office of Adult Services, created in 2001, which is the sole public agency dedicated to providing services to individuals and families who are experiencing homelessness. It assists in their transition to independence and self-sufficiency. To achieve this, the Office of Emergency Shelter and Services (OESS), a unit within Adult Services, provides a variety of services including prevention and diversion, short-term shelter placement, case management, referral to alternative housing options and adult protective services. However, these efforts also involve a number of other City agencies, including OHCD, the Department of Public Health and the Department of Human Services.

OHCD collaborates with OBH/MR, the Office of Social Services-Office of Adult Services, OESS, and AACO in issuing Requests for Proposals (RFPs) for transitional and permanent housing for the homeless. The purpose of these joint efforts is to maximize resources and ensure that all subpopulations are being served through the housing programs.

OHCD also has provided technical assistance funding to the Greater Philadelphia Urban Affairs Coalition (GPUAC), a nonprofit organization which assists other private organizations through workshops on homeless-housing and supportive services. In addition, in FY 2006 the City issued the Ten-Year Plan to End Homelessness.

An OHCD representative serves on the United Way Community Impact Planning Committee along with other private and public representatives. The purpose of this committee is to establish policy and planning strategies needed to create a greater level of self-sufficiency and community improvements with local United Way resources.

■ Services to Persons With HIV/AIDS

In 2000, the City restructured the Ryan White Planning Council and eliminated the Housing Committee of the Philadelphia HIV Commission as a standing committee. OHCD now appoints an HIV/AIDS Housing Advisory Committee. Through this committee, local government representatives as well as advocates, persons with HIV/AIDS and service and housing providers meet to advise OHCD on HIV/AIDS housing policy and programs.

DPH's AIDS Activity Coordinating Office (AACO) screens applicants for rental assistance and makes appropriate referrals to agencies funded by HOPWA, HOME and Shelter Plus Care. Referrals are reviewed on a quarterly basis by a committee composed of housing providers, case managers and consumers.

■ Affordable Housing

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

■ Persons With Disabilities

OHCD coordinates activities with the Mayor's Commission on People With Disabilities, the Office of Adult Services and other advocates. In addition, OHCD funds Diana T. Myers & Associates to provide technical assistance regarding accessible housing, fair-housing law and related matters of interest to individuals and organizations involved in housing persons with disabilities. Myers & Associates accomplishes this through symposia, workshops, meetings, a newsletter, clearinghouse announcements and a website. As of Dec. 1, 2003, the website features the Home Finder, a resource designed to assist developers/property managers in marketing accessible units to the disabled community.

■ Elderly Persons

OHCD works with the Philadelphia Corporation for Aging (PCA) on issues affecting the elderly. OHCD participates in the Senior Housing Advisory Group which includes representatives from state funders, advocates and service and housing providers. The group discusses issues in the provision of support services and housing to the elderly. OHCD also provides financial support to the Vacancy Prevention Program which works to proactively prevent housing abandonment with an emphasis on the elderly homeowner. OHCD continues to fund Interac's Senior Housing Workshop Series: Matters of the Hearth. This consists of seven seminars providing technical assistance and advice on a range of topics specific to seniors including: home repairs, sale of home, home improvement/lifestyle enhancement, legal issues and a housing resource fair. In addition, OHCD funds three housing counseling agencies that have expertise in working extensively with the elderly: Center in the Park, Intercommunity Action Inc. (Interac) and the Philadelphia Senior Center.

■ Coordination With the State

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

Public Housing Resident Initiatives

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

■ Moving to Work

In 2002, PHA was designated one of more than 30 local housing authorities to be allowed exceptional flexibility in consolidating programs and in using HUD-funded resources. PHA's Moving to Work (MTW) demonstration program focuses on helping families achieve self-sufficiency and on improving and increasing the stock of quality affordable housing throughout the city. PHA has instituted its Community Partner Program which provides a comprehensive range of economic self-sufficiency programs that assist families in reaching their full potential and that promote neighborhood revitalization where MTW and MTW-eligible families live.

MTW is managed through PHA's Customer Service Departments responsible for development, administration and monitoring of community and supportive social services programs. MTW works in concert with the nonprofit PHA subsidiary, Tenant Support Services Inc. (TSSI). Residents of all ages benefit from PHA's expanded initiatives that include services for seniors, adults and youth.

PHA seeks to increase the number of partners assisting residents to become self-sufficient. Existing programs and services include the pre-apprenticeship program, nursing and health administration programs, daycare training, GED preparation, job placement, certified food handler, home maintenance and repair, youth development, and hospitality industry training. These programs and other activities are designed to foster lease compliance and provide existing residents with the skills to enter the work force.

■ Pre-Apprenticeship Program

Pre-Apprenticeship in the Construction Trades Program (PACT)

The construction industry in Philadelphia is booming. Skilled workers are needed to keep pace with activities. The Building Trades Unions began a program with PHA in 1999 to give residents an opportunity to find a career in the construction trades. Carpenters, electricians, painters, sheet metal workers, glaziers, cement masons, plasterers, laborers, and plumbers have committed to help create and teach the curriculum, supervise the on-the-job training components of the program and serve as sponsors who advocate for employment, union membership and apprentice sponsorships for PHA program graduates. The 21-week program is structured to provide educational, vocational and life skills improvement to strengthen the participants' employability. PHA also operates a Job Retention, Advancement and Rapid Re-Employment Program to provide continued support after graduation.

■ Healthy Homes

PHA will operate a Healthy Homes program designed to reduce asthma triggers in Housing Choice Voucher properties occupied by asthmatic children age 6 and under. The program reduces home-health hazards.

■ Education and Career Training

Skills for Life

PHA launched this aggressive new program to connect "at risk" teenagers to the world of work and the education needed to achieve career success. The teens are considered "at risk" because they have scored below basic on the Scholastic Achievement Test and demonstrated weakness in the core academic areas of English, science and math. The program provides services directly through neighborhood-based organizations. Partners in Skills for Life are the Workforce Development Corporation/Philadelphia Youth Network, Philadelphia School District, Greater Philadelphia Federation of Settlements and the Boy Scouts Explorer Program. IBM has donated 100 laptop computers to be placed in participants' homes.

Adult Basic Educational/GED Programs

The Pennsylvania Department of Education and Community College of Philadelphia have supported PHA ABE/GED classes since 1995. Every resident who wishes to pursue a high school diploma will be assisted in reaching this goal. Computer literacy is also tied to this goal.

Section 3 and Economic Development

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

Training Opportunities: Business Development

Residents interested in starting a business, developing a business plan and obtaining capital to start a business can receive help from PHA's Business Development program.

Computer Laboratories: Mobile and On-Site

PHA is establishing a network of computer laboratories at its developments that provide formal instruction in basic computer literacy, standard software and Internet use. The site-based laboratories are supplemented by two Mobile Computer Labs operated and staffed by the PHA Police Department. PHA has outfitted two vans with computers. These vehicles are loaded with educational software and scheduled for site visits at developments that do not yet have labs.

The Mobile Labs provide computer access and training for residents on a rotating schedule. Stationary labs are operational at Johnson Homes, Fairhill, Harrison, Blumberg, Cecil B. Moore, Wilson Park, Westpark, Gladys B. Jacobs and Whitehall. Computer training for willing residents is a priority of the Authority. As additional space and hardware become available, more labs will be added. IBM donated an additional 100 laptop computers to assist youth participating in the Skills for Life program..

Health Careers Training: Health Careers Training programs

Through the Professional Healthcare Institute, PHA offers three training courses in the health professions — Certified Nurse Assistant (CNA), Pharmacy Technician and Medical Billing. Each program includes classroom and clinical training and job placement in local health care facilities. Since 1998, the Professional Healthcare Institute has been preparing PHA residents for CNA certification. The eight-week course uses a combination of hands-on and classroom work. Every graduate of this program has been certified and employed.

Economic Development: Economic Family Self-Sufficiency Centers-North, Career Link Center

PHA is establishing One-Stop Shops. These facilities will feature services focusing on self-sufficiency as well as access to on-site services from other local human and social service providers. The first One Stop Shop, the Blumberg Family Self Sufficiency Center, included community partner agencies that provide services to residents of North Philadelphia. Additional centers are in the development phase.

Homeownership

PHA reorganized its Homeownership Program to provide comprehensive services, including coordination with CDBG-funded housing counseling agencies. The program now includes PHA's 5h Program which rehabilitates and sells Scattered Sites properties to residents; the Turnkey II Program; a lease purchase program at Whitman Park and Brown Street Village, and the new Section 8 Homeownership demonstration component in which 50 families will be able to use their Section 8 rent subsidy for mortgage payments. To date, more than 250 public and assisted housing residents have purchased properties through the Homeownership Program. Residents are being encouraged to receive comprehensive housing counseling, repair their credit, budget for a down payment and take advantage of PHA and city programs designed for first-time homebuyers. Homeownership staff is also working in concert with developer partners at HOPE VI sites.

Resident Leadership

Resident leaders actively participate in determining the course of services to be provided and offer guidance concerning general operations. Technical assistance is provided to all resident councils to help strengthen leadership skills and capacity to service residents, provide resident training and support economic development initiatives.

In addition to site-based Resident Councils, PHA supports the jurisdiction-wide Resident Advisory Board and a nonprofit affiliate, Tenant Support Services Inc. whose focus is resident economic empowerment. PHA will continue to support the development of leadership skills among residents through funding under the Capital Fund Program and other HUD and private resources.

Tenant Support Services Inc.

Tenant Support Services Inc. (TSSI) is a tax-exempt, nonprofit organization created to enable PHA to pursue additional prospective funding resources which are currently unavailable. TSSI's mission is to secure funds which will support resident programs and initiatives that will improve the quality of life for residents. TSSI spearheads PHA's Sparkle Program which cleans, paints and repairs senior and family public housing developments; coordinates Community Days where residents are reached directly with information and entertainment; provides technical assistance to develop bylaws, procure equipment and provide leadership training; and develops and implements community outreach programs.

Self-Sufficiency Programs

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

The HOPE VI Community and Supportive Services Programs provide comprehensive services to residents of developments undergoing rehabilitation under the HOPE VI program. Residents receive a range of services including access to job training and placement, education, case management, business development/entrepreneurship services to enable them achieve economic independence. HOPE VI programs exist at Richard Allen, Falls Ridge and Martin Luther King developments, Lucien E. Blackwell and Ludlow Scattered Sites.

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

Senior/Disabled Services Coordinator Program

PHA's Senior/Disabled Service Coordinators are also funded through HUD. These professional social workers assist seniors and disabled residents. After a preliminary assessment, residents are connected to the appropriate community services.

Congregate Housing Services Program

Specific eligible seniors receive two meals a day, seven days a week, plus homemaking services. The Congregate Housing Program serves meals and provides homemaking services to help seniors age in place.

Senior Transportation

PHA provides transportation to groups of seniors for banking, shopping and social trips.

Elderly Programs

PHA operates two large and four satellite Senior Centers that provide meals, socialization, recreation and educational services to senior citizens. PHA also provides case management services at all its senior developments.

In addition to PHA's years of experience in service-enriched housing for the elderly, PHA is working with the University of Pennsylvania's Penn Nursing Network to implement a Living Independently for Elders program (LIFE) at Germantown House. LIFE, has a tripartite mission of excellence in health care, research and education.

With a focus on maintaining frail elderly in their communities, LIFE uses an innovative, individualized, interdisciplinary approach to providing excellence in health care. LIFE recognizes and values the individual's and families' active participation in decision-making related to their healthcare and respects diverse ethnic, cultural and religious backgrounds.

Introduction

The "Action Plan" portion of the *Year 32 Consolidated Plan* documents the activities that the City of Philadelphia proposes to undertake in Year 32 to accomplish the goals and objectives established in the "Strategic Plan." These activities also reflect the City's housing and community development priorities described in the "Strategic Plan." This "Action Plan" includes a program description of the major programs to be carried out in Year 32 and a list of the housing development organizations selected through a competitive process to receive CDBG or HOME funding to develop housing for low- and moderate-income families. The "Action Plan" also outlines the activities to be funded through the Housing Opportunities for Persons With AIDS (HOPWA) program and a budget for the City's housing and community development activities.

In order to meet new HUD regulations adopted in 2006, an Executive Summary is provided on page 154. Program Objectives and Outcomes and Annual Housing Completion Goals are provided in Tables 3a and 3b preceding the HUD-required Table 3.

Affordable Housing Production

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

■ Affordable Homeownership Housing

1. Neighborhood-Based Homeownership Housing: The City continues to support the creation of new or rehabilitated housing for homeownership affordable to low- and moderate-income households. In the past, the City has selected neighborhood-based homeownership developments through a Request for Proposals or another planning process. In Year 29, the City issued a Request for Proposals for development and acquisition financing for homeownership projects. In Year 32, the City proposes to support the development of previously identified homeownership projects and projects selected through the Year 29 RFP which do not require acquisition or for which acquisition has been completed. The units will be developed through neighborhood-based community development corporations (CDCs) and developers who have formed partnerships with neighborhood organizations.

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

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

Lower Tioga and Southwest Center City. During Years 26, 27 and 28, properties were rehabilitated in Brewerytown, Susquehanna, Southwest Center City, Southwest Philadelphia and the West Philadelphia portion of the Empowerment Zone. In Years 29 and 30, properties were targeted in Brewerytown and Southwest Philadelphia (First Genesis area). In addition, properties acquired with Neighborhood Transformation Initiative (NTI) funds in Susquehanna and in the West Philadelphia section of the Empowerment Zone were rehabilitated in Year 30. In Year 31, Homestart continued to rehabilitate properties in West Philadelphia and Brewerytown acquired through NTI. In Year 32, Homestart will not be funded. However, the City proposes to make additional resources available for rehabilitation through HRP.

3. New Construction: The construction of new affordable housing for sale to homebuyers is increasingly important in rebuilding neighborhoods in the most blighted areas of Philadelphia. As part of NTI, vacant lots are acquired and assembled into buildable sites for new construction housing. In addition to providing affordable housing, new housing construction at scale can rebuild housing markets and increase value in communities affected by disinvestment and abandonment. New construction can also provide residents with modern amenities including off-street parking and larger lots at lower density. New construction may be used in conjunction with the Pennsylvania Housing Finance Agency's (PHFA) Homeownership Choice Program. In Year 32, in addition to HOME and HTF funds, the City proposes to allocate $2.25 million in DCED Housing and Redevelopment Assistance funding to New Construction homeownership activities which are ready to go to construction. These developments may include Homeownership Choice projects or other large-scale homeownership ventures.

Affordable Rental Housing

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

Financing for the rehabilitation and new construction of rental projects is provided using CDBG and HOME funds in accordance with the Rental Project Selection Criteria. Project financing for rental ventures is usually made available in the form of a long-term, low- or no-interest loan. Financing administered by OHCD through RDA may leverage PHFA PennHOMES funds and Low-Income Housing Tax Credits, and in some cases, foundation funding. In Year 29, additional CDBG funding was made available for rental housing production through a budgetary exchange of NTI bond proceeds for CDBG funds. Additional NTI bond financing for rental housing was made available in Year 30.

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

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

- Schuylkill Falls HOPE VI Development: In Year 26 OHCD committed up to $1.2 million for the development and construction of 135 multi-family affordable housing units for Phase I of the Schuylkill Falls HOPE VI Development. This project is under construction.
- Martin Luther King Plaza HOPE VI Development: In Year 25 OHCD committed to assist in financing the acquisition associated with the Martin Luther King Plaza HOPE VI site. In

Year 29, OHCD allocated $200,000 in funding support for this commitment. The City Capital Program provided a total of $3.1 million in FY2000 and FY2001 for streets, sidewalks and utilities. In Year 28, OHCD provided $638,500 in prior years' reprogrammed funds for demolition to support this HOPE VI development. In Year 29, OHCD provided $1.012 million in prior years' reprogrammed funds to support demolition and environmental remediation for the final phase of this development. This project is under construction.

- Ludlow HOPE VI Development: OHCD has made substantial financial commitments to the Ludlow neighborhood through the Ludlow Village homeownership ventures. OHCD's support of Pradera Homes II and Ludlow V provided important leveraging for PHA's successful Ludlow HOPE VI application. The City is also providing vacant land in Ludlow to PHA for sites for the new construction of homeownership units as part of HOPE VI. The City will provide up to $1.5 million in DCED funds to support the construction of 50 homeownership units.
- Mill Creek HOPE VI Development: During Year 27, PHA received a HOPE VI award for revitalization of the area around 46th and Parrish Streets. OHCD supported this effort by assisting with the financing of the St. Ignatius Senior Housing development and with Homestart within the West Philadelphia Empowerment Zone. NTI-funded acquisition is underway. In Year 30, OHCD provided $400,000 of prior years' CDBG funding for site improvements at Mt. Olivet Village. Mill Creek is now known as Lucien E. Blackwell Homes.

PHA's efforts to encourage its residents to become more involved in management and to participate in homeownership are described on page 39. The City encourages PHA residents to become homeowners using ADDI or settlement assistance funds.

3. Development Financing/Homeless and Special-Needs Housing: OHCD plans to maintain its commitment for the development of permanent housing for the following Philadelphia residents: the homeless; persons with substance abuse; mentally ill and mentally disabled persons; persons with AIDS and disabled persons.

During Year 32 OHCD intends to provide development financing to projects selected through a competitive process. An RFP was issued by RDA in December 2005 to provide development financing for projects serving special-needs populations. Sponsors and/or developers were required to demonstrate development capacity and capability to leverage city funds with state and/or federal special-purpose funds and private funds. Priority was given to those projects which in addition to leveraging other funding, can provide needed supportive service resources, require additional OHCD financing to address gaps which cannot be eliminated by other sources, support other City revitalization efforts and/or are a continuation of a multiphased project.

4. Development Financing/AIDS-Related Housing: The RDA's special-needs housing development request for proposals issued in December 2005 included HIV/AIDS housing development.

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

■ Market-Rate Housing Initiatives

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

■ Interim Construction Financing

In Year 32 OHCD proposes to commit up to $25 million in CDBG funds to provide interim construction financing to eligible developers who have received a funding commitment. Interim construction assistance loans, or float loans, are CDBG funds which are borrowed against budgeted but unexpended CDBG activities. Eligible developers may receive float loans at zero-percent interest for up to one year. The amount of the individual loan will be determined by the underwriting standards of the financing agency, as outlined in "Selection Criteria for Rental Projects," "Selection Criteria for Homeownership Projects" and "Selection Criteria for Special-Needs Projects" listed

in the "Appendices." All loans will be made for eligible activities in accordance with federal regulations. The savings generated by reducing the construction-financing costs will be used to reduce the development subsidy for each approved venture.

In Year 29, OHCD implemented an interim construction financing product in consultation with PHFA and Regional Housing Legal Services. The goal is to reduce the amount of PennHOMES funding required for projects in the Low-Income Housing Tax Credit program. PennHOMES savings realized in the program will be made available to finance additional Philadelphia rental ventures. This product is based on the successful City-State Bridge Loan Program last used in Year 25. This initiative will be continued in Year 32.

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

■ Funding Approach for Housing Production

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

To avoid continuing to reserve funds which will remain unspent for extended periods of time, OHCD will review all prior years' funding commitments for housing production ventures at the beginning of CDBG Year 32 (after PHFA identifies those projects which are being considered for funding) and will evaluate the likely need for obligation and/or expenditure of CDBG or HOME funding. As a result of this evaluation, OHCD may shift unspent project funding unlikely to be used during Year 32 into housing developments ready to proceed.

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

In CDBG Year 32, production ventures recommended for CDBG or HOME funding are identified by project type (rental, homeownership) and location. The number of units of production to be funded and the associated level of funding support are to be determined by technical staff based on detailed review of these ventures and supporting financial documentation, including applications submitted to PHFA. Review and decision-making will be based on the Rental Project Criteria and Homeownership Project Criteria published in the "Appendices" section of this *Plan*, and reviewed for consistency with NTI.

Funding is proposed to support activities which represent a continuation of homeownership development ventures to which commitments had been made in prior years or which were added to the production pipeline as a result of the Homeownership RFP issued in Year 29.

In April 2006, OHCD will issue a Request for Proposals for affordable rental, neighborhood-based homeownership and new construction homeownership developments seeking gap financing from the Housing Trust Fund. OHCD expects to issue another such RFP in Year 32.

■ Year 32 Activities for Established CDCs

In Year 32, OHCD plans to work with the following established CDCs on the activities described. In addition to these activities listed, many CDCs participate in HRP, provide housing counseling or take part in the TBSRP. The activity summary on the following pages is not intended to represent all Year 32 activities:

AchieveAbility (formerly Philadelphians Concerned About Housing)

- Rehabilitation of 10 scattered-site units in Cobbs Creek and Haddington for homeownership. This project, known as Dewey Housing, was selected through the Year 29 RFP process.
- Rehabilitation of up to 11 scattered-site units in Haddington for rent to homeless families with special needs. This project, known as Cecil Housing, was selected through the Year 29 Special Needs RFP and received McKinney funds in Year 30.
- In conjunction with Mt. Carmel CDC, planning and redevelopment of vacant houses in the vicinity of 58th and Vine Streets.

Allegheny West Foundation

- Rehabilitation of up to 28 properties in Allegheny West, using Homeownership Rehabilitation Program and other City funding. Some of these properties were acquired using NTI bond proceeds. This project is known as Forgotten Blocks.

Asociación Puertorriqueños en Marcha

- Using state and city funding, completion of approximately 53 units of new construction for homeownership, known as Pradera II, located at 8th and Berks Streets.

Community Ventures

- Completion of up to eight units of a second phase of homeownership rehabilitated housing within the West Philadelphia Empowerment Zone in conjunction with the Parkside Association.
- Completion of Susquehanna Village, a rental tax credit venture for seniors and families, located at 15th Street and Susquehanna Avenue.
- Acquisition of properties in Greenwich-Whitman for development through HRP, recommended in the Year 29 Homeownership RFP.

Friends Rehabilitation Program

- Completion of homeownership and rental units, known as Home in Belmont, selected through the Year 22 RFP process.
- Development of a complementary second phase of Home in Belmont, selected through the Year 29 RFP process.

Greater Germantown Housing Development Corp.

- Completion of the new construction of homeownership units, known as LINK Housing I for which funding was approved in Year 22. Three rehabilitated units were previously completed.
- Development of a special-needs housing project using McKinney and Special Needs funding. This project was selected through the Year 29 Special Needs RFP.

Hispanic Association of Contractors and Enterprises

- Participation in the St. Hugh Revitalization Plan, with a goal of rehabilitating vacant structures for homeownership through HRP.
- Development of a 10-unit new construction homeownership project, located in the 2700 blocks of Howard and Hope Streets. This project was recommended in the Year 29 Homeownership RFP process.
- Complete repairs at Lehigh Park I and II, an affordable rental venture at 5th Street and Lehigh Avenue.
- Acquisition and planning for Lawrence Court, a 50-unit homeownership development in the 3300 block of North Lawrence Street.

Impact Services Corp.

- Rehabilitation of 190 W. Allegheny Ave., for the Reunification House project, to produce two units of supportive rental housing with funding from DCED.
- Development of 111 W. Erie Ave., using DCED funding.

Jefferson Square CDC

- Completion of Phase II of Jefferson Square as market-rate housing.

Kensington South CDC

- In conjunction with New Courtland Elder Services, acquire and develop a site located at 2nd and Oxford Streets for senior housing, funded by the federal Section 202 program. This site will be acquired using NTI bond proceeds.

Mt. Airy USA

- Completion of a new homeownership development at 251-279 Montana St., selected through the Year 29 RFP process.

New Kensington CDC

- Completion of eight homeownership rehabilitation units approved in Year 22.
- Continued implementation of the Open Space Management sideyard acquisition and disposition program.
- Continued support of Greensgrow, the urban agriculture economic development venture located at 2501-7 E. Cumberland St.
- Development of mixed-income homeownership units in the 400 block of Moyer Street.
- Rehabilitation of scattered-site homeownership units in East Kensington. This project was selected through the Year 29 RFP process.
- Rehabilitation of three market-rate homeownership units on Tulip Street, selected through the Year 29 RFP process.

- Rehabilitation of scattered-site vacant structures through HRP, selected through the Year 29 RFP process.

Norris Square Civic Association

- In conjunction with a for-profit partner, development of new-construction housing in the 2300 and 2400 blocks of Howard Street, known as the Hunter School Homeownership Initiative. The project received PHFA Homeownership Choice funding in March 2004.

People's Emergency Center CDC

- Completion of Cloisters III, a 50-unit rental development which received Low-Income Housing Tax Credits in 2005.
- Completion of Imani VI, selected in the Years 28 and 29 Special-Needs RFP, 10 units of rehabilitated housing on the 4000 block of Haverford Avenue.
- Development of a second phase of homeownership housing on the 3700 and 3800 blocks of Haverford Avenue, selected through the Year 29 RFP Homeownership process.
- Development of Fattah's Place and Jannie's Place, two special-needs developments which have received commitments of McKinney funds.

Project H. O. M. E.

- Development of up to 44 rehabilitated homeownership units in the 1800 and 1900 blocks of North 23rd Street, 1800 block of North Croskey Street and 1800 and 1900 blocks of North 24th Street, known as the St. Elizabeth's Homeownership project. This project received funding from the Neighborhood Revitalization Initiative portion of PHFA's Homeownership Choice program. The initial phase of the project was selected through the Year 29 Homeownership RFP.
- Repairs and improvements to St. Elizabeth's Recovery Residence using PennHOMES and HOME funding.

Philadelphia Neighborhood Housing Services

- Continuation of the Model Blocks Program.
- Completion of seven scattered-site homeownership units in Carroll Park.
- Planning and acquisition of seven scattered-site homeownership units in Morris Park.

The Partnership CDC

- Rehabilitation of vacant structures through HRP, selected through the Year 29 RFP process.
- Development of market-rate housing for sale on sites near 46th and Sansom Streets that were acquired using NTI bond proceeds.
- Development of 14 units of affordable rental housing in the 100 and 200 blocks of South 60th Street, using PHFA Mixed Use Facility Financing Initiative (MUFFI) and HOME funds.

United Communities Southeast Philadelphia

- Development of vacant structures for rehabilitation through HRP. This project was recommended through the Year 29 RFP process.
- Planning and demolition for the future development of new construction homeownership housing in the 600 and 700 blocks of Dudley Street. This project was submitted to the Year 29 Homeownership RFP.

Universal Community Homes

- Participation in the YouthBuild program through rehabilitation in Point Breeze and Southwest Center City.
- Participation in the Martin Luther King Plaza HOPE VI redevelopment project in conjunction with PHA.
- Development of new construction homeownership housing in the 2300 blocks of Cross and Greenwich Streets.
- Development of a new construction homeownership project in the 900 and 1000 blocks of South 17th Street.
- Development of Phase III of the 16th and Federal Street development, a 55-unit rental development, known as the Commons at Point Breeze, using Low-Income Housing Tax Credits.
- Work with Fannie Mae to implement the *South Philadelphia Plan*, an initiative to develop affordable and market-rate housing in Southwest Center City and Point Breeze.
- Development of Osun Village, a senior housing development located at 2308-12 Grays Ferry Ave., in conjunction with Odunde. This project has received Low-Income Housing Tax Credits.

Women's Community Revitalization Project

- If Low-Income Housing Tax Credits and PennHOMES funds are secured, the development of up to 44 new construction rental units located at Percy Street and Indiana Avenue known as Evelyn Sanders Townhomes.

■ Year 32 Activities for Emerging CDCs

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

Francisville CDC

- In conjunction with a developer to be selected, development of affordable housing units located at 15th and Parrish Streets.

Greater St. Matthew CDC

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

Korean Community Development Services Center

- Development of scattered-site vacant structures in West Oak Lane for rehabilitation as homeownership units. This project was selected through the Year 29 RFP process.

Ludlow Community Association

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

Mt. Carmel CDC

- In conjunction with AchieveAbility, planning and development of vacant houses and lots in the area of 58th and Vine Streets. Acquisition of the properties is underway using NTI bond proceeds.

Parkside Association

- Completion of the second phase of rehabilitated units in the Parkside neighborhood in conjunction with Community Ventures.

Phoenix Project CDC

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

Yorktown CDC

- Acquisition of three vacant structures for rehabilitation through the HRP, recommended through the Year 29 Homeownership RFP process.
- Completion of Yorktown Arms II, a 37-unit new construction rental development located at 1300 W. Jefferson St., using Low-Income Housing Tax Credits.

Budget Detail - CDBG Year 32 (FY 2007)
(in thousands)

CDBG YEAR 32-FISCAL YEAR 2007

	CDBG	HOME	HOPWA	State	HTF	NTI Bond Proceeds	Other	TOTAL
AFFORDABLE HOUSING PRODUCTION								
A. Affordable Homeownership Housing								
1. Neighborhood-Based Homeownership		1,558			500			2,058
2. New Construction Program		3,500		2,250	2,500			8,250
Subtotal: Affordable Homeownership Housing	*0*	*5,058*	*0*	*2,250*	*3,000*	*0*	*0*	*10,308*
B. Affordable Rental Housing								
1. Neighborhood-Based Rental Production	3,248	2,600			3,735	1,900		11,483
2. Development Financing for Homeless & Special-Needs Housing		3,000						3,000
3. Development Financing for AIDS-Related Housing			500					500
4. Housing Development Assistance		800						800
Subtotal: Affordable Rental Housing	*3,248*	*6,400*	*500*	*0*	*3,735*	*1,900*	*0*	*15,783*
C. Market-Rate Housing Initiative	50							50
TOTAL: AFFORDABLE HOUSING PRODUCTION	**3,298**	**11,458**	**500**	**2,250**	**6,735**	**1,900**	**0**	**26,141**

Housing Preservation

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

The activities described in this section are designed to respond to the Year 32 priority of promoting homeownership and housing preservation.

■ Housing Counseling/Settlement Grant Program

1. Settlement Grants: During Year 28, OHCD ended CDBG funding for settlement grant assistance for first-time low- and moderate-income homebuyers. The implementation of federal Title X lead hazard abatement regulations has mandated that properties receiving federally funded settlement assistance be visually inspected. This inspection requirement, combined with a labor arbitration award and reduced CDBG resources, made it impractical to continue the program. Buyers who had signed agreements of sale by Jan. 17, 2003, were allowed to complete the program and to receive settlement grants of up to $800. The City supported Settlement Assistance during Years 29 and 30 using NTI bond proceeds. The City funded Settlement Assistance in Year 31 using NTI bond proceeds. In Year 32, the City will fund Settlement Assistance with the remaining balance of NTI funds allocated in Year 31 and proposes additional NTI bond funds to support the program through 2007.

2. American Dream Downpayment Initiative: In Year 30, the City received a total of $1.305 million in American Dream Downpayment Initiative (ADDI) funds from HUD. These funds, which are a set-aside within the HOME program, are available for downpayment assistance, including settlement costs, of up to $10,000, up to a maximum of 6 percent of the purchase price of the house. The City is targeting these funds to approved City-sponsored new construction or substantial rehabilitation developments, in particular to mixed-income developments or developments in areas of rapidly escalating home sale prices. The goal is to increase the affordability of units to low- and moderate-income households while preserving sales prices at the full appraised value. Assistance is limited to first-time homebuyers with incomes less than 80 percent of area median income. Beneficiaries must receive prepurchase counseling from an OHCD-approved housing counseling agency. In order to meet the HUD requirement of targeted outreach to residents of public housing and other families assisted by public housing, each developer who intends to use ADDI funds must detail and follow an outreach plan targeted to these persons as part of the marketing plan. Marketing plans must be reviewed and approved in advance by OHCD to ensure compliance with this federal requirement. The City will receive additional ADDI funds in Year 32.

3. Neighborhood and Citywide Housing Counseling: OHCD plans to support neighborhood-based and citywide organizations offering housing counseling services to low- and moderate-income people. OHCD-funded services provided by these agencies include mortgage counseling, default and delinquency counseling, tenant support and housing consumer education. OHCD supports a wide range of housing counseling services, including those of people with specialized needs. The following housing counseling agencies are proposed to be funded in Year 32:

- ACORN - $166,250
- ActionAIDS - $220,000
- Asociación Puertorriqueños en Marcha - $72,675
- BEBASHI - $110,000
- Carroll Park Community Council - $123,500
- Ceiba - $279,300
- Center in the Park - $42,750
- Congreso de Latinos Unidos - $118,750
- Diversified Community Services - $47,500
- Frankford CDC - $137,750
- Germantown Settlement - $76,000
- HACE - $100,700
- HADV - $285,000
- Intercommunity Action - $42,750
- Intercultural Family Services - $114,000
- Korean Community Development Services Center - $66,500
- Liberty Resources - $52,250
- Mt. Airy USA - $76,000
- New Kensington CDC - $209,000
- Northwest Counseling Service - $285,000

- Philadelphia Council for Community Advancement - $228,000
- Philadelphia Senior Center - $52,250
- South of South Neighborhood Association - $63,650
- Southwest CDC - $38,000
- Tenant Union Representative Network - $277,400
- The Partnership CDC - $114,000
- Unemployment Information Center - $128,250
- United Communities Southeast Philadelphia - $152,475
- United Polish American Social Services - $42,750
- Urban League of Philadelphia - $133,000
- West Oak Lane CDC - $58,900
- Women Against Abuse - $43,700.

4. Anti-Predatory Lending Activity: In Year 27, OHCD initiated a program to combat predatory lending and help stabilize neighborhoods. Predatory lending practices include charging exorbitant fees and interest rates and persuading homeowners to incur mortgage debt in excess of their needs or ability to pay. The anti-predatory lending initiative includes housing counseling specifically targeted to help consumers recognize and avoid predatory lending practices, credit counseling and helping victims of predatory lending refinance at conventional market rates. Anti-predatory lending programs are targeted to low- and moderate-income homeowners. The Homeownership Counseling Association of Delaware Valley provides training and technical assistance to OHCD-funded housing counselors in the areas of mortgage default and delinquency and anti-predatory lending counseling. Community Legal Services provides an Anti-Predatory Lending Hotline to assist or refer to other agencies those callers contemplating a refinance, debt consolidation loan or purchase money mortgage as well as those who have entered into a high-cost loan that might be predatory. Consumer Credit Counseling Service of Delaware Valley assists persons in restructuring debt and has been active in helping to stop mortgage foreclosures.

In FY 2003, using NTI bond proceeds, the City created anti-predatory loan products (PHIL-Plus and Mini-PHIL) to help homeowners refinance existing loans or access loans with reasonable credit terms. In FY 2006, the City allocated NTI bond proceeds to continue the operation of these programs.

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

■ Emergency Repairs, Weatherization and Housing Preservation

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

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

In Year 32, OHCD will continue to comply with the Title X regulations which may have an impact upon BSRP production. Following are summaries of funding levels and program requirements for each tier:

1. Emergency Repair Hotline Program and Emergency Heater Hotline: PHDC maintains an Emergency Repair Hotline Program to maximize housing assistance funds provided to the City and to accelerate the response to plumbing, electrical and roofing emergencies of low-income homeowners. This Tier I service, designed to serve as an early intervention system, supports emergency repairs at a cost of up to $3,500 per property to eligible low-income homeowners. Current costs for Tier I service average $2,870 per property.

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

OHCD also plans to allocate funds for the Emergency Heater Hotline, another Tier I program aimed at eliminating the heating problems of low-income people. This program provides heater repairs at a cost of up to $2,000 per property for eligible homeowners/ occupants. The program is carried out by the Energy Coordinating Agency (ECA) under contract to PHDC. Current costs for Emergency Heater Hotline assistance average $250 per property.

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

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

2. Weatherization and Basic Systems Repair Program: To make the most efficient use of housing assistance funding, the City proposes the continued linkage of the Weatherization Assistance Program funded by DCED and BSRP funded by CDBG. Beginning in Year 18 these programs were combined to establish a single integrated system to provide homeowner rehabilitation assistance.The City proposes to allocate additional CDBG funds in Year 32 to BSRP, using savings realized from the housing agencies' reorganization. BSRP Tier II will be expanded to address repairs such as rebuilding chimneys, relining chimney flues and replacing windows which address energy-related issues. This expansion is part of the City's effort to address the energy crisis by supporting weatherization and related repairs for low-income households.

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

The Weatherization Assistance Program provides the eligible household with an energy audit which utilizes the technology of a "blower door" to determine air leaks in the building. The results of the audit determine the type of assistance needed to minimize air leakage. The types of service that may be provided under Weatherization include: air-sealing measures, such as weatherstripping, caulking and repair of primary windows and doors; wrapping of hot water heaters, heating pipes and ducts; sealing basement openings, crawlspaces and chaseways; insulating and airsealing of the roof area; repair and efficiency modifications to central heating systems; electrical load reduction measures; and in-home energy education. Eligible households whose properties meet DCED guidelines for property suitability may receive weatherization assistance of up to $2,100 per property. Weatherization assistance is available to homeowners and renters but BSRP services are only available to homeowners.

In the Tier II category of BSRP, an eligible homeowner may receive up to $15,000 of rehabilitation assistance through BSRP. Typical Tier II repairs include heating system replacement, plumbing drainage system replacement, water service replacement, wiring, roof replacement and structural systems repair (floors, ceilings, walls, etc.) Eligible homeowners receiving Tier II services may also receive up to $2,100 per property in weatherization assistance. Currently, the average cost for Tier II services is $4,375 per repair.

In Year 28, the City allocated $2 million in NTI bond proceeds to support a Targeted Basic Systems Repair Program available to families earning up to 80 percent of median income. This program provides a grant and/ or grant and loan and is targeted to households able to access legitimate home repair loans, or to properties located in areas that will leverage other NTI or publicly or privately funded revitalization activities. In Year 29, the City continued the Targeted Basic Systems Repair Program (TBSRP) with $2 million in NTI bond proceeds and allocated an additional $1 million to support Basic Systems Repair efforts in areas undergoing large-scale redevelopment. In Year 30, the City allocated $2 million in TBSRP funds to support other NTI housing activities.

In Year 31, the City allocated HTF funds to a Targeted Housing Preservation Program to support home repairs, including facade and systems repair. These repairs may be targeted around existing or new developments or in specific neighborhoods and will be carried out by community-based organizations such as CDCs.

3. SHARP Home Repair Program: OHCD plans to continue its support of the Senior Housing Assistance Repair Program (SHARP) sponsored by the Philadelphia Corporation for Aging. SHARP provides essential repairs averaging $1,458 each to the homes of residents who are 60 or older. This figure includes Pennsylvania Lottery funds and CDBG funds.

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

5. Energy Coordinating Agency: OHCD proposes to continue to support the work of the Energy Coordinating Agency (ECA) in organizing government, utility and community weatherization and fuel assistance services to low-income Philadelphians. ECA sponsors eight community- based Neighborhood Energy Centers to provide direct services as well as information and referral to low-income community residents. ECA implements the Emergency Heater Hotline program with heater repairs up to $2,000 per property for eligible homeowners/occupants.

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

■ Home Equity Financing and Rehabilitation Assistance

1. Homeownership Rehabilitation Program: The Homeownership Rehabilitation Program (HRP) provides financing for the acquisition and rehabilitation of vacant houses requiring moderate rehabilitation for sale to low- and moderate-income first-time homebuyers. Financing is provided through a combination of private debt and CDBG or NTI bond subsidy. Homebuyers are required to finance 100 percent of the after-rehabilitation value of the property and to participate in a program of prepurchase housing counseling. A subsidy averaging up to $35,000 per property in each development package is provided. In certain cases, the subsidy may be deepened as needed to match on a dollar-for-dollar basis any corporate or foundation grant funds, contributed developer fees and/or Title I funds brought to the financing package by the developer CDC. Identification of appropriate properties, financial packaging and development is carried out by the participating CDC or private developer which earns a developer's fee. In Year 28, HRP was expanded using the NTI bond funds, which permits higher-income populations to be served. The expanded program is open to for-profit developers as well as CDCs. An additional $1 million in NTI bond proceeds was provided to HRP in Year 29. In Year 30, $4 million in NTI was allocated to HRP. A total of $5 million in NTI bond funds has been committed to HRP. The City will continue to support HRP in Year 32.

2. PHIL Loan: The Philadelphia Home Improvement Loan (PHIL) program administers home improvement loans of up to $25,000 at below-market rates. Interest rate and loan amount depend on the applicant's income level and the level of rehabilitation to be completed. In Year 28, the PHIL Loan program was expanded using NTI bond funds. Three-percent loans are available based on household income and 5-percent loans are not income-restricted. In addition, participating banks are now permitted to originate non-FHA-insured loans under the program.

3. Philadelphia Neighborhood Housing Services (PNHS) Program: OHCD plans to continue to support the PNHS program which provides neighborhood revitalization services including home-improvement loans, first-home purchase mortgages, community improvement grants and loans and neighborhood planning, community organizing and housing development services to its Full Service Neighborhoods: Carroll Park, Cobbs Creek and Morris Park.

In Year 29, PNHS engaged in a planning process to select a new neighborhood, meeting with community representatives and other stakeholders in Morris Park. In Year 30, PNHS offered its full range of services to residents of Morris Park.

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

To assist existing homeowners whose properties need rehabilitation and improvement, PNHS provides home-improvement loans of up to $30,000 for up to 20 years at below-market interest rates. Under the Community

Improvement Program, homeowners and PNHS jointly contribute funding to support the cost of improvements/ repairs to steps and sidewalks, retaining walls and porches.

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

OHCD plans to continue its support of the Model Blocks Program in Year 32. PNHS provides exterior improvements to owner-occupied houses in specific neighborhoods with active CDCs. Exterior treatments may include brick-cleaning, painting and front aluminum siding; energy-conservation treatments of new windows, doors and roofs; porch additions, railings, lamp posts and flower barrels. The subsidy is matched with PNHS loan funds or homeowner payments. To reinforce affordable housing development, OHCD proposes to continue to support supplemental community improvement programs in neighborhoods targeted by PNHS in Year 32. Budget line items for the Model Blocks and Community Improvements programs have been combined in the Year 32 budget.

4. Impact Services Building Materials Exchange Program: OHCD plans to maintain the funding of this program which provides tools and building materials to low- and moderate-income people. The Building Materials Exchange will generate $160,000 of CDBG program income for $123,000 of CDBG investment in Year 31.

5. NTI Housing Programs: In Year 28, NTI bond proceeds were allocated to support three new housing programs: employer-assisted housing, anti-predatory lending loan products and TBSRP. In Year 29, NTI bond proceeds were allocated for the following activities:

- **Employer-Assisted Housing Program**. In Year 28, the City awarded a $250,000 contract to the Greater Philadelphia Urban Affairs Coalition (GPUAC) to design and market an employer-assisted housing program to Philadelphia employers. In Year 29, GPUAC marketed the program, called HomeBuyNow, to local employers. It will develop a menu of mortgage products to accommodate different employers' goals and resources; arrange for the participation of lending institutions, housing counselors and home inspectors. With the help of local lenders, the program will help employers provide housing counseling and mortgage and home improvement loans to employees. The City will match employer contribution to provide additional grants to accompany the mortgage and home improvement loans. The City allocated $750,000 in NTI bond proceeds to support the implementation of the EAH program in Year 29.

  In Year 30, the prior year funds committed to the Teacher and Student Retention Initiative were folded into the Employer-Assisted Housing Program to promote employer-assisted housing with the Philadelphia School District. In Year 31, NTI provided additional funding to support this program.

- **Preservation Development Initiative.** The City faces a challenge in dealing with its stock of neglected historically and architecturally significant buildings. In Year 29, the City allocated $250,000 in NTI bond proceeds to support an initiative to help the City integrate preservation strategies for historically and architecturally significant buildings into redevelopment plans. These funds leveraged additional resources from the National Trust for Historic Preservation.

In Year 30, NTI funded two new housing initiatives:

- **Historic Properties Repair Program.** The City proposed to provide grants to low- and moderate-income homeowners in historic districts to complete needed exterior repairs such as windows, facade treatments and painting. The goal of the program is to maintain the integrity of properties in designated historic districts without placing an unnecessary financial burden on low- and moderate-income homeowners. This program, administered by the Preservation Alliance for Greater Philadelphia, began service in Year 31.

- **Housing Trust Fund of Philadelphia.** The City proposed to use NTI bond funds to contribute to an Affordable Housing Trust Fund, up to $1.5 million. NTI bond funds must be used for the rehabilitation or construction of affordable rental, homeownership or special-needs housing, consistent with the requirements of the Housing Trust Fund of Philadelphia as described in the State and City Council legislation and Mayor's Executive Order.

In Year 31, NTI funded a new housing initiative:

- **Equitable Development Strategy.** The City proposed to use NTI bond funds to implement an Equitable Development Strategy (EDS) to address concerns of long-time residents in appreciating real estate markets about rising real estate taxes, real estate speculation and displacement. NTI investments, combined with other factors such as low mortgage interest rates and the 10-year real estate tax abatement, are stimulating real estate markets across more areas of the city than at any other time in recent history. Though the appreciating market is creating new wealth in communities, there is growing concern about the impact of these changes in many communities. The EDS will employ strategies to balance growth and equity by promoting mixed-income development and supporting affordable housing programs; providing existing homeowners with accurate information about planned development in order to counter rumors and misinformation; educating homeowners about options to address increasing real estate assessment; leveraging NTI bond funds to create purchase and/or rehab loans to preserve affordability in targeted neighborhoods; and promoting existing homeowner assistance programs and providing Targeted Basic Systems Repair programs in select areas. The EDS will also review available data and develop recommendations for other measures that will help long-term residents remain in these communities. In 2006, OHCD will develop a pilot EDS program in Brewerytown.

Budget Detail - CDBG Year 32 (FY 2007)
(in thousands)

	CDBG YEAR 32-FISCAL YEAR 2007							
	CDBG	HOME	HOPWA	State	HTF	NTI Bond Proceeds	Other	TOTAL
HOUSING PRESERVATION								
A. Housing Counseling								
1. Settlement Grants						900		900
2. American Dream Downpayment Initiative		201						201
3. Neigh. & Citywide Housing Counseling	3,634		330					3,964
4. Anti-Predatory Lending Activity								
- Homeownership Counseling Assoc of Del Valley	65							65
- Community Legal Services	220							220
- Consumer Credit Counseling	43							43
5. GPUAC-Earned Income Tax Credit (EITC)	48							48
Subtotal: Housing Counseling	*4,010*	*201*	*330*	*0*	*0*	*900*	*0*	*5,441*
B. Emergency Repairs, Preservation & Weatherization								
1. Emergency Repair Hotline - Tier 1				2,350				2,350
2. Heater Hotline - PHDC/ECA				900				900
3. Weatherization & Basic Systems Repair								
- Tier 2	9,918				1,517		1,619	13,054
4. Targeted Housing Preservation					1,785			1,785
5. Weatherization (DCED to PHDC)				2,150				2,150
6. SHARP Home Repair Program	325							325
7. Utility Emergency Services Fund	525							525
8. Energy Coordinating Agency	433							433
Subtotal: Repairs, Preservation & Weatherization	*11,201*	*0*	*0*	*5,400*	*3,302*	*0*	*1,619*	*21,522*
C. Home Equity Financing & Rehabilitation Assistance								
1. Homeownership Rehab Program	1,000	250			1,000			2,250
2. PHIL Loans	900						4,000	4,900
3. Neighborhood Housing Services								
- Loan Program	257							257
4. Impact Services Building Materials Program	123							123
Subtotal: Home Equity Financing & Rehabilitation Assistance	*2,280*	*250*	*0*	*0*	*1,000*	*0*	*4,000*	*7,530*
TOTAL: HOUSING PRESERVATION	**17,491**	**451**	**330**	**5,400**	**4,302**	**900**	**5,619**	**34,493**

Homeless and Special-Needs Housing

The activities described in this section are designed to respond to the Year 32 objective of developing and providing more permanent and transitional housing for homeless people and other low-income people with specialized housing and service needs. Year 32 resources combine housing development with service delivery and rental assistance. This section also describes the expenditures of Housing Opportunities for Persons With AIDS (HOPWA) funds and Emergency Shelter Grant (ESG) funds.

■ Emergency Shelter Grant Financing

The mission of the Office of Emergency Shelter and Services (OESS) is the provision of emergency food, short-term shelter and supportive services to homeless individuals and families. OESS administers all emergency shelter and shelter-related support service funding available to the City. A major funding source of the provision of emergency housing is the federal Emergency Shelter Grant (ESG) program which is allocated to the City as an entitlement program through OHCD.

In Year 32, OHCD will continue to assign the administration of ESG funds, under a Memorandum of Understanding, to OESS to assist in the funding of emergency shelter and related supports. The proposed usage of ESG funds remains to augment the City's array of shelter and support services, in addition to leveraging local operating and available state funding for emergency homeless housing.

Every three years the City issues a new competitive Request for Proposals to select emergency shelter providers funded by ESG. Selection criteria include agency capacity, experience and track record, budget, quality of case management and supportive services, facility consistency with local building and health codes, experience providing services to persons with behavioral health issues, ability to provide services quickly and quality of linkages to community service agencies or professionals. OESS's policy is to renew contracts for up to three years with existing providers that are performing satisfactorily. During the term of the contract, OESS's Quality Assurance Unit monitors the performance of all service providers. If providers do not meet acceptable standards of service provision and are not able to develop and adhere to a corrective action plan, the contract will be terminated. OESS has terminated the contracts of several service providers due to subquality performance. When service termination occurs, OESS uses a competitive process to identify an alternate site or increases the capacity of existing sites.

In Year 32, the City will provide $2.297 million in General Fund money to provide the required local match for the ESG program.

■ Housing Assistance/Mental Health

OHCD plans to continue its commitment to respond to the need for assisted housing for persons with mental illness. During Year 32 OHCD plans to allocate funding for the provision of rental assistance for persons receiving supportive services under programs administered by the Office of Behavioral Health (OBH). The supportive services provided include treatment, case management, socialization, recreation and residential support to this targeted population.

■ Rental Assistance to the Homeless

In Year 32 OHCD plans to continue its support of the Philadelphia Transitional Housing Program which provides housing counseling, case management and rental assistance to homeless persons to promote self-sufficiency. Also, in Year 32 OHCD plans to continue to provide rental assistance to persons with HIV/AIDS.

The City has determined that homeless persons and persons with HIV/AIDS have unmet housing needs and that the provision of rental assistance under the HOME program will narrow the gaps in benefits and services received by these persons. Local market conditions which informed this determination were outlined in the "Housing and Homeless Needs Assessment" and "Housing Market Analysis" which were Sections 1 and 2 of the *Year 29 Consolidated Plan.* In accordance with HUD requirements, these sections must be updated every five years. Portions of these sections were updated and printed in the *Year 31 Consolidated Plan,* pages Appendix 38—82.

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

■ Homelessness Prevention

In Year 32, the City proposes to allocate NTI and HTF funds to a Homeless Prevention Program to prevent or reduce homelessness. This will include emergency assistance to maintain households in their own residences when eviction or mortgage foreclosure is imminent. the funds may also be used for security deposits, utility assistance or long-term hotel, motel or boarding home rental assistance. The Homeless Prevention will include an array of shelter diversion and homeless prevention activities. The Office of Adult Services will assume policy oversight and administration of the program. Adult Services will issue several competitive Request for Proposal processes to select providers for the varied shelter diversion and homelessness prevention activities.

■ Housing Opportunities for Persons With AIDS (HOPWA)

The HOPWA region for which OHCD administers funding includes Philadelphia, Bucks County, Montgomery County, Delaware County and Chester County. HOPWA funding to the five-county region is allocated based on the region's AIDS caseload compared to the rest of the nation. Philadelphia will receive $7.083 million in new HOPWA funding, a decrease of $253,000 from Year 31. OHCD proposes to allocate $250,000 in prior years' unexpended HOPWA funding, for a total of $7.333 million available in Year 32.

Consultation and Coordination

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

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

Project Sponsor Selection

In 1997, OHCD selected project sponsors through a Request for Proposals for housing counseling, emergency grants and rental assistance. In cooperation with AACO and TPAC, in Year 25 OHCD centralized the administration of HOPWA-funded and Ryan White-funded emergency grants. The Philadelphia Health Management Corp. was selected to contract with the City to administer these funds and the program was renamed the Direct Emergency Financial Assistance Program (DEFA). During Year 28, Philadelphia Community Health Alternatives (PCHA) was selected to provide additional rental assistance units. PCHA is now called the Mazonni Center. In Year 32, OHCD intends to continue to contract with existing project sponsors for emergency grants, rental assistance, operating costs and supportive services and housing counseling activities carried out by suburban providers. Philadelphia agencies providing housing counseling activities for persons with HIV/AIDS were selected as part of a broader housing counseling RFP issued by OHCD in February 2004.

Urgent Needs to be Met

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

A permanent inventory of affordable housing units for low-income persons with HIV or AIDS will be created by acquiring, constructing or rehabilitating new housing units. In Year 32, OHCD proposes to provide housing development financing for HIV or AIDS housing. These funds were made available through the RFP for Special-Needs Housing issued by the RDA in December 2005.

Units created through this RFP will be available for persons with HIV as well as those with AIDS.

Private and Public Funding Sources

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

Goals

Using Year 32 HOPWA funds, the City expects to provide housing for 800 households through short-term payments to prevent homelessness, through tenant-based rental assistance or units provided in HOPWA-funded housing facilities.

■ Dignity Housing

Year 31 was the last year for funding to be provided for Dignity Housing's general operating expenses.

■ Adaptive Modification Program for Persons With Disabilities

OHCD plans to maintain as a priority increasing housing accessibility for disabled people using additional state funding. The Adaptive Modification Program is available for homeowner-occupied and renter-occupied homes which need to be made accessible for people with disabilities. This program received NTI bond proceeds in FY 2006.

■ Technical Assistance and Planning

OHCD intends to fund technical assistance and planning efforts in Year 32 to support homeless and special-needs housing initiatives. OHCD proposes to continue its funding of the Greater Philadelphia Urban Affairs Coalition which assists other private organizations through workshops on homeless housing and supportive services. OHCD will continue to fund the provision of technical assistance to organizations developing housing for, or providing assistance to, persons with disabilities. OHCD now appoints an HIV/AIDS Housing Advisory Committee.

Budget Detail - CDBG Year 32 (FY 2007)
(in thousands)

CDBG YEAR 32-FISCAL YEAR 2007

	CDBG	HOME	HOPWA	State	HTF	NTI Bond Proceeds	Other	TOTAL
HOMELESS & SPECIAL-NEEDS HOUSING								
A. Emergency Shelter Grant							2,297	2,297
B. Housing Assistance - MH/MR		100						100
C. Rental Assistance/Homeless	200	2,197	300				117	2,814
D. HOPWA			5,958					5,958
E. Adaptive Modification	800			500	268	800		2,368
F. Technical Assistance/Planning								
1. Homeless	45							45
2. Disabled	25							25
G. Homeless Prevention Program					595			595
TOTAL: HOMELESS & SPECIAL-NEEDS HOUSING	**1,070**	**2,297**	**6,258**	**500**	**863**	**800**	**2,414**	**14,202**

HOPWA Budget Detail
CDBG Year 32 (FY 2007)

HOPWA Eligibility Category	Rental Assistance	Short Term Payments & Emergency Grants	Operating Costs	Information Referrals & Housing Counseling	Supportive Services	Housing Development	Sub-Total Program Costs	Sponsor Admin. Costs	Contract Total
ActionAIDS				205,000			205,000	15,000	220,000
ActionAIDS (Job Training)					60,500		60,500	4,500	65,000
BEBASHI				102,300			102,300	7,700	110,000
Bucks Co. Family Services	140,000			31,500			171,500	12,500	184,000
Calcutta House			180,000				180,000	13,000	193,000
Catholic Social Services (McAuley/Good Shepherd)					170,000		170,000	12,000	182,000
CO-MHAR	375,000				285,000		660,000	50,000	710,000
Community Service Council of Chester Co.	143,000						143,000	10,500	153,500
Congreso	500,000			120,000			620,000	40,000	660,000
Delaware County	382,000			155,000			537,000	37,000	574,000
Gaudenzia	60,500						60,500	4,500	65,000
Housing Development (RFP)						500,000	500,000		500,000
Intercultural Family Services				130,000			130,000	9,000	139,000
Keystone House			140,000				140,000	10,000	150,000
Mazzoni Center	420,000			100,000			520,000	32,000	552,000
Montgomery County Family Services	55,000			25,000			80,000	6,000	86,000
Non-Profit Housing Dev. Corp. — High St. Manor	118,000						118,000	8,500	126,500
Philadelphia Health Management Corp.		320,000					320,000	23,000	343,000
TURN	1,500,000			507,000			2.007,000	133,000	2,140,000
Subtotal	*3,693,500*	*320,000*	*320,000*	*1,375,800*	*515,500*	*500,000*	*6,724,800*	*428,200*	*7,153,000*
OHCD Adminsitration Costs								180,000	180,000
Grand Total	3,693,500	320,000	320,000	1,375,800	515,500	500,000	6,724,800	608,200	7,333,000

Employment and Training

Employment, contracting and purchasing on OHCD-funded construction and economic development projects are governed by both local and federal requirements. The City of Philadelphia's Neighborhood Benefit Strategy, implemented by Council Bill #9900563, requires project sponsors to return half the economic value of housing production, preservation and economic development activities to the local community through employment, contracting and purchasing. Federal Section 3 guidelines require that 30 percent of all construction and construction-related new hires be residents of the local area where the project occurs. OHCD will continue to make affirmative action and employment and training for neighborhood residents an integral part of its program in Year 32. OHCD will also continue to issue periodic reports highlighting accomplishments and opportunities in these areas.

■ Community Development Network

In Year 29, OHCD ended its support of a housing-employment-training network through neighborhood-based training and employment opportunities. With implementation of the Workforce Investment Act and the Greater Philadelphia Works Program, OHCD continued to coordinate the activities with other public and private resources that move people from welfare to work. Because of the reduction in CDBG funding in Year 29, OHCD ended its support of neighborhood-based employment and training activities. The Philadelphia Workforce Development Corp. (PWDC) offers employment and training programs. In Year 32, OHCD proposes to fund only those employment and training activities which are ineligible for PWDC support.

OHCD proposes to continue to support the activities of the Communities in Schools Program which are ineligible for PWDC funding by providing administrative support to coordinate the Academies of Travel & Tourism (AOTT), Student Hospitality Internship Program (SHIP), Careers Through Culinary Arts (C-CAP), Educational Transitions (ET) and the Education Leading to Employment and Career Training (ELECT) programs. Through these various initiatives, Communities In Schools of Philadelphia, in partnership with the School District of Philadelphia, will offer educational/training opportunities to high school students who will have an opportunity to learn and experience various aspects of the hospitality industry. The School District's expanded academic program will make the students uniquely qualified to pursue career opportunities in the growing hospitality and tourism industry in Philadelphia.

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

■ YouthBuild Philadelphia

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

Over the past several years, OHCD has provided development subsidies for YouthBuild activities in Point Breeze, Southwest Center City, Ludlow, Germantown and North Central Philadelphia. In Year 32, OHCD proposes to continue to support the Philadelphia YouthBuild program with operating support and development subsidies provided on a project-by-project basis through the Neighborhood-Based Homeownership or Rental Production budgets. YouthBuild also receives operating support from HUD.

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

Budget Detail - CDBG Year 32 (FY 2007)
(in thousands)

CDBG YEAR 32-FISCAL YEAR 2007

	CDBG	HOME	HOPWA	State	HTF	NTI Bond Proceeds	Other	TOTAL
EMPLOYMENT & TRAINING								
A. Employment/Training Network								
1. Communities in Schools	171							171
2. ActionAIDS			65					65
B. YouthBuild Philadelphia	665							665
TOTAL: EMPLOYMENT & TRAINING	**836**	**0**	**65**	**0**	**0**	**0**	**0**	**901**

Acquisition, Site Preparation and Community Improvements

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

Using CDBG, NTI Bonds, City General Operating and City Capital funding, a substantial investment has been made in acquisition, demolition and clearance, site improvements, community gardening and other community improvement activities. In Year 32, OHCD proposes to continue successful programs in community gardening and open space management.

■ Acquisition

The City's ability to assemble land for reuse and redevelopment is critical to stabilizing and rebuilding Philadelphia's neighborhoods. Although Philadelphia has approximately 60,000 vacant lots and structures, few are large enough to sustain significant commercial, industrial or residential investment. In the past, the City assembled land for redevelopment in a reactive, developer-driven process that was marked by significant delays and resource constraints. Through NTI, the City is overhauling this land assembly system and implementing a new approach that is proactive and driven by neighborhood development considerations. As part of NTI, the City is acquiring large quantities of vacant land. By holding title to this land, the City will be able to market developable parcels according to neighborhood plans and to dispose of the properties without the delays that characterize the current system. Taxable bonds, Qualified Redevelopment Bonds, CDBG and state DCED funds finance these activities.

In order to better coordinate the acquisition and development process, in Year 29 the City issued an RFP for homeownership projects. Projects recommended for acquisition were submitted for City Council approval for condemnation in 2005. To support the cost of these acquisitions, the City allocated funding support from DCED in Year 30. In addition, CDBG funding in the amount of $10 million was allocated in Year 30 for acquisition activities.

An important component of transforming neighborhoods is developing an efficient mechanism for acquiring, assembling and disposing of property. Accurate street address information is critical to almost any data tracking system. In the past, agencies maintained "stand-alone" databases, which are unable to communicate or easily share information with other agencies' systems. Starting in Year 28 the City committed $3 million in NTI bond funds over five years to upgrade the City's mapping and data sharing capabilities through a single system known as the Uniform Land Records System (ULRS). Managed by the Mayor's Office of Information Services, ULRS will link property-specific data among the major City departments using a common address model and the City's geographic information system.

To efficiently track the acquisition, assembly and disposition of property, the City is developing a Virtual Property Management Information System (VPMIS). In Year 31 the City increased its planned expenditures for this activity from approximately $3.5 million in bond funds over five years to $5.3 million. VPMIS will streamline land acquisition-disposition processes by:

1) eliminating data-entry redundancies and inefficiencies;
2) facilitating the tracking of a property through the City's administrative pipeline; and
3) enabling managers to identify bottlenecks in the system.

VPMIS will be developed as a core application of the Uniform Land Records System, drawing on address-based data critical to the land acquisition and disposition processes.

■ Use of Blight Certification

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

The blight certification process is more efficient than Act 94 condemnation for areas in which substantial

RDA acquisition is required in order to assemble land for development.

- In Year 20 OHCD and the RDA obtained blight certification resolutions for two of the four Lower North Philadelphia neighborhoods in which development was planned: Poplar and Ludlow.
- In Year 21 OHCD and RDA obtained blight certification resolutions for two neighborhoods: Cecil B. Moore and Francisville.
- In Year 22 OHCD obtained a blight certification resolution in New Kensington/Fishtown to support a pilot sideyard acquisition/disposition program.
- In Year 24 OHCD obtained blight certification resolutions for the Sarah Allen Urban Renewal Area, in the Belmont/Mantua neighborhood, for an area at 49th and Locust Streets and for Point Breeze East.
- In Year 25 OHCD obtained a blight certification for the Parkside National Register Historic District Redevelopment Area.
- In Year 26 OHCD obtained a blight certification for an area of Eastern North Philadelphia in the vicinity of the 2300 and 2400 blocks of North Howard Street, to support acquisition associated with the Hunter School Homeownership development. These blight certifications will assist in assembling land for specific development ventures supported by OHCD.
- In Year 27, OHCD obtained a blight certification resolution for an area in the American Street Empowerment Zone along American Street from Girard Avenue to Lehigh Avenue. Acquisition in this area will support industrial development in the Empowerment Zone.
- In Year 28, the Philadelphia City Planning Commission (PCPC) certified as blighted areas the Logan Triangle; an area for Convention Center expansion; Kingsessing between 52nd and 62nd Streets, Chester Avenue and the AMTRAK railway; an area near Frankford Creek for residential development; Mill Creek; and an expanded area at 49th and Locust Streets.
- In Year 29 the area around 52nd and Lancaster was expanded to include the 4900 block of Girard Avenue and adjacent areas. Also in Year 29, areas in Upper Nicetown, East Germantown, West Fairhill/East Tioga/Hunting Park were certified, as well as areas around 54th Street and Columbia Avenue and 16th and Moore Streets.
- In Year 30, the existing central Brewerytown area and the 44th and Aspen area were expanded, a new area encompassing Cottman Avenue and Riverview was created in the Northeast, and Center City redevelopment areas were recertified. New development areas were certified in West Oak Lane and Andorra.
- In Year 32, OHCD will work with the RDA and PCPC to obtain blight certifications as appropriate.

■ Demolition

At any given time there are more than 7,000 dangerous buildings in the city, as many as 1,000 new buildings become dangerous each year. The goal of the residential demolition program is to protect the health, safety and general welfare of Philadelphia residents by drastically reducing the city's inventory of vacant and dangerous houses over five years. Before the advent of NTI, the City demolished buildings in a reactive manner, waiting for buildings to become so dangerous that they required immediate "curbside" demolition.

Under NTI, the City identifies target areas for demolition based on geographic analysis of the following factors; condition of structures, level of vacancy, proximity to schools and other neighborhood assets, home sales and proximity to industrial land use. Once target areas are identified, demolition packages are developed through a series of field surveys and neighborhood tours. District council staff, community leaders, community-based organizations and city agencies participate in the decision-making process. Before issuing notice to proceed on any demolition work, the City notifies all surrounding property owners and holds a series of community meetings to alert residents of the upcoming demolition activities. Contractors are responsible for the entire demolition procedure--stuccoing, asbestos checks and stabilization and greening of resultant lots--which increases accountability, efficiency and subcontracting opportunities for smaller firms.

In Year 29, the City demolished 1,380 dangerous buildings as part of the NTI targeted and emergency curbside demolition programs. In Year 30, the City demolished 1,237 dangerous buildings. In Year 31 the City will wrap up the NTI targeted demolition program by completing approximately 1,000 demolitions.

Starting in Year 31, curbside demolition was funded out of the General Fund. In Year 30, the City began to develop a procedure for integrating best practices and elements of the NTI demolition process into the City's

curbside demolition program, including improving systems for tracking dangerous buildings, scheduling re-inspections of vacant properties and contracting for curbside demolitions.

■ Logan Triangle Area

Using NTI bond financing, the RDA will acquire 985 parcels to be assembled and sold for new development. OHCD expects to complete relocation activities in the Logan Triangle Area in 2006. OHCD will continue to work with neighborhood organizations, PCPC, other city agencies and residents to review commercial and other alternatives for the re-use of the land. A Request for Proposals for re-use of the site is expected to be issued in 2006. Funding for neighborhood planning in Year 32 is incorporated in the budget line for Neighborhood Planning (NACs).

■ Management of Vacant Land

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

1. Vacant Lot Cleaning and Tree Maintenance Program: In June 2001, the City launched a citywide Vacant Lot Clean-Up Program. Through this NTI initiative, approximately 31,000 vacant lots, regardless of ownership, were cleaned. The City used general operating funds for the initial follow-up cleaning of vacant lots. In addition, the City has a backlog of dead and dangerous trees. Once the backlog is eliminated, the City will shift funding to support an ongoing tree management program that will increase the level of planting and pruning activities. To date, 23,033 dead trees have been removed from city streets and 53,000 trees pruned. City workers cleaned 11,150 vacant lots in Year 29 and 9,300 in Year 30 and will clear weeds and debris from 7,000 to 9,000 vacant lots in Year 31. In addition in Year 29, the City contracted with eight community organizations to provide ongoing maintenance on approximately 2,000 lots throughout the city. In Years 30 and 31 nine community organizations participated and cleaned more than 2,500 lots. A 10th group may be added in Year 32. Each year 70 to 90 community residents are hired on a part-time basis to perform the work.

2. Environmental Clearance: OHCD proposes to allocate CDBG funds for environmental clearance and soil remediation for sites proposed for housing development activity in Year 32.

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

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

In Year 30, a consulting firm hired by PHS and the City made recommendations for a long-term vacant land maintenance plan. In addition, a study released by the University of Pennsylvania indicates a direct relationship between greening and increased real estate values. Therefore, in the next two to five years, a major fund-raising effort will be launched to support the NTI Green City Strategy. In January 2005, the William Penn Foundation awarded a two-year, $2-million grant to PHS for greening and community organizing efforts. Several corporations have also pledged support for park improvements and commercial corridor projects. Private supporters include: Citizens Bank, which has supported improvements in 10 neighborhoods from Vernon Park in Germantown to Jefferson Square and Wharton Square Parks in South Philadelphia; and Moon Nurseries, which donated labor and materials to green a traffic island on Ogontz Avenue in West Oak Lane. Federal grants totaling approximately $550,000 supported vacant land maintenance and tree planting in Year 30. Additional federal grants totaling $376,000 and City funds supported the work in Year 31. The City invested more than $8 million from its Operating Budget in Years 29, 30 and 31, with another $3 million in City funds planned for Year 32, to support the NTI Green City Strategy.

In addition, OHCD will use CDBG resources to support activities related to planning, maintenance and improvement of open spaces in low- and moderate-income neighborhoods in a number of ways. OHCD

proposes to maintain support for PHS' Philadelphia Green program. This program provides technical assistance and gardening supplies for organized community gardeners. In 2005 the City received a grant from the Pennsylvania Department of Conservation and Natural Resources (DCNR) to prepare a comprehensive parks, recreation and open space plan, known as *GreenPlan Philadelphia: The City's Blueprint for Sustainable Open Space.* In Year 31, OHCD supported GreenPlan Philadelphia by providing CDBG resources to PHS for community outreach and neighborhood-based planning activities. OHCD proposes to continue its support of *GreenPlan Philadelphia i*n Year 32 through civic engagement and planning activities of PHS.

In Year 32, OHCD proposes to support the Neighborhood Gardens Association to be matched dollar- for-dollar by private funding sources for the installation of watering systems and other physical improvements at land-trust garden sites in low- and moderate-income neighborhoods.

In the past, OHCD supported the New Kensington Open Space Management Program through the Philadelphia Green program. New Kensington's efforts have included comprehensive planning and greening of Frankford Avenue, creation and maintenance of gardens throughout the New Kensington neighborhood, the development of a Garden Center at Frankford and Berks Street to provide educational and gardening materials for community residents, and implementation of a side yard program. Under the side yard program, OHCD has committed CDBG funding to acquire scattered vacant lots in the New Kensington/Fishtown Urban Renewal Area neighborhood for conveyance to adjacent homeowners interested in developing these properties as gardens, yards or parking areas. In Year 32, OHCD proposes to support New Kensington CDC to continue the Open Space Management Program.

■ Small Vacant Lot Abatement Program

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

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

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

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

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

As of Dec. 31, 2005, SVLAP has processed more than 3,017 applications and transferred 481 lots to abatement-agreement holders. OHCD proposes to continue to support SVLAP in Year 32.

■ Site and Community Improvements

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

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

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

The City Capital Program also allocated $200,000 to support site improvements for the Ludlow Village V homeownership development of 22 new-construction houses in the 1500 blocks of North Franklin and North 8th Streets. The project will continue the reconfiguration of North Franklin Street begun in Ludlow Village III by widening the street and providing a planted median

strip. Because of reduced resources available in the City's Capital Program, no City Capital funds are proposed for OHCD or PHA-supported housing development in FY 2006 or FY 2007.

To reinforce affordable housing development, OHCD proposes to continue to support supplemental community improvement programs in neighborhoods targeted by PNHS in Year 31. Funding for this effort is now part of the budget line for PNHS in the Housing Preservation section.

Retaining walls, alleys, driveways, curbs and sidewalks are private property and property owners are responsible for their maintenance, repair and reconstruction. In some instances, commonly shared retaining walls are seriously deteriorated and may be a threat to public safety. The cost of repairing or replacing this private infrastructure is substantial and outstrips the City's current resources. In Years 28 and 29, the City expended $1 million in NTI bond proceeds for the repair of selected dangerous retaining walls that pose a clear threat to public safety. In Year 28, the Streets Department surveyed and estimated repair costs of more than 60 retaining walls in need of repair citywide. Repairs to three walls were completed in Year 29 and the City will contract for repairs to another three in Year 30. In Year 30, the City allocated another $1.1 million in NTI bond proceeds to this repair program, which will fund the repair of another three walls. In Year 31, an additional $500,000 in NTI bond proceeds was allocated for the retaining wall repair programs. By law, abutting property owners are required to pay back a portion of repair costs, capped at $40,000, over four years, with the City paying the balance.

Budget Detail - CDBG Year 32 (FY 2007)
(in thousands)

CDBG YEAR 32-FISCAL YEAR 2007

	CDBG	HOME	HOPWA	State	HTF	NTI Bond Proceeds	Other	TOTAL
ACQUISITION, SITE PREPARATION & COMMUNITY IMPROVEMENTS								
A. Management of Vacant Land								
1. Environmental Clearance	143							143
2. Philadelphia Green	451							451
3. Neighborhood Gardens Association	25							25
4. New Kensington Open Space Management	71							71
Subtotal: Management of Vacant Land	*690*	*0*	*0*	*0*	*0*	*0*	*0*	*690*
B. Site & Community Improvements								
1. PNHS Community Improvements/Model Blocks	150							150
Subtotal: Site & Community Improvements	*150*	*0*	*0*	*0*	*0*	*0*	*0*	*150*
TOTAL: ACQUISITION, SITE PREPARATION & COMMUNITY IMPROVEMENTS	**840**	**0**	**0**	**0**	**0**	**0**	**0**	**840**

Community Economic Development

The activities described in this section are designed to respond to the Year 32 objectives of advancing employment and training for low- and moderate-income residents of Philadelphia by targeting neighborhood commercial corridor revitalization, eliminating blight in targeted neighborhoods, enhancing community-based development projects, stabilizing and expanding the city's employment base and expanding workforce development programs. This work will advance the objectives of the City's Economic Development Blueprint and focus on the objective entitled "Sustain Advances in Neighborhood Economic Development." These activities are coordinated through the Neighborhood Transformation Initiative (NTI). They will be integrated on a citywide level with the Commerce Department and the Mayor's Business Action Team (MBAT), and on the neighborhood level with the Empowerment Zone, Renewal Community and the administration of the Keystone Opportunity Zones.

In April 2001, Mayor Street unveiled NTI, a $296-million strategy to rebuild and preserve Philadelphia's neighborhoods as thriving communities with clean and secure streets, vibrant retail, recreational and cultural outlets and quality housing. In Year 31, recognizing that holistic neighborhood change could not be fully realized without strategic investments in neighborhood commerce, the City began to integrate its community economic development activities with NTI. This commitment was set forth in the City's Economic Development Blueprint which prioritized increasing investment in neighborhood commercial corridors as a means of sustaining the positive changes initiated by NTI. The significant impacts NTI has made in blight removal, housing development and preservation, and improved government delivery systems must be supported by a strategy that will promote commercial corridors as healthy, vibrant hubs for steadily improving neighborhoods.

In Year 32, the City will fund community economic development services in three broad categories: business assistance, neighborhood commercial corridor assistance and community-based organization assistance.

In addition to City agencies, the Philadelphia Industrial Development Corp. (PIDC) and the Philadelphia Commercial Development Corp. (PCDC) are key partners in the implementation of this plan, especially through their provision of business assistance. PIDC and PCDC projects will create low- and moderate-income employment opportunities (at least 51 percent of the created and/or retained employment opportunities will be available for low-and moderate-income people); retain and expand the retail base to provide retail goods and services to neighborhoods and to residents of low- and moderate-income neighborhoods; or assist in the prevention or elimination of slums or blight. In addition, PIDC and PCDC projects will stimulate investment in economic activity in the city, the generation of tax ratables throughout the city and investment by other lending institutions. PIDC generally operates on a citywide basis except where programs are specifically designed to serve targeted areas. PCDC's programs accomplish these goals on both a geographically targeted and citywide basis.

The framework for neighborhood commercial corridor assistance in Year 32 will be NTI's ReStore Philadelphia Corridors initiative, supported in part by $21.8 million in bond proceeds. It will weave together the NTI principles of neighborhood planning, blight elimination and prevention, land assembly, neighborhood investments and leveraging, with the strategies developed in the City's Economic Development Blueprint. This will allow the City to breathe new life into long-neglected commercial corridors by putting in new curbs, sidewalks, lighting, trees and façade work so these areas will be appealing places for residents to shop and work. Corridors located throughout the city will receive services that increase their ability to participate in the market and bring quality goods and services to local residents. Businesses on corridors will receive services designed to help them prosper and serve as a job-creating engines for their communities. Community development corporations (CDCs) and nonprofit organizations will also help support this focus on neighborhood commerce.

Vibrant commercial corridors provide the stable center of healthy neighborhoods. This strategy will result in improved corridors with fewer vacancies, new development, the creation of new jobs and support of neighborhood entrepreneurs. These districts will offer necessary retail services, local employment opportunities and a means for keeping dollars cycling through the community.

Community-based organization assistance will support community-based organizations (CBOs) working on commercial corridors in concert with the ReStore Philadelphia Corridors initiative.

All funded agencies that provide direct assistance to for-profit businesses or nonprofit organizations that

undertake programs for the creation of employment opportunities will coordinate their activities with the City or its designee for employment placement of low- and moderate-income Philadelphians. Such programs may be undertaken on a targeted neighborhood basis or on a citywide basis.

■ Business Assistance

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

1. The Growth Loan Program

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

2. For-Profit Business Assistance Program

PCDC will provide managerial and technical assistance to retail or commercial firms that will provide goods and/or services to the city's low- and moderate-income neighborhoods. The types of technical assistance may include developing detailed business plans, preparing financial projections for business operations, merchandising, advertising, planning for controlled growth, providing assistance for management and organization structure, assisting in procurement and designing and implementing system controls tailored to the needs of the client firm. PCDC will participate in the Philadelphia Small Business Support Center as a technical assistance provider. PCDC may also provide this type of managerial and technical assistance to businesses that create employment opportunities for low- and moderate-income people and are funded by one of PCDC's loan or grant programs.

3. Business Financing Programs

PCDC's For-Profit Business Assistance Programs arrange financing for small business start-up and expansion. PCDC will assist small businesses in obtaining financing for expansion and start-up, working capital and real estate acquisition for business uses. Project funding will be secured from private and public lending agencies and PCDC's Small Business Revolving Loan Fund (SBRLF). PCDC will also administer the City's Small Business MicroLoan program. PCDC operates the SBRLF and MicroLoan programs on a citywide basis with special attention given to businesses on commercial corridors located in low- and moderate-income neighborhoods. In Year 32, the SBRLF will be supported through prior year CDBG funding.

It will provide direct lending to at least 15 firms. At least 45 new jobs will be created as a result of this lending and 95 jobs will be preserved.

4. Housing Rehabilitation Assistance Loan Program

PCDC will implement a Housing Rehabilitation Assistance Loan Program to assist CDBG-funded residential rehabilitation activity. PCDC will provide working capital loans to small and minority contractors who are rehabilitating privately and publicly owned residential units for low- and moderate-income Philadelphians. Funding for this program will come from prior year revolved dollars.

5. Section 108 Loan Program

The City will implement the Section 108 Loan Program, funded in prior years, to expand the capacity for commercial and industrial lending and to assist potential downtown development. It is anticipated that $15 million of Section 108 funding will be applied for during 2006 and that $2 million of Economic Development Initiative funding will be applied for during 2006, if it is made available by HUD. Loans will be used to support an array of development needs including but not limited to acquisition, site preparation, construction, reconstruction, rehabilitation, machinery and equipment acquisition, infrastructure improvements and related project costs. The goals of these loans will be to create or retain permanent jobs for residents of Philadelphia, especially those with low and moderate incomes, to stimulate private investment to expand retail goods and services in the neighborhoods, to eliminate blight and to generate tax ratables for the City. The projects approved for the Section 108 Loans will be consistent with the City's Economic Development Blueprint, and will help sustain

the advances of NTI. Under the Section 108 Loan Program, the City is allowed to borrow funds against its future CDBG entitlement receipts. Although this activity is expected to be self-sustaining (as private developer debt service payments repay the City for Section 108 loan obligations), future CDBG entitlement receipts and other security offered by the City are used to guarantee all Section 108 loans. Any use of future CDBG funds for this purpose will reduce CDBG funds allocated to economic development activities in an equal amount for the years affected.

6. Section 108 Loan Guarantee Payments
In the event that a PIDC Section 108-funded loan is unable to meet its interest and/or principal payment, then PIDC may utilize the CDBG funding authorized under this agreement upon receipt of written approval from the City. The funds will be transferred from otherwise unallocated prior or current year CDBG program income. It is anticipated that such repayments will not exceed $1.7 million.

■ Neighborhood Commercial Corridor Assistance

The City proposes to implement a number of programs targeted to neighborhood commercial corridors in low- and moderate-income communities. These programs will provide assistance to businesses located on such corridors and to CBOs working on targeted corridors. CDBG resources will be coordinated with bond proceeds, other City funds, state and other federal resources to achieve the greatest impact on targeted corridors.

1. ReStore Philadelphia Corridors
The ReStore Philadelphia Corridors initiative will revitalize neighborhood commercial corridors and re-establish their historic roles as central places to shop, work, and meet neighbors through the following strategies:

- ❑ **Focus planning and data analysis on strengthening corridors:**

  NTI has inspired and assisted dozens of neighborhoods throughout the city to come together to create visions for their communities, test their feasibility and plan their implementation. ReStore Philadelphia Corridors will make investments based upon such plans.

- ❑ **Align and leverage resources:**

  CDBG resources will be supplemented by and coordinated with $65 million in bond proceeds, City Capital Program funding, state and other federal resources to support ReStore Philadelphia Corridors.

- ❑ **Make neighborhood commercial corridors more welcoming places:**

  Investments in business assistance, neighborhood corridor services and support to CBOs will be designed to increase commerce and job creation by making the corridors easier and more pleasant for pedestrians to navigate with improved connections to transportation, a greater sense of security and more appealing storefronts for customers.

- ❑ **Develop a system to attract and retain businesses:**

  ReStore Philadelphia Corridors will help neighborhood groups and business associations understand, value and market their assets to support and grow existing businesses, and attract regional and national chains to their corridors, thus creating jobs that will be made available to low- and moderate-income residents.

In Year 32, this program will be implemented by the City through NTI, Commerce Department, City Planning Commission and the Managing Director's Office, among others, as well as PCDC, PIDC and community-based partners. The City anticipates that approximately $21.8 million of the $65 million in anticipated bond proceeds will be invested in this initiative in Year 32.

The City intends to support the following activities on neighborhood commercial corridors: streetscape enhancements and other capital improvements; investments in corridor sustainability, marketing and security measures; technical assistance to businesses and business associations; and technology improvements. Bond funding will also be made available to supplement the Neighborhood Development Grant Activities described in "Community-Based Organization Assistance." The bond-funded activities will be the same as those made available under the CDBG-funded section of the program. Other components of the ReStore Philadelphia Corridors initiative are described below.

Bond funding for acquisition of commercial properties will replace the Targeted Neighborhood Commercial Area Acquisition Program funded in previous years with CDBG funds. An Acquisition Pool will be made available to enable the City and CBOs to acquire for redevelopment key properties on neighborhood commercial corridors. The goals for such acquisition will be to attract a business that will provide retail

goods or services to residents of that neighborhood as well as the creation of jobs. Consistent with the ReStore Philadelphia Corridors initiative, investments will be targeted to commercial corridors based on their level of organization, existence of plans, capacity of local CDCs or other neighborhood-based organizations, feasibility and proximity to other public and private investments.

The ReStore Philadelphia Corridors initiative will include a small-business loan guarantee program. Designed to improve the access of small businesses located on commercial corridors to mainstream lenders, this program will provide a guarantee or reserve fund that will leverage other financing. The loan guarantee program will supplement the SBRLF operated by PCDC. In Year 32, the SBRLF will be supported through prior year CDBG funding.

In addition, the ReStore Philadelphia Corridors initiative will use bond proceeds and other City funds to make façade and security rebate grants to businesses located on neighborhood commercial corridors. Previously funded out of CDBG funds, the Small Business Commercial Improvement Program (SBCIP) will provide a rebate on a matching basis up to $5,000 per a single commercial property or $10,000 for a corner or multiple address business property. A property improved under this program may utilize the SBCIP allowance no more than once every five years with exception of signage and/or awning costs for a new business. The City may designate specific areas to receive up to a 75-percent rebate for specific façade improvements. Such additional benefits will be at the sole discretion of the City. Corridor businesses will be encouraged to participate in uniform design guidelines to heighten the impact of façade improvements. This program will be coordinated by NTI with MBAT, PCDC and CBOs providing outreach to business owners and assisting with the application process.

The ReStore Philadelphia Corridors initiative will contain a Main Street Program component. This uses a four-point approach of organization, economic restructuring, promotion and design to structure a local incremental, comprehensive strategy for a targeted corridor. Organizations selected to participate in the program engage in the following improvement activities on a neighborhood commercial corridor for a minimum of five years:

1. Main Street Management—to coordinate improvement activities on the corridor;

2. Façade Renovation—to improve the visual appearance of storefronts in the Main Street district;

3. Building Renovation—to enhance commercial business opportunities for area residents;

4. Creation of Downtown Anchors—to provide funding for major commercial and cultural facilities that will draw people to the Main Street district; and,

5. Streetscape Enhancement—will only be provided for communities that have an established Main Street program and have generated sufficient revitalization activity to justify investment in infrastructure.

NTI will implement the Main Street Program, funded with state resources, through four CBOs selected in prior years. In Year 32, up to two additional Main Street organizations may be selected to operate the program utilizing between $50,000 and $75,000 for Main Street Management and Façade Renovation activities only.

2. Targeted Neighborhood Commercial Area Program (TNCA)

To assist the implementation of the City's Economic Development Blueprint and ReStore Philadelphia Corridors initiative, PCDC will work in designated low- and moderate-income neighborhoods throughout the city. PCDC will provide direct assistance to for-profit businesses and nonprofit organizations that act as key service providers and employers in these areas through the TNCA Program. The principal goal of TNCA is to enable these businesses to remain and to expand while providing needed goods, services and employment opportunities for Philadelphia's low- and moderate-income residents.

In Year 32, the City expects to continue to support through staff activities the same TNCAs that were supported in Year 31 (see "Appendices"). Consistent with the ReStore Philadelphia Corridors initiative, investments and services to specific corridors may vary depending upon the level of organization, existence of plans, capacity of local CDCs or other NBOs, feasibility and proximity to other public and private investments. PCDC's efforts will be coordinated with those of NTI and MBAT staff to ensure no duplication of effort.

Community-Based Organization Assistance

1. Neighborhood Development Fund

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

2. Neighborhood Development Grant Activities

In conjunction with its ReStore Philadelphia Corridors initiative, the City will allocate CDBG resources to support community-based economic development activities. NTI will target appropriate investments to selected commercial centers based on their level of organization, existence of plans, feasibility, capacity of local CDCs or other NBOs and proximity to other public and private investments. This work will be coordinated with TNCAs that are the focus of PCDC's efforts.

In Year 31, the City designated specific amounts to be made available for planning, pre-development and development funding, including the Neighborhood Commercial Area Transformation Program. In Year 32, these funds will be combined in one pool but may be used for activities similar to those in prior years as described below:

- **Pre-development** grants of up to $20,000 each to support predevelopment activities associated with community-sponsored economic development ventures. Predevelopment activities may include but are not limited to architectural/engineering services and financial packaging of development projects. Every award must be matched on a one-for-one basis with non-City funds**.**
- **Planning grants** of up to $20,000 each to support economic development planning activities targeted to neighborhood commercial revitalization and blight elimination. Every award must be matched on a one-for-one basis with non-City funds.
- **Neighborhood Development Grants** of up to $200,000 each to neighborhood-based economic development projects as gap financing. The grant program may be used in conjunction with PIDC's Neighborhood Development Fund. Grant requests must accompany public financing packages that demonstrate the financial need for the subsidy.
- **Neighborhood Commercial Area Transformation (NCAT) Grants** of up to $500,000 each to support predevelopment activities that will substantially transform older, income-impacted communities. Projects should not only create permanent jobs but also assist in changing the nature of the existing economically distressed neighborhoods. Eligible activities may include but are not limited to acquisition, architectural, engineering and financial packaging of development projects by Community-Based Development Organizations (CBDOs).

3. Targeted Neighborhood Support Grant Activities

In Year 32, the City proposes to undertake Targeted Neighborhood Support Grant Activities in support of the ReStore Philadelphia Corridors initiative. The range of these activities will include but not be limited to:

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

These activities will be carried out by CBDOs. The specific activities that will be carried out by each group will be based upon the ReStore Philadelphia Corridors initiative and determined by a work plan developed by the CBDO in conjunction with the City. The amount of funding that will be made available will be based upon the work plan.

4. Capacity Building Assistance for CBDOs

In Year 32, in support of the ReStore Philadelphia Corridors initiative, the City proposes to fund capacity-building activities for CBDOs working on neighborhood commercial corridors. Such activities may include but will not be limited to technical assistance with planning, organizational development, real estate development, financial management, board and organizational development.

Budget Detail - CDBG Year 32 (FY 2007)
(in thousands)

	CDBG YEAR 32-FISCAL YEAR 2007							
	CDBG	HOME	HOPWA	State	HTF	City Bond Proceeds	Other	TOTAL
COMMUNITY ECONOMIC DEVELOPMENT								
A. Business Assistance								
1. Growth Loan Program (PIDC)	4,000							4,000
2. Small Business Revolving Loan Fund (PCDC)	1,455							1,455
3. Section 108 Loan Program (PIDC)							15,000	15,000
4. Technical Assistance to Small Businesses							600	600
Subtotal: Business Assistance	*5,455*	*0*	*0*	*0*	*0*	*0*	*15,600*	*21,055*
B. Neighborhood Commercial Corridor Assistance								
1. ReStore Philadelphia Corridors						21,800	600	22,400
2. Main Street Program				500				500
Subtotal: Neighborhood Commercial Corridor Assistance	*0*	*0*	*0*	*500*	*0*	*21,800*	*600*	*22,900*
C. Community-Based Organization Assistance								
1. Neighborhood Development Fund (PIDC)	1,000							1,000
2. Neighborhood Development Grants	900							900
3. Targeted Neighborhood Support Grant Activities	1,400						300	1,700
4. Capacity Building Assistance for CDCs	175							175
Subtotal: Community-Based Organization Assistance	*3,475*	*0*	*0*	*0*	*0*	*0*	*300*	*3,775*
TOTAL: COMMUNITY ECONOMIC DEVELOPMENT	**8,930**	**0**	**0**	**500**	**0**	**21,800**	**16,500**	**47,730**

Community Planning and Capacity Building

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

■ CDC Support Services and Planning

OHCD will continue to support a structured program of technical assistance to help neighborhood-based nonprofit and citizen organizations participate in community development activities. During Year 32 OHCD intends to support the Philadelphia Neighborhood Development Collaborative (PNDC) to provide technical assistance and supportive services needed to increase CDC capacity and expand CDC activities. PNDC is a private-sector foundation consortium providing core support and technical support to the following Philadelphia-based CDCs: Allegheny West Foundation, APM, Frankford CDC, HACE, New Kensington CDC, Ogontz Avenue Revitalization Corp. and People's Emergency Center. In addition PNDC will provide a series of training workshops for non-PNDC funded organizations in the areas of organizational development, project-related planning, community-based economic development and information technology.

During Years 25 and 26 OHCD worked with the Local Initiatives Support Corp. (LISC) to conduct an assessment of the development training needs of CDCs participating in OHCD-funded development projects. Based on the assessment, specialized training programs have been developed to support CDC development activities. OHCD intends to continue the training programs during Year 32.

In Years 30 and 31, OHCD supported the Institute for the Study of Civic Values to provide technical assistance to negotiate social contracts between neighborhood organizations, landlords, and City agencies. These social contracts set forth their commitments to improve the quality of life in neighborhoods seeking to attract market-rate housing, as well as to protect existing homeowners and renters from displacement. OHCD proposes to continue to support this activity in Year 32.

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

In Years 25 and 26, OHCD supported the vacancy prevention activities of the Vacancy Prevention Committee of the Philadelphia Partners in Homeownership. One-half of the houses in Philadelphia are owned by people over 55 and data collected by the Boettner Center of Financial Gerontology of the University of Pennsylvania show that 45 percent of older people have not made plans to either sell or transfer the titles in their homes. Thus, over the next 15-20 years, nearly half the houses in the city are at risk of abandonment as no plans have been made for their maintenance or ultimate disposition. Known as the HomeSMART (Start Managing Assets, Repairs and Titles) Program, the vacancy prevention activities included a training program for housing counselors and senior service providers to help older homeowners understand the value of estate planning, how it can benefit them and their communities, and the establishment of a "tangled title" fund to help resolve title problems which prevent occupants from obtaining loans and grants for repairs or the smooth transfer of title of the residence.

In Year 27, OHCD supported the HomeSMART Program through the expenditure of the remaining balance of funds allocated in prior years. In Year 27, the eligibility for the tangled title funds was expanded to include all ages, not just seniors, and the maximum grant increased to $2,000. Although the concept of vacancy prevention has been expanded, it still includes and emphasizes issues and information pertaining to the elderly. OHCD continued to support the HomeSMART program in Years 28-31, and proposes to continue support in Year 32.

OHCD has supported the Philadelphia Association of Community Development Corporations (PACDC) to provide technical assistance to OHCD-supported CDCs in the development of comprehensive plans for addressing their information technology needs, to assist in the development and maintenance of websites for the marketing of CDC programs and services and to work with a network of community-based nonprofit organizations to inventory and track vacant land in their respective service areas. OHCD proposes to continue to provide funding for these activities in Year 32.

The Energy Coordinating Agency (ECA) has provided technical assistance to the City and to CDCs regarding specifications for and implementation of energy standards in City-sponsored housing construction and rehabilitation. ECA trained PHDC and RDA inspectors in energy-related requirements, reviews building plans for multiunit projects and monitors construction to ensure compliance with energy requirements.

■ Neighborhood Services

OHCD funds neighborhood-based organizations for information and referral services, citizen participation and neighborhood planning. In Year 31 OHCD issued a Request for Proposals to fund organizations as Neighborhood Advisory Committees (NACs) in Year 32. NACs are funded on an area-benefit basis. Eligible service areas must contain at least 51 percent low- or moderate-income residents, based on census data provided to the City by the U.S. Department of Housing and Urban Development.

Budget Detail - CDBG Year 32 (FY 2007)
(in thousands)

CDBG YEAR 32-FISCAL YEAR 2007

	CDBG	HOME	HOPWA	State	HTF	NTI Bond Proceeds	Other	TOTAL
COMMUNITY PLANNING & CAPACITY BUILDING								
A. CDC Support Services &Planning								
1. PNDC T/A Program	50							50
2. LISC	48							48
3. Institute for the Study of Civic Values	43							43
4. Community Design Collaborative	89							89
5. Vacancy Prevention Activities	25						10	35
6. Philadelphia Assoc. of CDCs	35							35
B. Neighborhood Services	1,540							1,540
TOTAL: COMMUNITY PLANNING & CAPACITY BUILDING	**1,830**	**0**	**0**	**0**	**0**	**0**	**10**	**1,840**

Section 108 Loan Repayments

Although the commitment to repay prior years' Section 108 financing reduces the amount of funds available to support new activities in Year 32, the Section 108 financing made available in the past produced substantial benefits for Philadelphia neighborhoods. A complete listing of Section 108-financed affordable housing activities is provided in the "Appendices." These activities include new housing construction, vacant property rehabilitation, the development of homeless/special needs housing, acquisition and relocation services in the Logan Triangle Area, continuation of home-repair services through the Basic Systems Repair Program and the Adaptive Modifications Program. In addition, securing Section 108 financing made it possible for the City to leverage outside financing from two sources: the Homeownership Zone program which awarded $5.52 million to support homeownership production in the Cecil B. Moore Avenue neighborhood; and $59.8 million in Low-Income Housing Tax Credits and PennHOMES financing administered by the Pennsylvania Housing Finance Agency to support affordable rental housing production. Finally, new tax ratables will be generated for the City through the new housing construction and vacant-structure rehabilitation activities financed through Section 108 loans.

In CDBG Year 31, a substantial commitment of funding was allocated for the repayment of Section 108 financing secured in previous years to support affordable housing production and preservation activities. In Year 32, $10.027 million is required for repayment of Section 108 principal and interest, in comparison to $10.490 million in Year 31 and $10.940 million in Year 30.

Budget Detail - CDBG Year 32 (FY 2007)
(in thousands)

CDBG YEAR 32-FISCAL YEAR 2007

	CDBG	HOME	HOPWA	State	HTF	NTI Bond Proceeds	Other	TOTAL
SECTION 108 LOAN PRINCIPAL & INTEREST REPAYMENTS								
A Rental & Homeownership Dev. (Year 21)	2,803							2,803
B. Homeownership Zone (Year 22)	1,603							1,603
C. Year 22	1,717							1,717
D. Year 23	2,232							2,232
E. Year 24	1,672							1,672
TOTAL: SECTION 108 LOAN PRINCIPAL & INTEREST REPAYMENTS	**10,027**	**0**	**0**	**0**	**0**	**0**	**0**	**10,027**

Neighborhood Planning and Development by Area

This section of the *Year 32 Proposed Consolidated Plan* describes current housing and community development activities for CDBG-eligible areas of the city: North Philadelphia West of Broad Street, North Philadelphia East of Broad Street, Kensington/Frankford/Northeast, West Philadelphia, Center City North, South Philadelphia and Northwest Philadelphia. Kensington/ Frankford/Northeast is distinguished from North Philadelphia East of Broad Street because of increased housing and community development in that area in recent years and to achieve consistency with the City's *North Philadelphia Plan* which does not address the geographic area east of Front Street.

■ CDBG-Eligible Areas for Neighborhood Planning Activities

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

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

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

Successful neighborhood development requires careful and extensive preparation. Planning is the process that helps communities sort through and prioritize needs while assisting the City in allocating resources to meet those needs. NTI is committed to a comprehensive community planning effort that will underlie its revitalization activities. The Philadelphia City Planning Commission is coordinating this community planning effort.

■ Geographic Targeting of CDBG Activities

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

■ Citywide Housing and Development Activities

In the area of Housing Production, funding through the Housing Development Assistance budget line item (gap financing for Section 202 housing development projects and other federally subsidized housing development) will be available for qualified projects, so long as funds are available. The HRP will provide financing for the acquisition and rehabilitation of vacant houses requiring moderate rehabilitation for sale to low- or moderate-income first-time homebuyers. Financing will be provided through a combination of loans and subsidies and the program will be carried out by participating CDCs. Using NTI funds, HRP was expanded to include rehabilitation by for-profit developers and properties sold to buyers with incomes more than 80 percent of area median income.

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

North Philadelphia

The collapse of the manufacturing base of North Philadelphia's economy in the 1960s, '70s and '80s led to a withdrawal of 43 percent of the community's population between 1970 and 2000. According to the 2000 census, 40 percent of North Philadelphia's population lived in poverty, approximately twice the citywide figure. By 1980 depopulation also left the area with thousands of long-term vacant houses. For more than 15 years, OHCD has targeted much of its CDBG allocation to North Philadelphia. This area encompasses 14.3 square miles. It is bounded on the west by the Schuylkill River, on the south by Spring Garden Street, on the north by Route One and Wingohocking Street and on the east by Front Street, "B" Street and Whitaker Avenue. It includes census tracts 130-142, 144-149, 151-157, 162-169, 171-176 and 194-203. Through NTI, the demolition of vacant properties is creating the opportunity for large-scale new construction of housing, both affordable and market rate. Housing development in North Philadelphia is increasingly focused on new construction rather than rehabilitation.

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

In recent years, the expansion of the Center City real estate market to the north and Temple University's evolution from a commuter school to a residential campus have affected the North Philadelphia housing market. Market-rate rental housing near Temple and new construction market-rate sales housing in Brewerytown and Spring Garden are now possible. The City supports the creation of market-rate housing while preserving opportunities for affordable housing. In Year 31, NTI funded the Equitable Development Strategy to preserve opportunities for affordable housing in neighborhoods experiencing new market-rate investment.

North Philadelphia: West of Broad Street

■ Goals

1. Neighborhood Planning and Community Organizations

North Philadelphia West of Broad Street has many strong neighborhood organizations and several CDCs which provide neighborhood strategic planning in their areas. In addition, the Philadelphia Neighborhood Development Collaborative (PNDC) funds the Allegheny West Foundation to provide strategic planning in its service areas. The following neighborhoods are NTI planning areas: Habitat North Central/ACDC, Strawberry Mansion, Brewerytown/Fairmount/Francisville and Sharswood.

2. Housing Rehabilitation

OHCD's efforts to restore residential housing in North Philadelphia West of Broad Street have been undertaken by CDCs and PHDC, through the Homestart Program, and through rental rehabilitation projects sponsored by private and nonprofit developers. The designation of the Cecil B. Moore Homeownership Zone, which will provide 296 units of homeownership housing, is especially notable. The Homestart Program has rehabilitated rowhouses for homeownership in Strawberry Mansion, Francisville, Brewerytown and South Lehigh. In Years 18, 19 and 20 OHCD allocated some of its Homestart funding to the North Philadelphia West of Broad Street area. Public-private partnerships such as that between Community Ventures Inc. and Concerned Citizens of Francisville have led to successful rental and homeownership projects. Private for-profit developers have also contributed by developing rental units in large brownstones in the West Diamond Street area and in converting the former Sartain School into affordable apartments.

3. New Construction

As the demolition of long-term vacant buildings has increased in North Philadelphia, the new construction of housing has become more important in rebuilding the area. New construction homeownership developments include ventures by CDCs in Francisville and on Diamond Street. When completed, the 296-unit Cecil B. Moore Homeownership Zone is expected to be more than 85 percent new construction units. Private developers have built both rental and homeownership units in the Sharswood area and in Francisville. The Philadelphia Housing Authority's on-site and off-site Raymond Rosen units have transformed a large area of North Central Philadelphia.

Special-needs housing developers such as Project H.O.M.E. and Calcutta House have also produced new construction units for their populations.

4. Economic Development

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

■ Area Neighborhoods

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

1. Francisville

Community Ventures Inc., a neighborhood-based, nonprofit development corporation, has rehabilitated, with the support of the Concerned Citizens of Francisville, 34 rental units for low- and moderate-income families. This major rental rehabilitation project was previously funded with Pennsylvania Department of Community Affairs (DCA), federal MEND and CDBG monies. In Year 16 the Francisville/Rainbow Project, which was also previously funded with DCA money, provided 20 units of permanent rental housing for homeless people. OHCD also allocated $500,000 for the acquisition and rehabilitation of Project H.O.M.E., 1515-23 Fairmount Ave., for 48 transitional housing units. In Year 18 OHCD provided $1.06 million in CDBG funds for the rehabilitation of 33 rental units, known as the Fairmount Apartments, 700-800 N. 16th Street, by the Ingerman Group.

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

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

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

In Year 21 OHCD supported the Francisville Affordable Housing Design Competition conducted by the Foundation for Architecture by providing funds to acquire and assemble the designated sites on the 1500 block of Poplar Street and the 800 block of 15th Street. OHCD will continue to work with the Francisville CDC to develop this site as affordable housing.

2. Cecil B. Moore

As the first RDA urban renewal project in 20 years, the Cecil B. Moore Development District totally integrates housing development, commercial revitalization, capital improvements and human development initiatives. Combining Years 13-15 and Year 18 CDBG and DCA funds, OHCD allocated $11.7 million in permanent financing and more than $8 million in short-term Float Loan financing toward rehabilitating 140 rental units for low- and moderate-income families in the 1500 block of North Gratz Street and the 1700 block of North 16th Street. The rehabilitation of the 140 units on Gratz and North 16th Streets by National Temple Limited Partnership III included the modernization of PHA scattered-site units as well. This project was completed in December 1992.

The capital program supported site improvements along Gratz and 16th Streets in conjunction with this development program.

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

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

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

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

During Year 28, the remaining units in Phase II were combined with Phase III. The area for Phase III is roughly Master Street to Montgomery Avenue, from 19th Street to 20th Street. In December 2002, the RDA issued an RFP for a development partner to complete the remaining 151 units in this expanded Phase III. The goals of the RFP are to increase impact and value by building at scale and to develop in accordance with a master plan for the area. A joint venture between OKKS Development and the Michaels Development Corp. was selected in the RFP process. This joint venture formed a Community-Based Development Organization with H.E.R.B. Inc., known as H.E.R.B. CDC to serve as developer of the remaining 151 units. Construction began on the first 64 units, known as Phase III-1, in December 2005.

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

In Year 23 OHCD funded acquisition through eminent domain for Sharswood Court, a 71-unit affordable rental venture on the 1400 blocks of North 22nd and North 23rd Streets and the 2100 and 2200 blocks of Master, Harlan, Sharswood and Stewart Streets. In Year 25, OHCD supported the new construction of Sharswood Court with $1.6 million in HOME funds and $500,000 in CDBG funds for environmental remediation for a total funding commitment of $2.1 million. This project was completed in Year 26. In Year 29, the City supported the development of Sharswood Court II, 60 new construction rental units by the Michaels Development Corp. This project has received Low-Income Housing Tax Credits from PHFA and is under construction. In the Year 29 Homeownership RFP, the acquisition of 34 parcels within the NTI acquisition zone was recommended for the Michaels Development Corp. This site will support the new construction of 20 homeownership units. The Sharswood area is an NTI acquisition zone.

Since 1997 OHCD has assisted Habitat for Humanity-North Central with acquisition, foundation work and demolition to support its homeownership program in the Cecil B. Moore neighborhood. In 1997, OHCD provided funding for building the foundations for six homeownership units at 1901-25 Morse St. In 1998, the City provided $212,000 in Economic Stimulus funds for foundation work on five homeownership units at 1801-09 Montgomery Ave. and 1801 N. Gratz St. In Year 25, OHCD provided $102,000 in CDBG funds for demolition and drainage work associated with the new construction of three homeownership units at 1819-27 N. Gratz St. These units are all completed. In Year 26,

OHCD supported Habitat for Humanity-North Central with $120,000 in CDBG funds for new foundations for six new construction homeownership units at 1810-26 N. 18th St. These units are completed. The work of Habitat for Humanity-North Central supports the Cecil B. Moore Homeownership Zone efforts. In Year 28, OHCD funded the installation of foundations and other site work for the new construction of three additional units by Habitat for Humanity. These units are completed. In the Year 29 Homeownership RFP, the acquisition of 37 vacant lots in the vicinity of 18th Street and Montgomery Avenue was recommended for Habitat. This acquisition will support the development of 24 new construction units.

The Commerce Department began the implementation of a broad-based economic development initiative in the Cecil B. Moore Avenue area in Year 17. Specifically, this effort assists the Beech Economic Development Corp. to undertake economic, housing and community development activities designed to create or retain permanent jobs, increase the availability of goods and services and provide low- and moderate-income housing. This TNCA area comprises a majority (51 percent or more) of low- and moderate-income residents and encompasses the 1400-2000 blocks of Cecil B. Moore Avenue.

3. Broad Street and Susquehanna Avenue (North Central)

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

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

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

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

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

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

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

4. Strawberry Mansion

Strawberry Mansion has also benefited from concentrated housing rehabilitation and commercial revitalization assistance. During the 1980s Commerce Department grants helped build Strawberry Square, a major neighborhood retail center. Through its Special Acquisition and Homestart programs, OHCD coordinated rehabilitation for homeownership on blocks near the shopping district. In Year 18 OHCD allocated up to $1 million from its Homestart Program in Strawberry Mansion. The allocation of these funds resulted in the rehabilitation of additional properties for homeownership. Using Year 19 funds, OHCD provided $550,000 for the rehabilitation of eight additional Homestart properties in Strawberry Mansion.

OHCD allocated $3.3 million for the environmental remediation and new construction of 28 homeownership units at 29th and Dauphin Streets, a development known as Mother Dabney Square. This project, completed in 1997, was developed by PHDC in

cooperation with the Strawberry Mansion Housing Coalition. In addition, in Year 19 OHCD allocated $250,000 to PHDC for the rehabilitation of four homeownership units on the 2900 block of York Street, developed in cooperation with the Strawberry Mansion Housing Coalition. These units are now complete.

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

A limited partnership formed by Pennrose Properties has completed the rehabilitation of 48 rental units, known as Diamond I, for low- and moderate-income people in the vicinity of 31st-33rd and Diamond Streets with prior years' rental rehabilitation funds. Pennrose has rehabilitated an additional 32 rental units, known as Diamond II, in the same area and has completed the rehabilitation of the former Sartain School, providing 35 units for elderly occupancy. During Year 18 OHCD allocated up to $1.3 million to Pennrose Properties for the rehabilitation of approximately 35 rental units, known as the Diamond III project. Of the $1.3 million allocated for the Diamond III project, $1.2 million was temporarily loaned to the Mansion Court project. With the repayment of the $1.2-million loan the Diamond III project, located in the 2900-3200 blocks of Diamond Street, is complete. OHCD allocated up to $500,000 in Year 18 funds to acquire properties for rehabilitation for Diamond III and other projects.

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

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

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

In Year 24, OHCD provided HOME funding for Rowan Homes I, eight rental units for previously homeless families, on the 2700 block of Diamond Street. OHCD also provided a combination of HOME and CDBG funds for Rowan Homes II, 30 transitional housing units on the 1900 block of Judson Street. Rowan Homes I was completed in Year 27 and Rowan Homes II was completed in Year 26.

In the Year 29 Homeownership RFP, acquisition was recommended for St. Elizabeth's Homeownership V, sponsored by Project H.O.M.E. This project will rehabilitate up to 44 rehabilitated homeownership units in the 1800 and 1900 blocks of North 23rd Street, 1800 block of North Croskey Street and 1800 and 1900 blocks of North 24th Street. It received Neighborhood Revitalization Initiative funds from PHFA's Homeownership Choice program and will also require CDBG or HOME funding and funding through HRP. Phase 1 of this development will be under construction in Year 31.

In Year 32, the City proposes to support repairs and improvements to St. Elizabeth's Recovery Residence, 1850 N. Croskey St., using PennHOMES and HOME funds. This project was selected through the Year 31 Special-Needs RFP.

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

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

OHCD proposes to support a 10-unit new construction affordable homeownership development in Strawberry

Mansion. A developer will be selected through a Request for Proposals.

5. Allegheny West and Tioga-Nicetown

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

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

In Year 19 OHCD allocated up to $664,337 in Section 108 funding for the development of 32 rental units (24 new construction, eight rehabilitation), known as Tioga Gardens, at 1801 W. Tioga St. and 3526 N. 18th St. In Year 28 OHCD supported Tioga Arms, a 30-unit tax-credit rental rehabilitation project located at 1828 W. Tioga St. This development was selected in the Year 26 Special Needs RFP.

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

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

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

In Year 27, OHCD supported the Allegheny West Foundation (AWF) to rehabilitate up to six properties for homeownership through the YouthBuild program. These properties are located at 2818 and 3060 N. 25th St., 3110 N. 35th St., 2847 and 2849 N. Garnet St. and 2810 N. Wishart St. Also in Year 27, OHCD supported the acquisition of up to 11 properties in the "Forgotten Blocks" area, including the 2800 block of Garnet Street, 1900 block of Somerset Street, and 2700 and 2800 blocks of North 19th Street. In the Year 29 Homeownership RFP, AWF was selected to rehabilitate 14 vacant units as a second phase of the Forgotten Blocks project. These properties were acquired with NTI funds. The Forgotten Blocks project will be under construction in Year 31.

AWF was selected in Year 30 to participate in the Elm Street and Main Street programs funded by DCED. AWF will focus on the North 22nd Street commercial corridor and surrounding neighborhoods.

In Year 32, OHCD proposes to support construction of three units of infill housing for homeless families, located at 1735-39 Belfield Ave., developed by Raise of Hope.

6. Brewerytown

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

In Year 25 OHCD supported the acquisition of vacant structures in Brewerytown for rehabilitation through Homestart. These properties are under construction.

As part of the Brewerytown Redevelopment Plan, OHCD has committed to support 15 affordable homeownership units through downpayment assistance grants. This support will ensure a mixed-income development in Brewerytown, which is part of a large-scale market-rate development.

7. Spring Garden

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

North Philadelphia: East of Broad Street

■ Goals

1. Neighborhood Planning and Community Organizations

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

2. Homeownership for Neighborhood Revitalization

In recent years, homeownership in Eastern North Philadelphia has become a focus of OHCD's program. The large tracts of vacant land in Eastern North Philadelphia have led to proposals for newly constructed homeownership units by neighborhood- based organizations (NBOs) including the Ludlow Community Association, Nueva Esperanza, Norris Square Civic Association, HACE and APM.

The 176-unit Poplar Nehemiah development, with its modern amenities and green space, serves as a model for other new construction ventures.

The Homestart Program has rehabilitated vacant single-family houses in Eastern North Philadelphia. In Year 15 OHCD invested approximately $1 million in conjunction with the Homestart Program to renovate single-family buildings around 5th Street. Under Homestart, OHCD allocated Year 16 funds for the development of homeownership units in Eastern North Philadelphia neighborhoods. In Year 17 OHCD allocated approximately $1 million to the Homestart Program for properties in the North Philadelphia Train Station area east of Broad Street. OHCD allocated up to $1 million in Year 18 for the rehabilitation of additional homeownership units under the Homestart Program in the North Philadelphia Train Station area and an additional $745,000 in Year 19.

In Years 17 and 18 OHCD funded Centro Pedro Claver's Homeowner Assistance Program to support the rehabilitation of approximately 70 homes in Eastern North Philadelphia.

In Years 13-17 OHCD allocated $3.75 million for rehabilitation under Philadelphia Rehabilitation Plan's (PRP) Eastern North Philadelphia Initiative which provided homeownership opportunities. In Year 18, OHCD provided $600,000 to PRP for this initiative. In addition to renovation of housing for homeownership, OHCD provided $2.9 million during Years 14-16 for the significant rehabilitation of the PHA scattered-site buildings that constitute a major portion of Eastern North Philadelphia's housing stock. Since Year 17 OHCD has made a significant investment of CDBG funds for the rehabilitation and new construction of affordable housing in the North Philadelphia area East of Broad Street.

3. CDC and Private Rental Housing

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

4. Economic Development

Commercial revitalization is important in the City's investment in Eastern North Philadelphia. Especially significant has been the Commerce Department's support of the 5th Street Golden Block shopping area around 5th Street and Lehigh Avenue under the TNCA program. Other TNCA areas in Eastern North Philadelphia include Germantown and Lehigh Avenues, Germantown and Erie Avenues and North Marshall Street. The American Street Corridor remains a target for development assistance under Commerce's Enterprise Zone Program. The American Street Corridor has also been designated an Empowerment Zone.

■ Area Neighborhoods

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

1. East and West Poplar

In Year 18, OHCD allocated up to $1 million in CDBG funds for the acquisition of property in support of the Poplar Nehemiah Project being carried out by the Poplar Enterprise Development Corp. The Poplar Project received a Nehemiah grant directly from HUD, in addition to support provided by OHCD. Since Year 19, OHCD continued to support acquisition and

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

In Year 24 OHCD provided $20,000 in CDBG funds to Friends Rehabilitation Program for planning work associated with the Alphonso Deal Housing Development, an affordable housing venture in the vicinity of 10th and Wallace Streets. This site is now proposed for market-rate new construction housing.

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

2. North Philadelphia Train Station area

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

3. Ludlow

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

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

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

In Year 26, OHCD supported acquisition and planning efforts for Ludlow Village V, on the site bounded by Oxford Street on the north, Franklin Street on the east, Jefferson Street on the south and 8th Street on the west. OHCD expects construction of the 22 homeownership units on this site to begin in 2006.

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

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

In 1999 the City provided $1 million for acquisition and related costs for 57 properties for a new homeownership initiative on the 1900 block of North 8th and 700 block of West Berks, 1700 block of North Franklin and 700 block of West Norris Streets. This development, known as Pradera (The Meadows)

Homes provided for the construction of 50 homeownership units. The project was awarded $1.7 million by PHFA through its Homeownership Choice Demonstration Program. OHCD provided a total of $2.68 million in HOME funds to support Pradera Homes. This venture was completed in Year 28. In Year 30, OHCD supported the construction of an additional 53 homeownership units, Pradera Homes II, by APM, located at 8th and Berks Streets. Pradera II received additional Homeownership Choice funds in Year 30. This phase is under construction.

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

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

4. 5th Street and Lehigh Avenue

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

An additional $1.305 million in Year 18 funds was provided as a bridge loan. Once the bridge loan was repaid, the funds were used for the rehabilitation of the former Morris Pavilion building into 48 rental units known as Lehigh Park, in the 2600 block of North 5th Street. This project is now complete. OHCD provided $195,000 in Year 18 CDBG funds for the rehabilitation by PRP and HACE of homeownership units adjacent to the St. Christopher site.

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

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

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

5. Germantown and Lehigh Avenues

The Commerce Department has assisted the Germantown and Lehigh Avenues neighborhood development corporation, to undertake economic and community development activities designed to create or retain permanent jobs and increase the availability of goods and services locally. The Germantown and Lehigh Avenues neighborhood development corporation supports the commercial revitalization of the target area by working on economic development activities. It cooperates and coordinates with local business associations promoting revitalization and economic development activities. This support includes disseminating information on specific business retentions and start-ups, enhancing employment opportunities and increasing the availability of essential goods and services for low- and moderate-income residents.

6. Fairhill/Hartranft

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

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

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

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

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

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

In Year 30, the City supported the acquisition of a site at Percy Street and Indiana Avenue for the development of up to 44 new construction rental units by WCRP, called Evelyn Sanders Homes. Development of this venture requires both PennHOMES and Low-Income Housing Tax Credits.

7. West Kensington and Norris Square

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

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

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

In Years 25 and 26 OHCD supported planning and acquisition efforts for a 33-unit homeownership development on the 2300 and 2400 blocks of North Howard Street, to complement the investment of the School District of Philadelphia in construction of a new

Hunter Elementary School on the east side of the 2400 block of North Howard Street. Additional acquisition was funded in Years 28 and 29 with NTI bond proceeds. This development, which is known as the Hunter School Homeownership Initiative, was awarded Homeownership Choice funding in 2004. This venture, reconfigured as 50 new construction units, will be under construction in Year 32.

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

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

During Year 17 OHCD provided $1.22 million in financing to develop a 20-unit new construction homeownership project at 1727 N. Hancock St., sponsored by Nueva Esperanza. This project was completed during Year 18. OHCD provided up to $1.3 million in HOME funds to Nueva Esperanza for the development of Villa Esperanza II, a 15-unit new construction homeownership development on the 2300 block of Mascher Street. This project was completed in 1997.

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

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

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

8. Hunting Park

In Year 19 OHCD allocated up to $130,000 in CDBG funds to the Hunting Park CDC for planning and acquisition for homeownership in the area near Reese, Fairhill and 6th Streets. In Year 21 OHCD provided $412,200 in HOME funds for the rehabilitation of four homeownership units on the 4200 block of Darien Street. In Year 25 OHCD funded the acquisition of three vacant properties identified by Hunting Park CDC to be added to its existing inventory to create the following scattered-site rehabilitation package: 4032, 4052, 4054 N. Darien St., 3443 N. Palethorpe St., 3226 N. Philip St., 163 W. Raymond St., 4052, 4132 N. 6th St. and 3850, 4132 N. 7th St. OHCD proposes to support the development of these properties as homeownership units.

9. Franklinville

In Year 19 OHCD allocated up to $75,000 in CDBG funding to Centro Pedro Claver for acquisition for a homeownership project. During Year 20 OHCD assisted Centro Pedro Claver in planning activities which identified four appropriate properties for rehabilitation: 704 W. Venango St., 3638 N. Darien St., 3627 N. Marshall St. and 3547 N. 7th St. Known as Franklinville I, these properties are now complete. OHCD proposes to support the rehabilitation of four additional homeownership units, known as Franklinville II. These units are located at 805 and 809 W. Tioga St. and 611 and 705 W. Venango St.

10. Olde Kensington and Kensington South

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

In the Year 29 Homeownership RFP, the acquisition of three vacant parcels at Jefferson and Mascher Streets in Kensington South was recommended to provide a site for the construction of 24 units known as Howard's End, by the Kensington South CDC.

In Year 30, the City provided acquisition funding for a parcel at 2nd and Oxford Streets, to be developed into affordable senior housing, using Section 202 financing. This development will be carried out by

Kensington South CDC and New Courtland Elder Services.

11. Yorktown

In Year 17 OHCD funded an environmental assessment of the 1400 block of North 13th Street to determine the suitability for housing development. In Year 20 OHCD supported additional testing of the site. In Year 21 OHCD funded the development of Yorktown Arms for 56 rental units of elderly housing. This project was completed in 1997. In Year 28, OHCD supported Yorktown Arms II, a 37-unit addition to Yorktown Arms. This project has received Low-Income Housing Tax Credits and was selected through the Year 27 Rental RFP. This project will begin construction in Year 31.

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

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

12. Northern Liberties

OHCD plans to support the development of Mt. Tabor Cyber Village Housing for Seniors, located at 973 N. 7th St. This 56-unit, new construction rental housing venture requires PennHOMES and Low-Income Housing Tax Credits. The sponsor is Mt. Tabor Community Education and Economic Development Corp.

Locations of Year 32 Activities: North Philadelphia

Legend

- Homeownership
- Rental
- Special Needs

N

Kensington/Frankford/ Northeast

■ Goals

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

1. Neighborhood Planning and Community Organizations

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

2. Homeownership for Neighborhood Revitalization

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

3. Economic Development

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

■ Area Neighborhoods

1. Kensington/East of Front Street

In Year 16 OHCD provided $514,000 to the New Kensington CDC to rehabilitate seven units for homeownership, consistent with the guidelines of the Homestart Program. OHCD provided $520,000 in Year 17 funds to this organization to finance a seven-unit homeownership project. In Year 18 OHCD allocated $560,000 to New Kensington CDC to rehabilitate eight properties for homeownership. In Year 19 OHCD allocated to New Kensington CDC up to $600,000 in HOME and CDBG funding to rehabilitate eight properties for homeownership and for acquisition for future rehabilitation.

In Year 21 OHCD supported New Kensington CDC for acquisition for future development of homeownership units and the completion of currently funded projects. In Year 22 OHCD supported New Kensington CDC for the development of 10 homeownership units. In Year 23 OHCD supported New Kensington CDC for the acquisition of an additional 10 units for homeownership. In Year 25 OHCD provided $729,000 in HOME funds for the rehabilitation of 10 scattered-site homeownership units: 2117, 2306 E. Cumberland St., 2059, 2079, 2081 E. Hagert St., 2559 E. Norris St., 2020 E. Sergeant St., 2547 Tulip St., and 2347, 2349 E. York St. These properties are completed. In addition, in Year 25 OHCD provided acquisition funding for additional scattered-site homeownership units: 2178 E. Cumberland St., 2045, 2047 E. Dauphin St., 2417, 2436 E. Firth St., 2209 E. Gordon St., 2064, 2065 E. York St. Construction is anticipated to begin on these properties in 2006.

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

In Year 31, OHCD proposed to support the development of mixed-income homeownership units in the 400 block of Moyer Street. This should be under construction in Year 32.

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

In the Year 29 Homeownership RFP, 14 vacant structures on Hagert and York Streets were proposed to be acquired for the New Kensington CDC. These structures will provide 11 homeownership units when rehabilitated. In Year 30, four vacant structures and one vacant lot on Tulip Street were proposed to be acquired for the New Kensington CDC to develop three unsubsidized houses for sale. It is proposed to acquire seven vacant properties in East Kensington for New

Kensington CDC to rehabilitate through the HRP. These projects were identified in the Year 29 Homeownership RFP.

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

In Years 23-27 OHCD supported an Open Space Management Program in New Kensington, in conjunction with the Pennsylvania Horticultural Society (Philadelphia Green), Neighborhood Gardens Association and the New Kensington CDC. OHCD provided funding for the acquisition of 127 lots for use as side yards and parking, as well as operational support for the Open Space Management Program. OHCD intends to continue its support of this program in Year 31.

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

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

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

2. Frankford

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

In Year 27, OHCD supported Frankford CDC for the development of Gillingham Court, an 11-unit new construction homeownership venture located at 4541-4547 Tackawanna St. This project is under construction.

In Year 30, OHCD supported the Griscom Street Apartments, 4725-34 Griscom St., a 20-unit senior rental development by Frankford CDC. This project applied for Low-Income Housing Tax Credits in 2004 and 2005.

Frankford CDC was selected in Year 30 to participate in the Elm Street and Main Street programs funded by DCED. Frankford CDC will focus on the Frankford

Avenue commercial corridor and surrounding neighborhoods.

3. Bridesburg/Port Richmond

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

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

4. Juniata Park

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

In 2003, using NTI bond funds, the City supported the acquisition of a six-acre site along Frankford Creek, between Cayuga and Wingohocking Streets. This site is proposed for the development of a 50-unit mixed-income homeownership project, the Twin Homes at Frankford Creek. This project received PHFA Homeownership Choice funding in 2003 and will also require a City subsidy. It is expected to be under construction in 2006.

5. Pennypack

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

6. Mayfair/Tacony

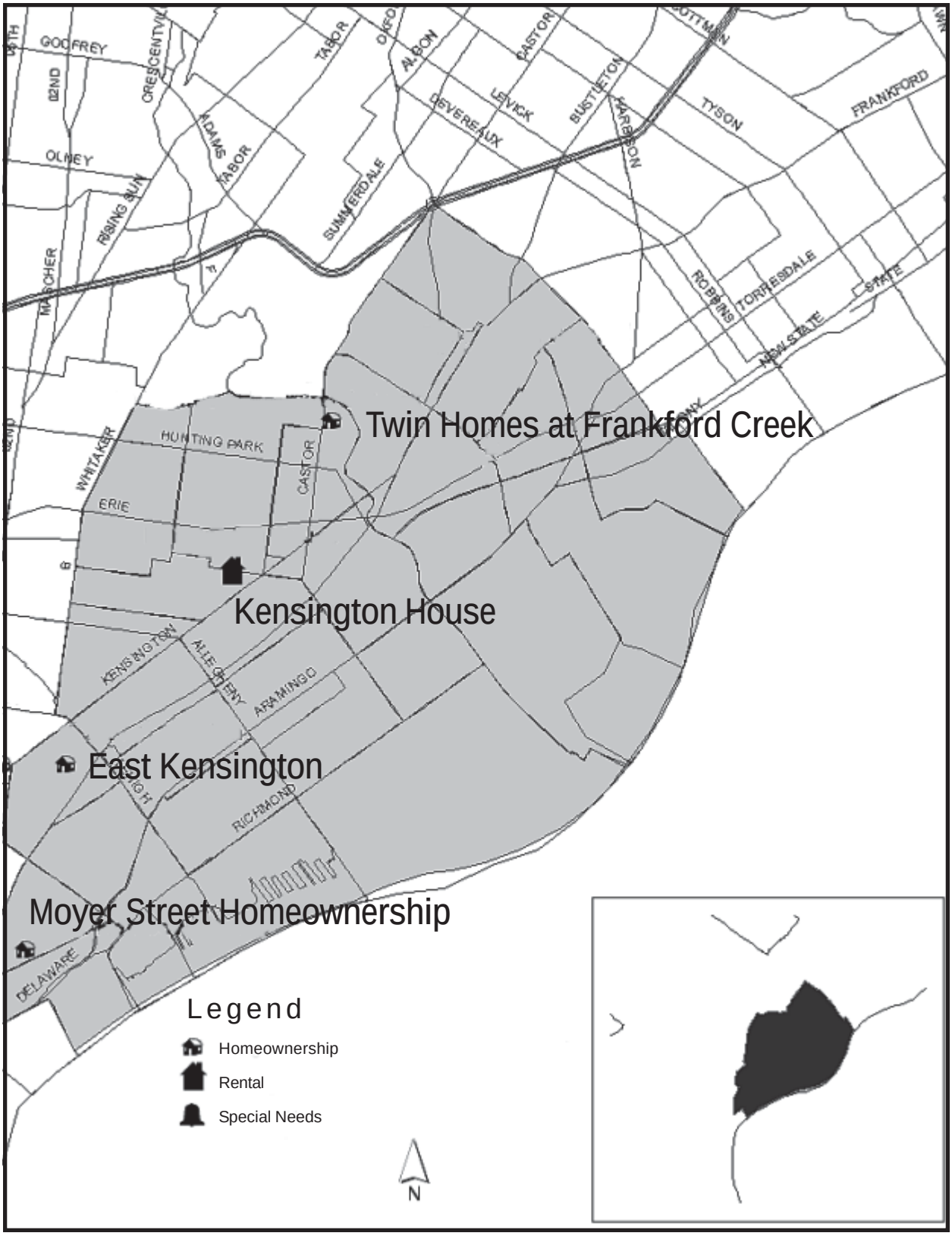
In Year 27 OHCD funded the preparation of Neighborhood Strategic Plans in Mayfair and in Tacony. These plans allow community-based organizations to effectively address a wide range of community development issues, establish priorities and make choices among available community improvement options, consistent with NTI. The Mayfair Strategic Plan, which was conducted in consultation with the Mayfair CDC, considers the area bounded by Pennypack Creek, Frankford Avenue, Harbison Avenue and Roosevelt Boulevard. The Tacony Strategic Plan, which was conducted in consultation with the Tacony Civic Association, considers the area bounded by Cottman Avenue, the Delaware River, Levick Street and Frankford Avenue.

7. Somerton

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

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

Locations of Year 32 Activities: Kensington/Frankford/ Northeast



West Philadelphia

After North Philadelphia, West Philadelphia has received the next greatest share of CDBG resources for neighborhood planning, housing rehabilitation, new construction housing and economic development. The area encompasses census tracts 52-75, 77-88, 90-96, and 100-116. OHCD has funded neighborhood planning through community groups in Belmont, Carroll Park, and Haddington. The rehabilitation of rowhouses as single-family homeownership units, the creation of affordable rental units in multifamily developments and the rehabilitation of PHA scattered-site units have been priorities for OHCD in West Philadelphia over the years. OHCD supports the Philadelphia Neighborhood Housing Services program in three West Philadelphia neighborhoods: Carroll Park, Cobbs Creek and Morris Park. Many West Philadelphia neighborhoods including Parkside, Mantua, Belmont, Mill Creek, Dunlap, Saunders Park, Southwest Philadelphia, Paschall and Eastwick received development support from OHCD in the past.

■ Goals

1. Neighborhood Planning and Community Organizations

OHCD has historically supported neighborhood planning activities in West Philadelphia by funding NACs in many communities. PNDC supports the neighborhood strategic planning efforts of People's Emergency Center. In addition, in Years 16, 17 and 18 OHCD supported the West Philadelphia Coalition of Neighborhoods and Businesses to promote neighborhood development.

2. Homeownership for Neighborhood Revitalization

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

3. Multifamily Building Renovations

The city's largest concentration of multifamily rental buildings is located in West Philadelphia. Because many of these have been vacant or significantly deteriorated, their rehabilitation has been a primary developmental objective of OHCD over the past 11 years. Using CDBG and/or MEND funds, the RDA has rehabilitated the Art Apartments (30 units), Walnut Park Plaza (123 units) and the Glademore Apartments (81 units). During Year 15 a total of 104 units at the Admiral Court and Dorset Apartments were rehabilitated. In Year 15, 80 rental units in the 5100 block of Regent Street were rehabilitated. During Year 16 the Dunlap School at 51st and Race Streets was rehabilitated to provide 35 senior citizen apartments. Two rental projects for the homeless in West Philadelphia, the Von Louhr Apartments (25 units) at 15-25 S. 61st St., and the People's Emergency Center project (11 transitional and nine permanent units) at 3902 Spring Garden St., were completed in Year 16. Locust Towers, a previously vacant 40-unit building, was rehabilitated in Year 17. Seventy-nine rental units were rehabilitated in the 4700 block of Chestnut Street and the surrounding area by the LIH/Chestnut group including the Robert Wood Johnson Foundation. This project was completed in 1992. Bernice Arms, 6000 Baltimore Ave., was completed in 1999 by Pennrose Properties. The Chatham Apartments, a 40-unit rehabilitation development at 242 S. 49th St., was completed in 2000 by the Ingerman Group. The Holmes School, a 42-unit senior rental development with retail space at 55th and Chestnut Streets, was completed in 2002 by Neighborhood Restorations. A 33-unit building, 4901 Spruce St., was rehabilitated by Pennrose Properties in Year 30.

4. Economic Development

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

Zones with ongoing support from the Commerce Department. In addition, a portion of West Philadelphia was designated as part of Philadelphia's Empowerment Zone.

■ Area Neighborhoods

1. Haddington/Dunlap

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

OHCD allocated up to $170,000 in CDBG funds to Independent Community Assistance Network (ICAN) for the rehabilitation of 11 rental units on the 6100 block of Vine Street.

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

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

In Year 23 OHCD allocated $1.5 million for the rehabilitation of the former Brooks School, located at 5631-43 Haverford Ave., into 33 units of affordable rental housing. Developed by the Ingerman Group, this project was completed in 1998. To support the Brooks School development, PHDC rehabilitated a duplex unit (homeowner's unit plus rental unit) at 5623 Wyalusing Ave. through the Homestart program. This property was completed in Year 28.

In the Year 29 Homeownership RFP, AchieveAbility was selected to rehabilitate up to 10 scattered- site units for homeownership in Haddington and Cobbs Creek. This project, known as Dewey Housing, will be under construction in 2006.

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

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

2. Parkside

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

Properties in conjunction with the Parkside Historic Preservation Corp. This project is complete. In addition, OHCD provided $852,500 for the development of 16 units of affordable rental housing at the Brantwood, 4144 Parkside Ave., developed by Parkside Historic Preservation Corp. and Pennrose Properties. This project was completed in 1999.

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

In the Year 29 Homeownership RFP, the acquisition of 14 vacant structures in East Parkside was recommended for Habitat for Humanity. These properties will be developed without additional subsidy.

In Year 26, OHCD supported planning and acquisition activities for the rehabilitation of up to 32 units of homeownership housing in the West Philadelphia Empowerment Zone through a joint venture between Parkside Association of Philadelphia and Community Ventures. In Year 27, OHCD funded the acquisition of these units. OHCD funded the rehabilitation of these units through a combination of CDBG, HOME and Empowerment Zone resources. The first phase of 19 units will be completed in Year 31. The second phase, eight units, is under construction.

3. Overbrook

Overbrook remains connected to Philadelphia Neighborhood Housing Services (PNHS) as a Self-Reliant Neighborhood. The Lansdowne Avenue retail corridor from 59th to 63rd Streets received support through the Commerce Department. OHCD provided $345,330 to PNHS to rehabilitate seven units for homeownership, located at 1650 N. Allison St., 5537 and 5543 Jefferson St., 5512 Lansdowne Ave., 5727 N. Park Ave., 5839 N. 12th St. and 5735 N. 13th St. These properties were completed in Year 24.

4. Wynnefield

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

In Year 28, OHCD supported Monument Mews, a 60-unit rental new-construction development on the Methodist Services for Families and Children Campus at 4300 Monument Rd. This development will serve formerly homeless and/or low-income special-needs households and was selected through the Year 27 Special-Needs RFP. This development is under construction. In Year 29, OHCD supported the rehabilitation of an additional 11 units of rental housing at 4300 Monument Rd., known as Fresh Start. This development was selected through the Year 28 Special Needs RFP and was completed in Year 30.

5. Mantua

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

In Year 30, the City supported the application for Homeownership Choice funding from the Pennsylvania Housing Finance Agency for Union Hill Homes, approximately 50 new construction for-sale units located in the vicinity of Union and Aspen Streets. This project received Homeownership Choice funds in 2005 and will be under construction in Year 32.

6. Carroll Park

In Year 19 OHCD allocated $850,000 in Section 108 loan funds to PNHS and the Ingerman Group for the rehabilitation of 30 rental units in the Hestonville Apartments at 5400 Lansdowne Ave. This project was completed in 1995. In Year 22 PNHS expanded its program to the Carroll Park community, which is now a full service PNHS neighborhood offering the full range of NHS programs and services. In Year 26, OHCD supported planning and pre-development activities for the rehabilitation of seven scattered-site home-

ownership units. These units were completed in 2005. In Year 27, OHCD supported the rehabilitation of seven Homestart properties in conjunction with the Empowerment Zone. These properties were completed in Year 28. In Year 31, OHCD proposes to rehabilitate up to five additional Homestart properties in conjunction with the Empowerment Zone.

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

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

7. Cathedral Park

OHCD supported Habitat for Humanity-West Philadelphia through acquisition of properties on the 4900 block of West Stiles Street. In Year 26, OHCD provided $12,260 in CDBG for the acquisition of two additional properties on this block for rehabilitation as homeownership units through the Habitat for Humanity program.

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

8. Belmont/Mill Creek Area

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

In Year 22 OHCD supported the acquisition of 15 properties for rehabilitation into homeownership and rental housing to be developed by FRP. In Year 25 OHCD provided $750,000 in HOME funds for Belmont Homes, eight units of homeownership and two rental units. This project was completed in Year 26. In Year 27, OHCD supported Home in Belmont, a scattered-site homeownership development of seven rehabilitated properties and one new construction unit for a total of eight housing units. This project is under construction. A second phase of Home in Belmont is planned. These two ventures will support the Sarah Allen development.

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

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

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

During Year 27, PHA was awarded a HOPE VI grant for the comprehensive redevelopment of public and affordable housing in Mill Creek, known as Lucien E. Blackwell Homes. The Mill Creek HOPE VI development is under construction. In Year 27, OHCD provided $350,000 in gap financing for the St. Ignatius Senior Housing development, 67 new construction rental units, at 42nd Street and Fairmount Avenue. This project was completed in 2003. In conjunction with the West Philadelphia Empowerment Zone, OHCD supported one Homestart rehabilitation in Mill Creek in Year 27. This unit is complete.

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

9. Cobbs Creek

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

In the Year 29 Homeownership RFP, AchieveAbility, formerly known as Philadelphians Concerned About Housing, was selected to rehabilitate 10 scattered-site units for homeownership in Haddington and Cobbs Creek. This project, known as Dewey Housing, will be developed in Year 31.

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

10. Walnut Hill and Garden Court

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

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

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

In Year 27, the City supported the acquisition of 10 properties in Garden Court for rehabilitation by The Partnership CDC through the Homeownership Rehabilitation Program. In the Year 29 Homeownership RFP, acquisition of 22 scattered-site properties in Walnut Hill for development by The Partnership CDC through the HRP was recommended.

11. University City

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

12. West Powelton

OHCD has long supported the work of People's Emergency Center CDC to provide homeownership opportunities in the neighborhood surrounding the People's Emergency Center. In Year 19 OHCD provided $452,500 for the rehabilitation of eight scattered-site units for permanent housing for formerly homeless families. Known as Partnership Homes, this project was completed in 1996. In Year 25, OHCD supported the development of Imani Homes II, a seven-unit rental development in the 4000 block of Green St. for formerly homeless persons. This development received funding through the HUD McKinney program in 1999 and was completed in 2002. In Year 26, OHCD supported the development of Imani Homes III, a five-unit rental development on the 300 block of North 41st Street. This project received McKinney funding in 2000 and is complete. In Year 27, OHCD supported the development of Imani Homes IV, an eight-unit permanent supportive rental housing project on the 3900 block of Lancaster Avenue and the 4000 block

of Green Street. This project received McKinney funding in 2001 and was completed in 2005. In Year 28, OHCD supported acquisition funding for Imani Homes V, an 11-unit supportive-service rental housing project for persons with special needs. This project, located on the 3800 block of Haverford Avenue, received development financing in Year 29 and is currently under construction. In Year 30, OHCD awarded PECCDC funding for an additional 10 units of supportive-service rental housing to be located in and around the 3900 block of Haverford Avenue. This project is now part of Cloisters III, a 50-unit affordable rental housing development financed with Low-Income Housing Tax Credits and currently under construction.

In the Year 29 Homeownership RFP, the acquisition of nine parcels in the area of 38th Street and Haverford Avenue was recommended for the People's Emergency Center CDC. These sites will support the new construction of 12 units and the rehabilitation of six units for homeownership. These units will be under construction in Year 32.

The People's Emergency Center CDC (PECCDC) was selected in Year 30 to participate in the Elm Street and Main Street programs funded by DCED. PECCDC will focus on the Lancaster Avenue commercial corridor and surrounding neighborhoods.

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

13. Upper Southwest Philadelphia/ Elmwood

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

14. Cedar Park

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

15. Southwest Philadelphia

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

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

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

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

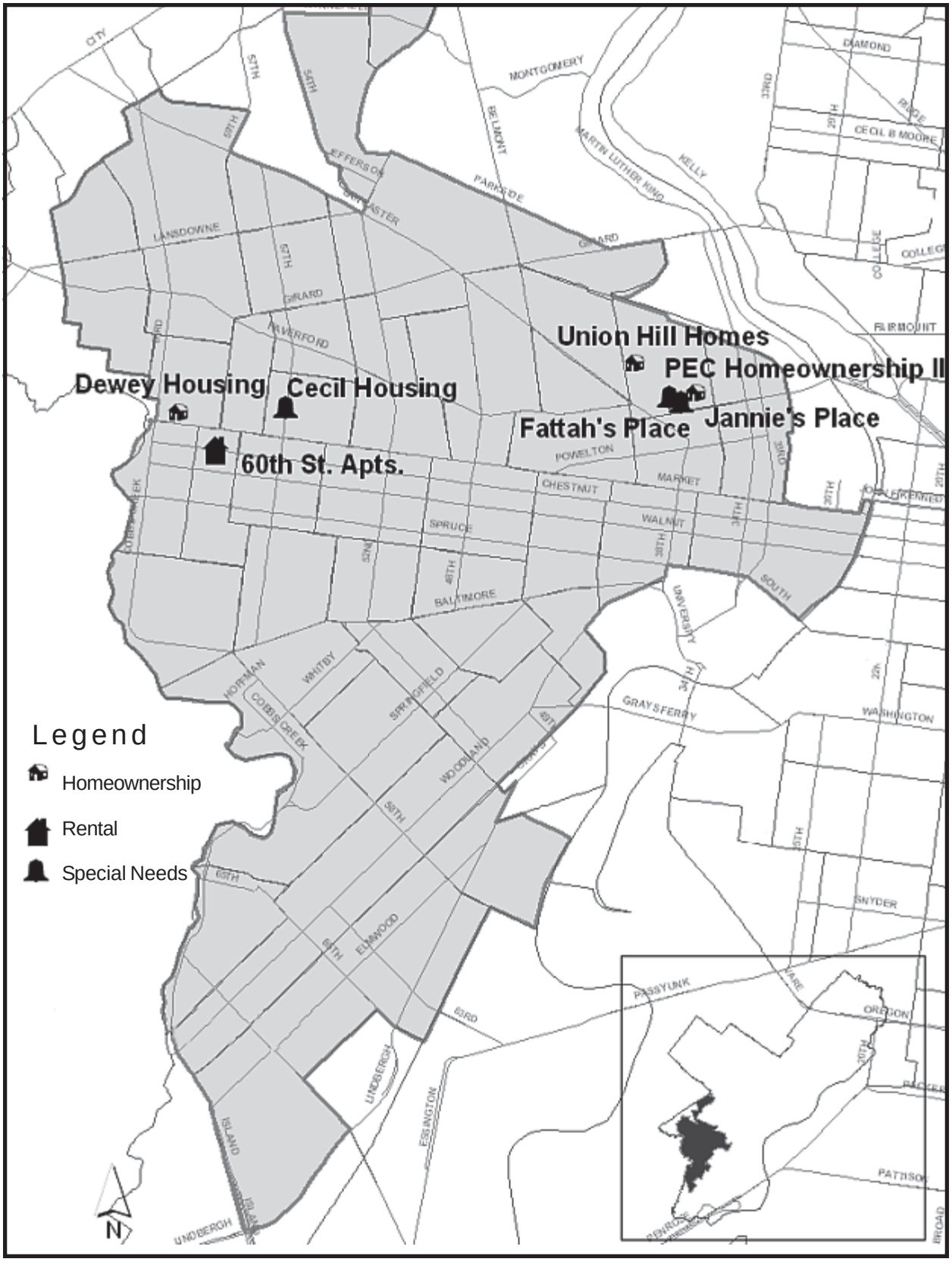
Using NTI bond proceeds, the City is acquiring properties in the area from 56th to 60th Streets, Woodland Avenue to Chester Avenue, for the Southwest Renewal Initiative. Through this venture, the Board of City Trusts, PHDC and Presbyterian Homes will redevelop projects for homeownership in conjunction with HRP. This project is under construction.

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

16. Eastwick

In Year 30, the City proposed to support Inglis Apartments at Elmwood, 6100 Eastwick Ave. This new construction apartment building will provide 40 rental units for persons with physical disabilities. This project was selected through the Year 29 Special Needs RFP. It received Low-Income Housing Tax Credits and will be under construction in Year 31.

Locations of Year 32 Activities: West Philadelphia



Center City

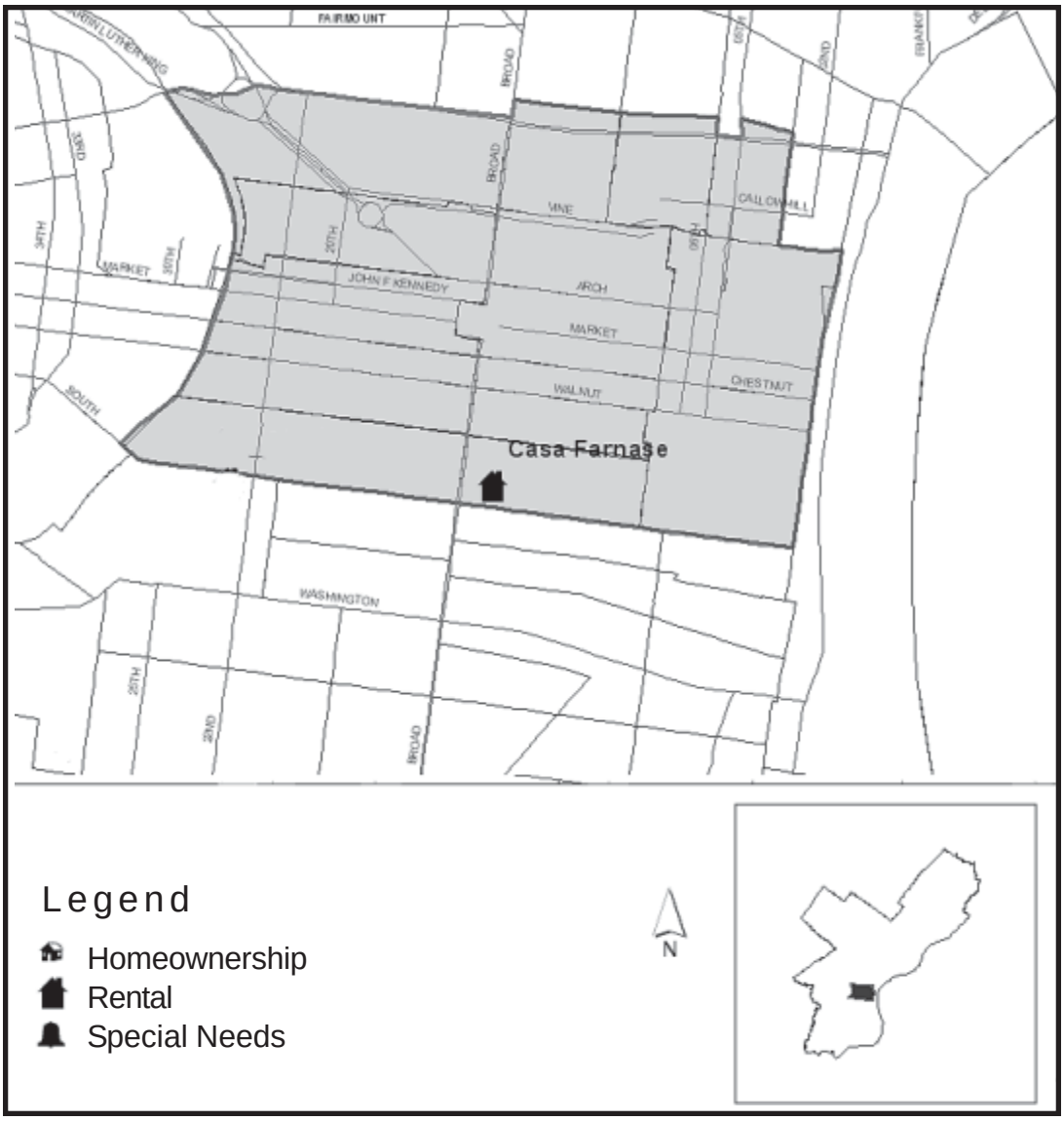
1. Chinatown North

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

2. Center City

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

In Year 32, OHCD proposes to support repairs to Casa Farnese, located at 13th and Lombard Streets.



South Philadelphia

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

■ Goals

1. Neighborhood Planning and Community Organizations

OHCD has supported neighborhood planning in South Philadelphia by funding community organizations in several neighborhoods, including Grays Ferry, King's Village, Pennsport, Queen Village, Southwest Center City and Whitman.

2. Homeownership for Neighborhood Revitalization

A neighborhood development goal is to preserve low-income housing while retaining a delicate balance among low-, moderate- and upper-income residents. To accomplish this, OHCD targeted CDBG funds for homeownership through Homestart in South Philadelphia from Years 16 to 27. The Jefferson Square homeownership development will produce both affordable (subsidized) and market-rate units.

3. Private and CDC Rental Development

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

■ Area Neighborhoods

1. Queen Village

Located in the vicinity of 4th Street and Washington Avenue, the Courtyard Apartments at Riverview (formerly Southwark Plaza) is surrounded by Queen Village and is one of PHA's largest developments. With a total development cost of approximately $58 million, Courtyard Apartments at Riverview was supported primarily by $39.5 million in Major Reconstruction of Obsolete Projects (MROP) grants supplied by HUD to PHA, with additional contributions of limited partner equity proceeds and CDBG funds of $2 million. Developed by a joint venture of Southwark Development Corp., Affordable Community Housing Advocates Inc., Housing Association of Delaware Valley and the National Housing Partnerships Inc., the renovated development consists of 165 units of elderly housing in the one remaining high-rise building and 305 newly constructed townhouses, for a total of 470 units. The development was completed in Year 26. The Queen Village Neighbors Association has been a leading force in involving PHA tenants and residents of the surrounding community in joint projects and dialogue.

2. Jefferson Square

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

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

OHCD provided CDBG subsidy to support the affordable units. Phase II of this development will provide an additional 52 market-rate housing units and is under construction.

3. Greenwich/Whitman

In Year 19 OHCD allocated $450,000 to rehabilitate six units for homeownership through the Homestart Program. OHCD continued its support of the rehabilitation of homeownership units in Greenwich/ Whitman by Community Ventures in cooperation with Weccacoe Development Association. In Year 24 OHCD committed $825,000 for Greenwich/ Whitman I, a development of 10 scattered-site units. This development was completed in Year 25. In Year 26 OHCD supported Greenwich/Whitman II, an additional 13 homeownership units on the 500 block of McClellan Street and vicinity. This development was completed in 2004.

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

In the Year 29 Homeownership RFP, acquisition of 14 scattered-site properties for development by United Communities Southeast Philadelphia through the HRP was recommended.

In Year 27, the City supported acquisition funding for the South Philadelphia Presbyterian Apartments, 67 units of affordable new-construction senior housing at 5th and Jackson Streets. This project, which received HUD Section 202 and HOME financing, was completed in 2005. OHCD will continue to work with the South Philadelphia Area Revitalization Corp. (SPARC) to develop a homeownership project in the area near 5th and Jackson Streets. This project may include acquisition, rehabilitation and new construction.

4. Hawthorne

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

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

5. Southwest Center City

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

In Year 22 OHCD supported environmental assessments on the vacant lot at the corner of 18th and Christian Streets, proposed for new construction of eight units of homeownership, known as Julian Abele Homes.

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

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

Since Year 21 OHCD has supported Universal Community Homes to carry out the rehabilitation of

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

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

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

In Year 25, RDA, at the direction of OHCD, initiated an Urban Renewal Taking in connection with the Martin Luther King Plaza HOPE VI development. As part of that Taking, the RDA has authority to acquire and assemble development packages on the 700 block of South 15th and the 900 and 1000 blocks of South 17th Streets. These blocks are proposed for market-rate and affordable homeownership development. In Year 28 OHCD proposed to support a new construction homeownership development carried out by Universal Community Homes and SOSNA on the 900 and 1000 blocks of South 17th Street. This development is expected to be under construction in 2006.

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

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

In Year 30, OHCD proposed to support a senior housing development known as Osun Village at 2308-12 Grays Ferry Ave. carried out by Universal Community Homes and Odunde. This development has received Low-Income Housing Tax Credits and will be under construction in Year 32.

6. Point Breeze

Point Breeze has been a significant center for city development for the past 22 years. Point Breeze was one of the original Greene Countrie Townes, an urban gardening and open space management program sponsored by Philadelphia Green. The area has benefited from various homeowner and rental rehabilitation programs. Eighteen units were selected for rehabilitation under the Homestart Program in Year 15, and three in Year 16. In Year 17 OHCD provided financing for the rehabilitation of the former Landreth School, 1201 S. 23rd St., into 51 affordable rental units. In Year 18 OHCD allocated $1.094 million in CDBG, HOME and DCA funds to Pennrose Properties for the new construction of 27 rental units, known as Tasker Village, at 1508-40 S.16th St.

OHCD has supported the YouthBuild Program in Point Breeze since Year 18 by providing the needed development subsidies. YouthBuild provides training in building construction to young adults completing high school. In Year 19 OHCD allocated a total of $715,000 in Year 18 and prior years' funds to Octavia Hill for the rehabilitation of 22 rental units. In Year 19 OHCD allocated up to $201,000 in Section 108 funds to YouthBuild/Octavia Hill for the rehabilitation of 10 rental units. In Year 20 OHCD continued its support of a YouthBuild/Octavia Hill project by providing $350,000 for 17 scattered-site homeownership units. In Year 21 OHCD allocated an additional $500,000 for YouthBuild activities in Point Breeze. All of these projects are complete. In Year 25, OHCD provided $150,000 in HOME funds to Eighteenth Street Development Corp. for a YouthBuild project to rehabilitate two homeownership units at 1523 S. Hicks St. and 1525 S. Garnet St. This project was completed in Year 26. In Year 26, OHCD provided $457,100 in HOME funds to Universal Community Homes for a YouthBuild project on the 2100 block of Cross Street. Seven properties were rehabilitated as homeownership units. This development was completed in Year 27. In Year 28, OHCD allocated $330,400 in HOME funds for the rehabilitation of four rental units at 1311-15 Point Breeze Ave. by Universal Community Homes as a YouthBuild Project. This project was completed in 2005.

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

In Year 24 OHCD provided $199,000 in CDBG funds for the rehabilitation of the Point Breeze Civic Association community center, located at 1518 S. 22nd St. This work was completed in 1999.

In Year 24, Presbyterian Homes was selected by the RDA as the redeveloper of a vacant parcel at 1401-35 S. 16th St., bounded by 16th and Mole Streets. Presbyterian Homes constructed 85 units of senior housing on this site, using HUD Section 202 financing and HOME funds. Supported with $1.275 million in Year 25 HOME funds, this project was completed in Year 27.

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

In Year 28, OHCD proposed to support a home-ownership development of 18 new construction units, known as Point Breeze Estates, in the vicinity of 16th and Federal Streets. This development, to be carried out by Universal Community Homes, supports its Universal Point rental development. This venture was completed in 2005. A third phase of Universal Point, known as the Commons at Point Breeze, 55 rental units, will be developed by Universal Community Homes as part of its South Philadelphia Plan Initiative. This project received PHFA tax credits and will be under construction in Year 31.

During 2002, the City supported a neighborhood planning effort for the redevelopment of the 2300 blocks of Cross and Greenwich Streets. This project will be a combination of demolition, housing rehabilitation and new construction, and greening and open space. Using NTI bond proceeds, acquisition was initiated in Year 28. OHCD proposes to support this venture of nine homeownership units developed by Universal Community Homes with construction expected in 2006.

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

Using NTI bond proceeds, the City is acquiring the former Anthony Drexel School, located at 1800 S. 16th St., for re-use as rental housing for senior citizens. This development will require Low-Income Housing Tax Credits.

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

7. King's Village and Grays Ferry

In Year 19 OHCD allocated $1.5 million to Michaels Development Corp. for the new construction of 70 units of affordable rental housing, known as Grays Ferry Apartments, at 32nd and Wharton Streets. This development was completed in 1994. OHCD allocated $1.5 million for the new construction of 21 units of affordable rental housing on the 2700 block of Titan Street. This development was completed in 1998. OHCD allocated $1.933 million for the rehabilitation of 21 units

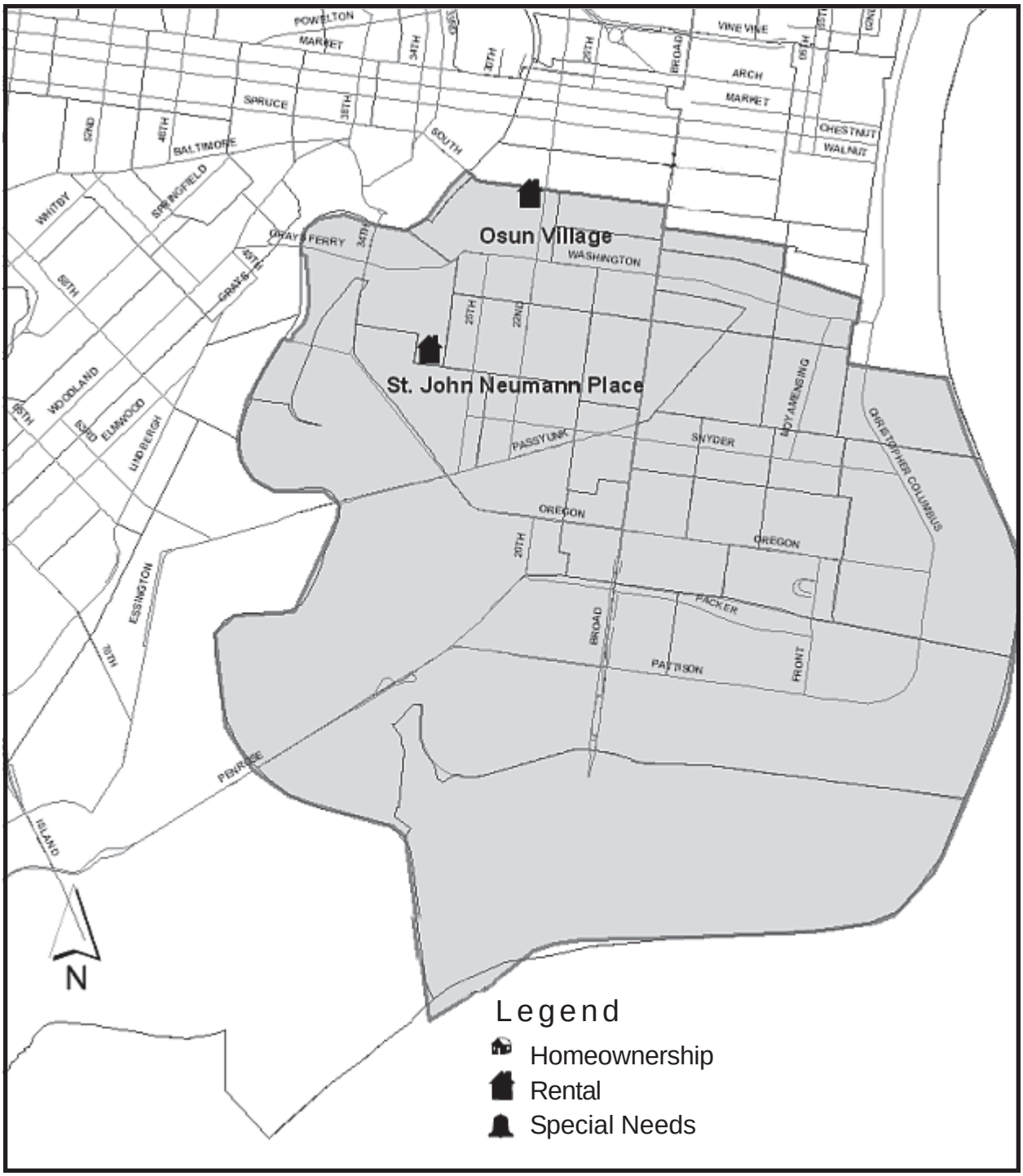
on the 2700 block of Sears Street for sale to income-eligible first-time homebuyers. This development, which was carried out by PHDC, was completed in Year 25. In Year 26, OHCD supported acquisition of the remaining vacant properties on the block. In Year 27, OHCD funded the rehabilitation of the remaining vacant properties to complete this homeownership venture. This project, known as Sears Street II, is completed.

During Year 31, OHCD will continue planning activities and increased marketing of existing home-repair programs in the “Forgotten Bottom” neighborhood, south of Grays Ferry Avenue and west of 34th Street.

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

In Year 30, OHCD supported a feasibility study for the re-use of the former St. John Neumann High School located at 2600 Moore St., as senior housing. OHCD will provide gap financing to this 75-unit senior housing venture which received Low-Income Housing Tax Credits in 2006.

Locations of Year 32 Activities: South Philadelphia



Northwest Philadelphia

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

■ Goals

1. Neighborhood Planning and Community Organizations

Northwest Philadelphia has strong community organizations as well as CDCs. OHCD has supported neighborhood planning efforts in the Wister section of Germantown. Ogontz Avenue Revitalization Corp. receives support for neighborhood strategic planning from PNDC.

2. CDC-Sponsored Housing Development

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

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

3. Private Rental Rehabilitation

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

4. Economic Development

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

■ Area Neighborhoods

1. Lower Germantown

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

In addition, OHCD provided $400,000 in prior years' funds to GGHDC to rehabilitate the Hamill Mill Apartments at Church Lane and Lena Street into 40 rental units for low- and moderate- income elderly and disabled persons. During Year 18 OHCD allocated $1.5 million in CDBG funds and $335,000 in DCA prior years' funds to GGHDC to rehabilitate 50 rental units, known as the Lower Germantown Housing project. In Year 19 OHCD allocated GGHDC $1.2 million in CDBG and Section 108 funds for operating support and for the rehabilitation of 34 additional rental units, known as Lower Germantown II. This project was completed in 1995.

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

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

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

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

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

In Year 26, OHCD allocated $273,500 in HOME funds to GGHDC for the rehabilitation of four properties for homeownership on the unit block of East Manheim Street through the YouthBuild program. These properties will be completed by GGHDC through the Homeownership Rehabilitation Program.

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

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

In the Year 29 Homeownership RFP, the acquisition of five vacant lots in Germantown was recommended for Habitat for Humanity. This acquisition will support the development of eight new construction units. In the Year 29 Homeownership RFP, acquisition of seven scattered-site properties in Southwest Germantown for development by Resources for Human Development through the HRP was recommended.

OHCD will work with Germantown Settlement to develop a special-needs housing facility at 5023 Germantown Ave., known as A Step Ahead, to serve homeless persons with HIV/AIDS. This project was selected through the Year 29 Special Needs RFP and has received McKinney funds.

2. Central Germantown Commercial District

The City has funded the Central Germantown Council, a neighborhood business organization, to serve this district. The Council performs economic and community development activities designed to create or retain permanent jobs and increase the availability of goods and services. It helps businesses that provide goods and services to this low- and moderate-income neighborhood. The Council provided technical assistance to support planning for Germantown Plaza, a retail development prepared for a vacant parcel at Chelten and Wayne Avenues. The Council refers firms seeking financial assistance to PCDC, PIDC, the Client Services Unit of the Commerce Department and other agencies. It also provides staff support to the Germantown Business Association and aggressively markets and promotes the rehabilitation and re-use of vacant and/or underutilized commercial and residential properties. Finally, the Council aids the City in the implementation of effective public improvement projects concentrated in these subareas: Chelten Avenue (Pulaski Avenue to Baynton Street), Germantown Avenue (Ashmead Place to Walnut Lane), Wayne Avenue (Schoolhouse Lane to Rittenhouse Street), Maplewood Mall (Germantown Avenue to Greene Street), Armat Street (Germantown Avenue to Lena Street) and Vernon Park (between Germantown Avenue and Greene Street).

OHCD allocated a total of $3 million in prior years' CDBG and federal HOME funds to rehabilitate 131 single-room occupancy units at the YMCA of Germantown, 5722 Greene St., now completed. The rehabilitation at this location preserves an important housing resource for homeless men.

In Year 28 OHCD supported the Center in the Park senior housing development, a 70-unit tax-credit rental development located at 5818 Germantown Ave. This project has been completed.

3. Mt. Airy

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

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

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

Mt. Airy USA was selected in Year 30 to participate in the Elm Street and Main Street programs funded by DCED. Mt. Airy USA will focus on the Germantown Avenue commercial corridor and surrounding neighborhoods.

4. Logan

Since 1986 when the problem of subsidence in the area was first identified in an engineering study, OHCD has been supporting a program of acquisition and relocation assistance to residents of the Logan Triangle Area using a combination of state and federal grants and Section 108 Loan funds. The relocation of all eligible residents of the Logan Triangle will be completed in Year 31.

In Years 23 and 24 OHCD funded a study by the Army Corps of Engineers to analyze the soil conditions and evaluate alternative uses for the area. Completed in 1999, the study included an environmental assessment and alternative re-use plans. The study suggested the approximate cost of preparing the land for redevelopment will be $48 million, in addition to the costs of environmental remediation. OHCD will continue to work with the Planning Commission, other City agencies and residents to review alternatives for the re-use of the land, including commercial development. The RDA intends to issue an RFP for the re-use of the site in 2006.

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

5. Fern Rock-Ogontz-Belfield

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

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

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

6. West Oak Lane

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

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

In the Year 29 Homeownership RFP, acquisition of 11 scattered-site properties in West Oak Lane for development by Resources for Human Development through the HRP was recommended.

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

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

In the Year 29 Homeownership RFP, the acquisition of 15 vacant structures in West Oak Lane was recommended for rehabilitation by the Korean Community Development Services Center.

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

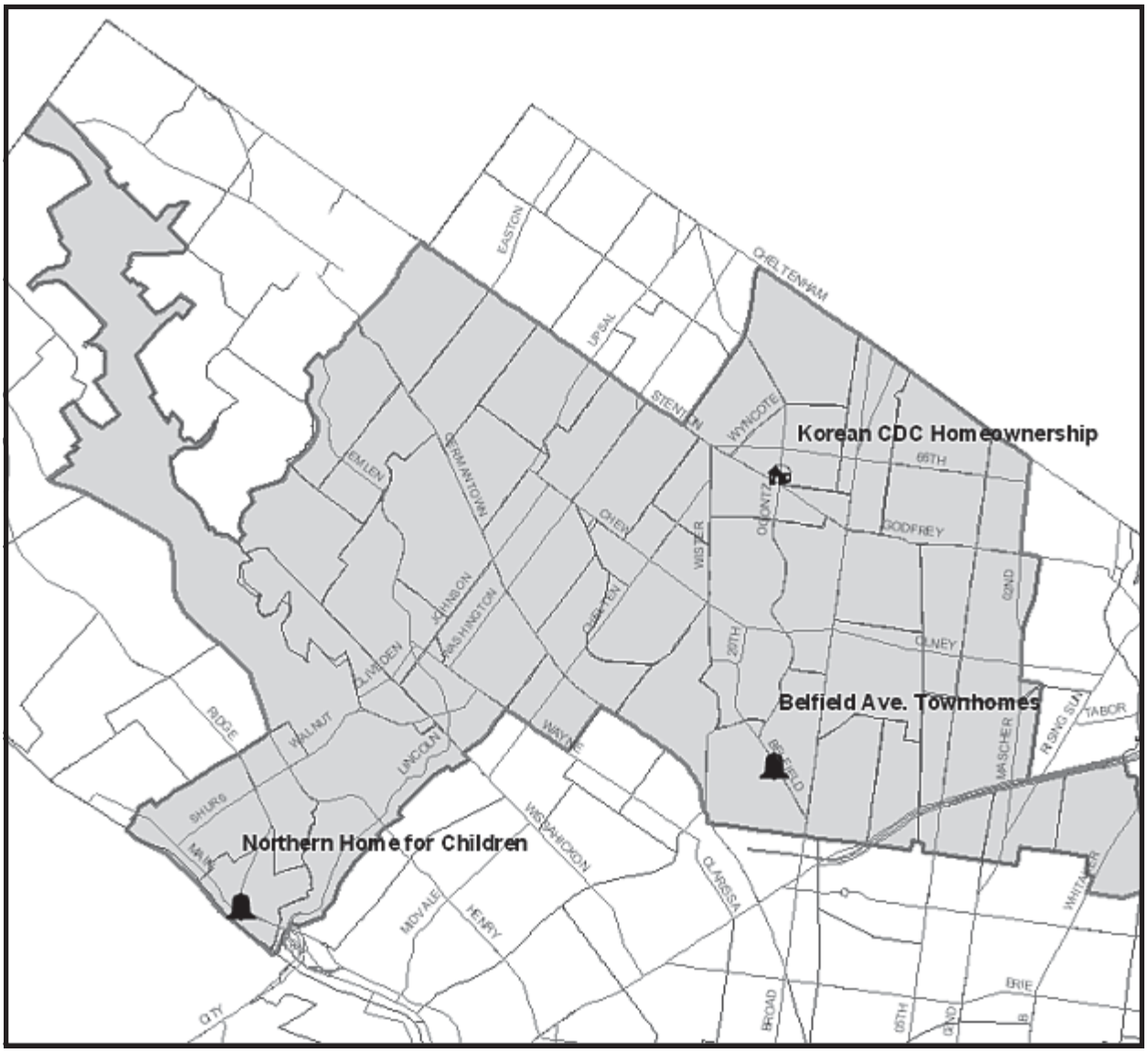
7. East Falls

In 1997 PHA received a $26.7-million HOPE VI development grant for the revitalization of the Schuylkill Falls Development, located at 4325 Merrick Rd. The demolition of the two high-rise towers occurred in December 1996. The planned revitalization calls for the creation of a mixed-income community through the construction of 300 new housing units, a mix of 150 homeownership units and 150 rental units, with some of each type developed as market-rate housing. In Year 24 OHCD committed to providing construction financing through a CDBG Float Loan of $5.7 million. In Year 26, OHCD committed $1.2 million in HOME funds to support the construction of 135 affordable rental units.

8. Roxborough

In Year 27, OHCD provided $975,000 in HOME funds, in accordance with the *Selection Criteria for Rental Projects*, for acquisition for the development of 4200 Mitchell St. as 65 units of senior housing. This development, called Pensdale Housing, was financed through the HUD Section 202 program and was carried out by Friends Rehabilitation Program and Interac. It was completed in 2004. OHCD plans to support a second phase of senior housing on Mitchell Street, 38 units sponsored by Intercommunity Action Inc., using Low-Income Housing Tax Credits.

Locations of Year 32 Activities: Northwest Philadelphia



Legend

- Homeownership
- Rental
- Special Needs

N

Other Actions

■ Cecil B. Moore Homeownership Zone

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

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

By creating a total of 296 new units of affordable owner-occupied housing, the Homeownership Zone will draw families back to the Cecil B. Moore neighborhood at the same time that an unprecedented level of private, local and federal investment is occurring in and around the community. These investments include Temple University's $88-million sports and entertainment center; commercial revitalization and economic development initiatives supported with local funds and Empowerment Zone resources; a new charter school; and the Avenue of the Arts initiative. The new housing units and site improvements throughout the Homeownership Zone will dramatically transform the character of the Cecil B. Moore community and complement the commercial and institutional investments by restoring a viable market for goods and services in the neighborhood and eliminating blight and decay.

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

During Year 28, the remaining units to be built in Phase II were combined with the remaining units proposed for Phase III, into a new, final, Phase III of 151 units. At the request of the City, the Redevelopment Authority issued a Request for Proposals for a development partner to carry out master planning and construction of Phase III. The developer selected through the RFP process is OKKS-Michaels Development Corp., which formed a Community-Based Development Organization with H.E.R.B. Inc. known as H.E.R.B. CDC to carry out these activities. The City is acquiring the site for Phase III using NTI bond proceeds. All EDI funds for the Homeownership Zone were expended by September 2003. Construction of 64 units in Phase 3 began in 2005.

■ Empowerment Zone

In 1994 Philadelphia/Camden became one of only six urban areas throughout the nation designated as an Empowerment Zone (EZ). Three neighborhoods in Philadelphia (American Street, West Philadelphia and North Central Philadelphia) were targeted for intensive economic, physical, institutional, commercial and social revitalization. During Year 21 priorities were set by the Community Trust Boards and extensive planning was completed. Since Year 21, the Community Trust Boards have continued to plan, prioritize resources and design projects. Thus, some of the originally approved benchmarks have been dissolved or canceled and others have been created. In some cases, funds allocated to new benchmarks have been transferred from another.

The Empowerment Zone has spurred economic growth through the development of three Community Development Financial Institutions (CDFIs). These CDFIs have lent more than $41 million and leveraged another $108.5 million through loans that have attracted new businesses to the EZ and supported the growth of existing businesses. Through these loans, the EZ has helped maintained and create 1,210 jobs for EZ residents.

In October 2000, the Empowerment Zone began to harness its resources, including EZ-funded projects

and EZ staff engagement, to support early action planning of the Mayor's Neighborhood Transformation Initiative (NTI). While the two-year project began in the American Street Empowerment Zone (ASEZ), it was expanded to the North Central and West Philadelphia neighborhoods of the EZ.

The accomplishments include:

- cleaning and greening 538 parcels of formerly trash-strewn vacant lots, in the three Empowerment Zone neighborhoods with commitments from businesses and community-based organizations to assist in the maintenance;
- coordinating businesses in the American Street Corridor to develop a five-year strategic plan and an entity through which to implement activities. The American Street Business Advisory Committee (ASBAC) has developed a shared security program; identified and resolved problems with nuisance properties, illegal trash disposal and short dumpsites, and laid the groundwork to obtain private sector support for an EZ-funded cleaning program.
- establishing the American Street Industrial Corridor Urban Renewal Area to facilitate land assembly for industrial uses without impinging upon the residential community;
- uniting 50 organizations located along Girard Avenue, a key commercial corridor connecting the American Street and North Central Empowerment Zone neighborhoods into a coalition to spur revitalization. The coalition has completed a comprehensive economic development and land-use planning process for the avenue and secured more than $6.5 million in public and private sector support for infrastructure improvements on Girard Avenue.
- creating planning processes and programs in the EZ neighborhoods that have served as models for replication citywide through NTI.

In July 2005, Empowerment Zone staff merged with NTI staff to manage both programs on behalf of the Mayor's Office.

The current list of housing benchmarks approved by the Community Trust Boards, the Mayor, the Commonwealth of Pennsylvania and the U.S. Department of Housing and Urban Development includes the following:

American Street Neighborhood

- **Housing Counseling.** Housing counseling services to promote homeownership opportunities are provided to first-time homebuyers.
- **Property Acquisition.** In the American Street EZ neighborhood, the American Street Financial Services Center is managing a Pre-Development Fund, providing grants and loans for the acquisition of vacant structures and lots for future affordable housing development. This project began implementation in Year 26.

North Central Neighborhood

- **North Central Housing Trust Fund.** This Housing Trust Fund is structured as a revolving loan fund to provide capital for housing development and rehabilitation. The Reinvestment Fund is managing this loan pool.
- **Homeowner Support Program.** The EZ is supplementing the Targeted Basic Systems Repair Program, providing funding for greening, side yards and other exterior improvements to create "model blocks" within the North Central EZ neighborhood and supplement revitalization within the Cecil B. Moore Homeownership Zone. EZ funds are also available for administrative and program delivery expenses.

West Philadelphia Neighborhood

- **Housing Counseling.** Housing counseling services to promote homeownership opportunities are provided to first-time homebuyers. The Empowerment Zone completed its project to train neighborhood residents in housing counseling. OHCD is now funding housing counseling activities using CDBG resources.
- **Housing Rehabilitation.** Vacant properties will be acquired and rehabilitated for sale to income-eligible first-time homebuyers. This project is under implementation. Twenty-seven homes have been completed and rehabilitation has begun on an additional seven units.
- **West Philadelphia Housing Trust Fund.** This Housing Trust Fund is structured as a revolving loan fund to provide capital for housing development and rehabilitation. The West Philadelphia Financial Services Institution is partnering with the West Philadelphia Housing Trust Fund to implement this project.
- **Zero-Interest Loan Program.** This program provides loans of up to $10,000 to qualified homeowners at zero-percent interest for a 10-year

period. The program addresses repairs not eligible under BSRP. The West Philadelphia Financial Services Institution is partnering with the West Philadelphia Housing Trust Fund to implement this project.

Implementation of the approved benchmarks began in Year 22. For EZ programs which are comparable to current OHCD-supported programs, existing CDBG funding will be used in the amount requested by EZ. Although some activities were canceled as EZ benchmarks, such as the Basic Systems Repair Program, Development Training, Settlement Grants and GIS, OHCD has continued to carry out such activities, targeting CDBG resources to EZ neighborhoods. CDBG funding requested for the EZ will be targeted to the EZ census tracts. To the extent that additional funding for EZ activities becomes necessary, OHCD will amend the *Consolidated Plan.* Funds will be transferred from projects for which it appears the funding will not be required.

■ Lead-Based Paint Hazard Reduction

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

The Health Department has decreased its intervention level to two tests $\geq$ 10(µg/dL). Using figures derived from its experience in FY 2005, the Childhood Lead Poisoning Prevention Program (CLPPP) in the Health Department estimates that more than 500 new cases of "environmental intervention blood lead" (EIBL) will be identified in FY 2006; 700 risk-assessment inspections will be conducted, of which 25 will be in the homes of children with blood lead levels above 45 (µg/dL) and the remainder in the homes of children with blood lead levels between 10 and 44 (µg/dL).

As a result of orders issued by the Health Department (and subsequent enforcement actions through Lead Court), property owners are expected to reduce the lead hazards in the homes of approximately 600 children with confirmed EIBL levels. Health Department crews or private abatement contractors retained by the Health Department will work in the homes of approximately 300 additional EIBL children (for most low-income owner-occupants, the service will be free). Unless the work is minor and can be completed quickly, families will be relocated while it is performed. Many of the remaining backlog cases no longer have children in them and are not given as high a priority as child-occupied houses. By the end of FY 2007, the remaining backlog of properties with outstanding lead violations is expected to be reduced to at most 250.

Primary Prevention

Beginning in FY 2001 there have been substantial new expenditures to reduce lead hazards where lead-poisoned children were not identified, though until recently no new funds were earmarked for that purpose. The requirements of the HUD regulation on lead-based paint hazards in housing receiving federal assistance, known as the "Title X Final Rule," become mandatory in September 2000. The regulation calls for significant attention to lead hazard control in virtually all the City's housing repair, rehabilitation funding or rental assistance per unit. More focused primary prevention activities are provided through the "Lead Safe Babies" program, supported by a 2004 grant from the Centers for Disease Control and an outreach grant from the EPA. The program will provide counseling, lead hazard identification in the homes of at least 2,000 others.

Under its contract with the local HUD office, in FY 2006 the Health Department expects to inspect and clear hazard reduction work in 600 vacant properties that will be sold by HUD as a result of FHA mortgage default.

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

HOME Program Guidelines

■ Ownership and Interest Standards for Homeownership Programs

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

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

Option 1.
The Resale Option will apply when the HOME assistance is used to provide a subsidy to a developer to cover the difference between the cost to develop the housing and the market price of the housing ("Development Subsidy"). This Option ensures that the house remains affordable throughout the affordability period. The requirements of the Resale Options are as follows:

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

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

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

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

Option 2.
Under the Resale Option, the City may elect to presume that certain housing projects meet the resale restrictions during the period of affordability without the imposition of any enforcement mechanism against the subsidized housing, based upon a market analysis of the neighborhood. In accordance with HOME program regulations, the City will document the affordability of the neighborhood to satisfy the HOME resale requirements.

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

■ HOME Program Timetable

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

Neighborhood-Based Homeownership
Projects identified and funds obligated in Year 32.

Homestart
Properties identified and funds obligated in Year 32. It is anticipated that marketing and construction for Year 32 Homestart properties will occur in 2006 and 2007.

New Construction
Projects identified and funds obligated in Year 32.

Neighborhood-Based Rental
Projects identified and funds obligated in Year 32.

Homeless and Special-Needs Housing—Development Financing
Projects identified and funds obligated in Year 32.

Housing Development Assistance
Projects identified and funds obligated in Year 32.

Homeless and Special-Needs Housing—Housing Assistance - MH/MR
Obligated and spent during Year 32.

Homeless and Special-Needs Housing—Rental Assistance
Obligated and spent during Year 32.

General Administration
Spent during Year 32.

■ Affirmative Marketing

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

CDBG Low-Mod Benefit

Based on the City's experience in the year ending June 30, 2005, it is estimated that approximately 99 percent of CDBG funds will be used for activities that benefit persons of low- and moderate-income. No geographical distinctions are anticipated in activities based on low or moderate income.

Anticipated Budgetary Resources

OHCD anticipates receiving federal, state and program income budgetary resources during Year 32, including Section 108 loans for economic development. In addition, OHCD anticipates using these federal funds to leverage additional resources for housing activities from the Pennsylvania Housing Finance Agency's (PHFA) PennHOMES and Homeownership Choice Programs, from Low-Income Housing Tax Credits and from private mortgage lending. Funding from the new affordable Housing Trust Fund became available in Year 31.

■ Community Development Block Grant

The majority of funding for the City's housing and community development program is derived from the federal Community Development Block Grant (CDBG), an entitlement program. Each year, the City receives notification of fund allocation and produces the *Consolidated Plan* to receive funding. The City will receive $53.718 million in new CDBG entitlement in Year 32. The City received a reduction in CDBG funds of $5.3 million in Year 29. In Year 30, the City received a reduction of $696,000. In Year 31 the City received a $3.345-million reduction. In Year 32 the City will receive an additional $6 million reduction from Year 31.

In Year 32, OHCD proposes to commit up to $25 million in CDBG funds to provide interim-construction financing to eligible developers who have received a funding commitment. Interim-construction assistance loans, or float loans, are CDBG funds which are borrowed against budgeted but unexpended CDBG activities. Eligible developers may receive float loans at zero percent interest for up to one year. The amount of the individual loan will be determined by the underwriting standards of the RDA. The savings generated by reducing the construction financing costs will be used to reduce the development subsidy for each approved venture. Interim-construction assistance funding will also support the City-State Bridge Loan Program, designed to increase the level of PennHOMES funding available from PHFA for Philadelphia projects.

CDBG funds are used to support a wide range of activities, including vacant structure rehabilitation, occupied housing preservation, planning and neighborhood economic development activities. CDBG funds must be used for activities which benefit low- and moderate-income persons. In order to be supported with CDBG funds, an activity must meet the eligibility and fundability requirements of the U.S. Department of Housing and Urban Development (HUD). In addition, other requirements must be met, including environmental review and clearance and Minority Business Enterprise/Woman Business Enterprise/ Disabled Business Enterprise (MBE/WBE/DBE) and Section 3 requirements.

■ Federal HOME Funds

The HOME Investment Partnership Program (HOME), implemented by the federal government in federal fiscal year (FFY) 1992, makes funds available to the City for the development of affordable housing and the provision of rental assistance. The HOME Program is also an entitlement program. In Year 32 the City expects to receive $15.375 million, a decrease of $919,000 from Year 31.

HUD regulations require that matching funds be provided in order to access the federal HOME funds. While Philadelphia's match requirement has been reduced because the City is considered to be fiscally distressed, it must still provide a 12.5-percent match for the HOME funding received since FFY '93. The City's use of HOME funds for homeless rental assistance allows the City-funded homeless rental assistance program administered by OHCD to be used as the required HOME match. Private foundation, state and other contributions to HOME-funded developments provide additional match.

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

■ Federal HOPWA Funds

The Housing Opportunities for Persons With AIDS (HOPWA) program was initiated in FFY '92 to provide housing for low- and moderate-income persons living with HIV/AIDS. Entitlement funding for the program is provided to the largest CDBG community on behalf of each metropolitan region or state based on the number of AIDS cases in the region. The City of Philadelphia

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

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

The HOPWA funding formula is based on cumulative AIDS cases reported and on the incidence rate for cases reported in the last year. Philadelphia's HOPWA new entitlement funding for Year 32 is $7.083 million, a decrease of $253,000 from Year 31.

■ Federal Emergency Shelter Grant Funds

A major source for the provision of emergency housing is the federal Emergency Shelter Grant (ESG) program, which is allocated to the City as an entitlement program through OHCD. HUD now requires that the City apply for ESG funds through the *Consolidated Plan*. In Year 32 OHCD will continue to assign the administration of ESG funds to the Office of Emergency Shelter and Services to assist in the funding of emergency shelter and related supportive services. The proposed use of ESG funds continues to augment the City's array of shelter and supportive services, and also leverages local operating and state funding for emergency homeless housing. In Year 32 the City expects to receive $2.297 million. In Year 32, the City will provide $2.297 million in General Funds to match the federal ESG entitlement.

■ Federal McKinney Continuum of Care Grant

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

In FY2004, the City received $23.7 million in Continuum of Care funds, including Shelter Plus Care renewals. In FY 2005, the City received $23.1 million in Continuum of Care funds, including Shelter Plus Care renewals. Using these funds, in 2004 160 new housing units were created. In 2005, 129 new units of housing were funded, including 60 for chronic homeless individuals, 30 for homeless youth and 39 for families.

■ Neighborhood Transformation Initiative Funds

The RDA issues bonds to be used as a resource for NTI activities to be carried out through OHCD, RDA, the Department of Licenses and Inspections and other City departments.

At the City Council hearings on the *Year 29 Proposed Consolidated Plan* and the *NTI Program Statement and Budget*, City Council increased by $10 million the total resources for Neighborhood-Based Rental Housing, Tier 2 of the Basic Systems Repair Program and the Adaptive Modifications Program and created a Child Care Health and Safety Fund of $5 million to assist eligible day-care providers with needed physical improvements. To fund these new or expanded program activities, $15 million of additional NTI bond proceeds were committed in FY 2004. These expanded or new activities were funded with CDBG funds allocated in the *Proposed Consolidated Plan* to BSRP and SHARP. NTI bond proceeds replaced these CDBG funds and also funded BSRP and Adaptive Modification at a higher level. The net effect of these budgetary adjustments was to create a new Child Health and Safety Fund of $5 million and to provide an additional $10 million for affordable housing programs over the amount in the *Year 29 Proposed Consolidated Plan*. This $10 million provided additional resources to Neighborhood-Based Rental Housing ($2.5 million), BSRP ($5 million), and Adaptive Modification ($2.5 million). These budgetary changes were incorporated in the *Year 29 Consolidated Plan.*

NTI funds were allocated in Year 30 for Demolition, Neighborhood-Based Rental Production, Settlement Grants, Basic Systems Repair including the Heater Hotline, Adaptive Modifications, the Homeownership Rehabilitation Program and a program to address retaining walls. Two new housing-related initiatives were funded with NTI bond proceeds in Year 30: a historic property repair program and a housing trust fund. Through an exchange of funds allocated for Basic Systems Repair and Adaptive Modification with CDBG and Commonwealth Department of Community and Economic Development funds, a net increase in funds

available for acquisition of $5 million was realized. In addition, a small increase in BSRP Tier II resulted. Through an additional exchange of funds approved by City Council, $10 million in NTI bond funds replaced CDBG funds originally allocated in the *Year 30 Proposed Consolidated Plan* for BSRP Tier II, SHARP and HRP. CDBG funds made available through this exchange were allocated in Year 30 to eligible acquisition activities.

The *Year 31 Preliminary Consolidated Plan* allocated NTI bond funds for FY 2006 as approved by City Council in June 2004. Reallocations of funds or allocations of new NTI funds which were proposed as part of the *NTI FY 06 Preliminary Program Statement and Budget* were included in the *Year 31 Proposed Consolidated Plan*. City Council approved additional changes to the NTI budget in June 2005. These changes were incorporated into the *Year 31 Consolidated Plan* by amendment and were reflected in the printed version of the final *Year 31 Consolidated Plan.* For Year 32, no new NTI funds will be available. It is proposed to allocate prior year NTI funds to support Settlement Grants and Adaptive Modification in Year 32.

For any fiscal years during which bond proceeds will be expended, the Mayor is required to submit to City Council a detailed annual *Program Statement and Budget* describing the proposed expenditures of NTI Bond proceeds. Any expenditure of bond proceeds must be in accordance with the NTI Framework, including those provisions pertaining to City Council oversight of the NTI bonds. The annual *Program Statement and Budget* must be approved by City Council by resolution. After it is approved, the annual *Program Statement and Budget* may be amended only with the approval of Council by resolution.

■ City Bond Financing

It is anticipated that in Year 32 the City will borrow $150 million to provide funding, in part, for the ReStore Philadelphia Corridors initiative. The City expects to invest $21.8 million in Year 32 on this initiative. This anticipated funding will be coordinated with CDBG, other City, state, federal and private resources to support an integrated strategy for the revitalization of neighborhood commercial corridors.

■ Philadelphia Housing Trust Fund

In order to provide more resources for affordable housing programs, in 2005 the City established the Philadelphia Housing Trust Fund (HTF). The HTF is designed to create a sustainable funding stream for affordable housing by doubling document recording fees. In addition, the FY 2005 NTI budget included $1.5 million to capitalize the HTF. Creation of the HTF required state enabling legislation, a City Council ordinance and a Mayor's Executive Order.

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

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

The *Year 31 Consolidated Plan* anticipated that the HTF would generate at least $10 million the first year, in addition to the NTI funds previously budgeted. The exact amount raised will depend on the number of documents recorded and the date of implementation of legislation. The *Year 31 Consolidated Plan* recommended an FY 2006 HTF budget by activity. This budget will be reviewed by the Oversight Board and any requested amendments to the FY2006 budget will be made consistent with the *Consolidated Plan* amendment policy. Based on the funds raised to date in FY 2006, it is anticipated that the HTF will raise $14 million in Year 32.

■ Commonwealth of Pennsylvania Funds

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

In prior years, the City has used DCED funds to support the Basic Systems Repair Program Tier 1 and the Heater Hotline. While OHCD has budgeted for the full 20 percent of the statewide Housing and Redevelopment Assistance budget, this amount has seldom been approved. In Year 30, the City proposed to use DCED funds in the amount of $5 million, an increase of $1.25 million over the actual DCED amount granted in Year 29, for acquisition activities. NTI bond funds in the amount of $5 million will replace CDBG and DCED funds allocated to BSRP Tier 1, Heater Hotline and Adaptive Modification. Increased funding for BSRP Tier II resulted from additional allocation of DCED funds to the City in Year 30. In Year 31, the City allocated DCED funds to BSRP Tier 1, the Heater Hotline and new construction activities. New construction activities may include ventures funded through Homeownership Choice or other large-scale homeownership ventures which are ready to go to construction. In Year 32, the City proposes to continue to use DCED funds for BSRP Tier 1, the Heater Hotline and large scale new construction activities.

The City also receives funding from DCED for the Main Street and Elm Street programs. Main Street supports planning and improvements in neighborhood commercial corridors. Elm Street supports planning and improvements in residential areas adjacent to neighborhood commercial corridors. In Year 30, People's Emergency Center CDC, Allegheny West Foundation, Mt. Airy USA and Frankford CDC were selected to participate in Main Street and Elm Street. The City expects to receive continued Main Street and Elm Street funding in Year 32.

■ PHFA Financing, Low-Income Housing Tax Credits

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

Low-Income Housing Tax Credits are a significant resource for financing affordable rental housing. In March 2006, five Philadelphia projects (including two also using CDBG or HOME funds and one PHA development) received $4 million in credits, which will raise more than $32 million in equity. In September 2005, six Philadelphia projects (including two also using CDBG or HOME funds and one PHA development) received $4 million in credits, which will raise more than $32 million in equity.

PHFA provides mortgages for homebuyers. In addition, PHFA can exercise its authority to provide volume-cap allocations for bond financing to the RDA. The RDA uses the volume-cap allocation to issue tax-exempt bonds to provide home-improvement loans and mortgages to the owners of multifamily projects and single-family homes. For example, the PHIL Loan Program is financed through a volume-cap allocation allowing the sale of tax-exempt bonds.

PHFA also provides support for homeownership development through the Homeownership Choice Program. In Year 26, Philadelphia was awarded $1.5 million to support Pradera Homes, a 50-unit development in Eastern North Philadelphia. This development is complete. In Year 27, Philadelphia was awarded $1 million to support the Jefferson Square Revitalization Plan which expects to develop 94 homeownership units. This project is under construction.

In 2003, Philadelphia was awarded $2 million to support the Twin Homes at Frankford Creek, a 50-unit new construction homeownership development in Juniata Park. This development will be under construction in 2007. In Year 29, the City applied for Homeownership Choice funding for the Hunter School Homeownership Initiative, sponsored by Norris Square Civic Association. This project was awarded Homeownership Choice funds in March 2004. This project will be under construction in 2006.

In November 2004, the City was awarded Homeownership Choice funding for Pradera Homes II and also for St. Elizabeth's Homeownership project, sponsored by Project H.O.M.E. Pradera Homes II is under construction. In November 2005, the City was awarded Homeownership Choice funding for Union Hill Homes. The City intends to apply for additional HCP funds in 2006.

■ Section 108 Loan Program

In the past, the City used the Section 108 Loan Program to provide debt financing for economic development ventures and to support specific affordable housing ventures. Economic development funding was encumbered to OHCD and administered by OHCD, the Commerce Department, PIDC or PCDC. The economic development loans were used to support an array of development needs, including but not limited

to acquisition, site preparation and construction, reconstruction, infrastructure improvements and related project costs. Economic development projects funded through the Section 108 Loan Program include the Kvaerner Philadelphia Shipyard, the Reading Terminal, the PSFS building, City Hall Annex and Six Penn Center. Housing ventures include the Cecil B. Moore Homeownership Zone development, acquisition and relocation in the Logan Triangle Area, Basic Systems Repair Program, and various homeownership, rental and special-needs housing developments.

Under the Section 108 Loan Program, the City is allowed to borrow funds against future CDBG entitlements. Although this activity is expected to be self-sustaining for economic development ventures (as private developer debt-service payments repay the City for Section 108 Loan obligations), future CDBG entitlements and additional security as required by HUD are used to guarantee all Section 108 loans. Any use of future CDBG funds for economic development projects will reduce CDBG funds allocated to economic development activities in an amount equal to the amount for the years affected. For the housing development ventures, the Year 32 Section 108 loan repayment is approximately $10.027 million, a reduction of $463,000 from Year 31.

The City has reached its Section 108 Loan Program borrowing capacity, and therefore, in Year 32 no Section 108 loans will be sought for housing development activities and a relatively modest loan in the amount of $15 million will be sought for economic development activities. The Year 32 Section 108 loan for economic development is proposed to support a loan pool to make loans available for commercial and industrial lending throughout the City with an emphasis on NTI neighborhoods. The loans will be used to support an array of development needs including but not limited to, site acquisition, site preparation, construction, rehabilitation, machinery and equipment acquisition, infrastructure improvements and related project costs.

■ PHA Section 8 Funds

One of the largest sources of federal funds available for housing and community development in the City of Philadelphia is the Section 8 (now called Housing Choice) Voucher program operated by the Philadelphia Housing Authority (PHA). In PHA's FY 2006 (the year ending March 31, 2006), PHA received $142.8 million in total voucher funding. For PHA's FY 2007 (ending March 31, 2007), PHA will receive $147 million in total voucher funding. Because PHA is one of the Moving to Work public housing authorities, PHA can use voucher funding for capital activities like new construction as well as for the traditional Housing Choice Voucher rental assistance program.

■ Interim Construction Assistance

The *Consolidated Plan* authorizing ordinance proposed to be adopted by City Council allows the City to use up to $25 million for interim construction assistance ("float loans") provided that security requirements acceptable to the Director of Finance are met. These funds will support eligible activities through the City-State Bridge Loan program, by providing construction loans to approved projects and by improving the timeliness of payment to developers. They are more specifically detailed on pages 43-44 of the "Action Plan." Specific projects are identified and funded through *Consolidated Plan* amendments consistent with the City's amendment policy. In general, float loans are made for a period not to exceed one year.

Schedule "A" Economic Development Activities (In Thousands)

CDBG YEAR 32 - FISCAL YEAR 2007

	CDBG	STATE	CITY BOND PROCEEDS	OTHER	TOTAL
1. Business Assistance					
a. Growth Loan Program (PIDC)	4,000				4,000
b. Small Business Revolving Loan Fund (PCDC)	1,455				1,455
c. Section 108 Loan Program (PIDC)				15,000	15,000
d. Technical Assistance to Small Businesses				600	600
Subtotal: Business Assistance	*5,455*			*15,600*	*21,055*
2. Neighborhood Commercial Corridor Assistance					
a. ReStore Philadelphia Corridors			21,800	600	22,400
b. Main Street Program		500			500
Subtotal: Neighborhood Commercial Corridor Assistance		*500*	*21,800*	*600*	*22,900*
3. Community-Based Organization Assistance					
a. Neighborhood Development Fund (PIDC)	1,000				1,000
b. Neighborhood Development Grants	900				900
c. Targeted Neighborhood Support Grant Activities	1,400			300	1,700
d. Capacity Building Assistance for CDCs	175				175
Subtotal: Community-Based Organization Assistance	*3,475*			*300*	*3,775*
4. Annual Operating Costs					
a. PIDC/Program Delivery	100				100
b. PCDC/Program Delivery	1,968				1,968
c. Commerce/General Administration	459				459
Subtotal: Annual Operating Costs	*2,527*				*2,527*
GRAND TOTAL: ECONOMIC DEVELOPMENT	11,457	500	21,800	16,500	50,257

Schedule "B"

Year 32 State Resources (In Thousands)

CDBG YEAR 32 - FISCAL YEAR 2007

	STATE-DCED				
	HSG.	WEATH.	ACCESS	OTHER	TOTAL
I. Affordable Housing Production					
A. Affordable Homeownership Housing					
1. New Construction Program	2,250				2,250
II. Housing Preservation					
A. Emerg. Repairs, Preservation, Weatherization					
1. Emergency Repair Hotline-tier 1	2,350				2,350
2. Heater Hotline-PHDC/ECA	900				900
3. Weatherization					
a) Weatherization (DCED to PHDC)		2,150			2,150
III. Homeless And Special-Needs Housing					
A. Adaptive Modification			500		500
IV. Community Economic Development					
A. Neighborhood Commercial Corridor Assistance					
1. Main Street Program				500	500
V. Annual Operating Costs					
A. General Administration					
1. PHDC		150			150
B. Program Delivery					
1. PHDC	250	500			750
GRAND TOTAL: STATE RESOURCES	5,750	2,800	500	500	9,550

Schedule "C"

Year 32 NTI and City Bond Resources (In Thousands)

CDBG YEAR 32
FISCAL YEAR 2007

	NTI Total	City Total
I. Affordable Housing Production		
A. Affordable Rental Housing		
1. Neighborhood-based Rental Production	1,900	
II. Housing Preservation		
A. Housing Counseling		
1. Settlement Grants	900	
III. Homeless & Special-Needs Housing		
A. Adaptive Modification	800	
IV. Community & Economic Development		
A. Neighborhood Commercial Corridor Assistance		
1. ReStore Philadelphia Corridors		21,800
GRAND TOTAL: NTI RESOURCES	3,600	21,800

Schedule "D"

Year 32 Other Resources (In Thousands)

CDBG YEAR 32 - FISCAL YEAR 2007

	RA BOND PROCEEDS	GENERAL FUND	EMERGENCY SHELTER	CITY WEATH.	SEC 108	TOTAL
I. Housing Preservation						
A. Home Equity Financing & Rehab Assistance						
1. PHIL Loans	4,000					4,000
B. Emergency Repairs, Preservation, Weatherization						
1. BSRP - Tier 2				1,619		1,619
II. Homeless & Special-Needs Housing						
A. Rental Assistance/Homeless		117				117
B. Emergency Shelter Grant			2,297			2,297
III. Community Economic Development						
A. Business Assistance						
1. Section 108 Loan Program					15,000	15,000
2. Technical Assistance to Small Businesses		600				600
B. Neighborhood Commercial Corridor Assistance						
1. ReStore Philadelphia Corridors		600				600
C. Community-Based Organization Assistance						
1. Targeted Neighborhood Support Grant Activities		300				300
IV. Community Planning & Capacity Building						
A. CDC Support Services & Planning						
1. Vacancy Prevention Activities		10				10
V. Annual Operating Costs						
A. General Administration						
1. OHCD - General		10				10
- Transitional Housing Support		233				233
GRAND TOTAL: OTHER RESOURCES	4,000	1,870	2,297	1,619	15,000	24,786

Schedule "E" Year 32 HTF Resources (In Thousands)

CDBG YEAR 32
FISCAL YEAR 2007

	HTF Total
I. Affordable Housing Production	
A. Affordable Homeless Housing	
1. Neighborhood-Based Homeownership Production	500
2. New Construction Program	2,500
B. Affordable Rental Housing	
1. Neighborhood-Based Rental Production	3,735
II. Housing Preservation	
A. Emergency Repairs, Preservation, Weatherization	
1. BSRP - Tier 2	1,517
2. Targeted Housing Preservation	1,785
B. Home Equity Financing & Rehabilitation Assistance	
1. Homeownership Rehabilitation Program	1,000
III. Homeless & Special-Needs Housing	
A. Adaptive Modification	268
B. Homeless Prevention Program	595
IV. Annual Operating Costs	
A. Program Delivery	
1. OHCD	1,200
2. PHDC	700
B. General Administration	
1. OHCD	200
GRAND TOTAL: HTF RESOURCES	14,000

Schedule "F"

CDBG Administrative Cost Limitation (In Thousands)

	YEAR 32	
A. Resource Base		
1. CDBG Entitlement	53,718	
2. Projected Program Income	9,096	
TOTAL: RESOURCE BASE	62,814	
B. Administrative Limitation (20%)		12,563
C. Administrative Budget		
1. Housing Agencies		
a. OHCD	3,859	
b. PHDC	850	
c. RDA	1,300	
d. Support Services & Project Planning	100	
e. Non-Profit Subrecipients	100	
2. Economic Development		
a. Commerce	459	
b. Non-Profit Subrecipients	100	
3. General Service Departments		
a. Law	250	
b. City Planning	275	
TOTAL: ADMINISTRATIVE BUDGET		7,293
D. ADMINISTRATIVE ALLOWANCE (B-C)		5,270

Schedule "G"

CDBG Community Economic Development By CDCs

(Pursuant to Council Bill #000716)

(In Thousands)

	YEAR 32	
A. Resource Base		
1. CDBG Entitlement	53,718	
2. Projected Program Income	9,096	
TOTAL: RESOURCE BASE	62,814	
B. CDC Economic Development Requirement (5%)		3,141
C. CDC Economic Development Budget		
1. Community-Based Organization Assistance		
a. Neighborhood Development Fund (PIDC)	1,000	
b. Neighborhood Development Grants	900	
c. Targeted Neighborhood Support Grant Activities	1,400	
d. Capacity Building Assistance for CDCs	175	
Subtotal: Community-Based Organization Assistance	*3,475*	
TOTAL: COMMUNITY ECONOMIC DEVELOPMENT		3,475
D. AMOUNT IN EXCESS OF REQUIREMENT (C-B)		334

Resource Comparison CDBG Year 31 (FY 2006) and CDBG Year 32 (FY 2007)

(In Thousands)

Resources		CDBG YEAR 31 FISCAL YEAR 2006		CDBG YEAR 32 FISCAL YEAR 2007		INCREASE (DECREASE)	
PART I	a						
A. CDBG							
1. Entitlement		59,722		53,718		(6,004)	
2. Prior Years' Reprogrammed Funds		3,900		3,400		(500)	
3. Reprogrammed - Economic Development				1,455		1,455	
4. Program Income							
(a) OHCD		250		250		0	
(b) PHDC		800		800		0	
(c) RDA		1,200		1,200		0	
(d) PIDC		5,710		5,710		0	
(e) PCDC		1,120		1,120		0	
(f) Central Germantown Council		16		16		0	
Subtotal: CDBG			*72,718*		*67,669*		*(5,049)*
B. OTHER FEDERAL							
1. Emergency Shelter Grant		2,307		2,297		(10)	
2. Housing Opportunities for Persons With AIDS		7,336		7,083		(253)	
3. HOPWA-Prior Years' Reprogrammed Funds		0		250		250	
Subtotal: Other Federal			*9,643*		*9,630*		*(13)*
C. HOME							
1. Federal - Direct Allocation		16,294		15,375		(919)	
2. Program Income		188		188		0	
3. American Dream Downpayment Initiative (ADDI)		403		201		(202)	
Subtotal: HOME			*16,885*		*15,764*		*(1,121)*
D. COMMONWEALTH OF PENNSYLVANIA							
1. DCED							
(a) Housing		5,750		5,750		0	
(b) Economic Development		500		500		0	
(c) Adaptive Modification		500		500		0	
2. Weatherization	b	2,800		2,800		0	
Subtotal: Commonwealth of PA			*9,550*		*9,550*		*0*
Subtotal: Resources Part I			**108,796**		**102,613**		**(6,183)**
PART II	a						
E. OTHER RESOURCES							
1. Bond Proceeds (RDA)		4,000		4,000		0	
2. City Bond Proceeds				21,800		21,800	
3. City General Fund		380		970		590	
4. City Weatherization Initiative				1,619		1,619	
5. Other City Funds		900		900		0	
6. Neighborhood Transformation Initiative	c	36,567		3,600		(32,967)	
7. Economic Development (Section 108 Loan)		15,000		15,000		0	
8. Housing Trust Fund (HTF)		11,500		14,000		2,500	
Subtotal: Resources Part II			**68,347**		**61,889**		**(6,458)**
GRAND TOTAL RESOURCES			**177,143**		**164,502**		**(12,641)**

a Resources contained in PART I of the schedule are able to be accessed by the Office of Housing and Community Development by presenting an acceptable application to HUD, DPW and DCED. Resources in PART II are dependent upon the actions of other governmental units and may not be available in CDBG Year 32.

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

c Re-allocation of NTI Year 31 funding for Neighborhood-Based Rental.

Budget Detail - CDBG Year 31 (FY 06) and CDBG Year 32 (FY 07)
(in Thousands)

	CDBG Year 31 - Fiscal Year 2006								CDBG Year 32- Fiscal Year 2007							
	CDBG	HOME	HOPWA	State	HTF	NTI	Other	Total	CDBG	HOME	HOPWA	State	HTF	NTI Bond Proceeds	Other	Total
AFFORDABLE HOUSING PRODUCTION																
A. Affordable Homeownership Housing																
1. Neighborhood-Based Homeownership Production		1,558			1,000			2,558		1,558			500			2,058
2. Homestart		1,000						1,000								0
3. New Construction Program		3,500		2,250	1,000			6,750		3,500		2,250	2,500			8,250
Subtotal: Affordable Homeownership Housing	*0*	*6,058*	*0*	*2,250*	*2,000*	*0*	*0*	*10,308*	*0*	*5,058*	*0*	*2,250*	*3,000*	*0*	*0*	*10,308*
B. Affordable Rental Housing																
1. Neighborhood-Based Rental Production	2,448	2,600			4,000	3,600		12,648	3,248	2,600			3,735	1,900		11,483
2. Development Financing for Homeless & Special-Needs Housing		3,000						3,000		3,000						3,000
3. Development Financing for AIDS-Related Housing			700					700			500					500
4. Housing Development Assistance		800						800		800						800
Subtotal: Affordable Rental Housing	*2,448*	*6,400*	*700*	*0*	*4,000*	*3,600*	*0*	*17,148*	*3,248*	*6,400*	*500*	*0*	*3,735*	*1,900*	*0*	*15,783*
C. Market-Rate Housing Initiative	75							75	50							50
TOTAL: AFFORDABLE HOUSING PRODUCTION	2,523	12,458	700	2,250	6,000	3,600	0	27,531	3,298	11,458	500	2,250	6,735	1,900	0	26,141

Budget Detail - CDBG Year 31 (FY 06) and CDBG Year 32 (FY 07) (in Thousands)

	CDBG Year 31 - Fiscal Year 2006								CDBG Year 32- Fiscal Year 2007							
	CDBG	HOME	HOPWA	State	HTF	NTI	Other	Total	CDBG	HOME	HOPWA	State	HTF	NTI Bond Proceeds	Other	Total
HOUSING PRESERVATION																
A. Housing Counseling																
1. Settlement Grants						1,100		1,100						900		900
2. American Dream Downpayment Initiative		403						403		201						201
3. Neighborhood & Citywide Housing Counseling	3,634		330					3,964	3,634		330					3,964
4. Anti-Predatory Lending Activity																
- Homeownership Counseling Assoc. of Delaware Valley	65							65	65							65
- Community Legal Services	190							190	220							220
- Consumer Credit Counseling	43							43	43							43
- Anti-Predatory Loan Products						250		250								0
5. GPUAC- Earned Income Tax Credit (EITC)	48							48	48							48
Subtotal: Housing Counseling	*3,980*	*403*	*330*	*0*	*0*	*1,350*	*0*	*6,063*	*4,010*	*201*	*330*	*0*	*0*	*900*	*0*	*5,441*
B. Emergency Repairs, Preservation, Weatherization																
1. Emergency Repair Hotline - Tier 1				2,350				2,350				2,350				2,350
2. Heater Hotline - PHDC/ECA				900				900				900				900
3. Weatherization & Basic Systems Repair Program																
- Tier 2	8,720				1,247	3,800		13,767	9,918				1,517		1,619	13,054
4. Targeted Housing Preservation					1,465			1,465					1,785			1,785
5. Weatherization (DCED to PHDC)				2,150				2,150				2,150				2,150
6. SHARP Home Repair Program	325							325	325							325
7. Utility Emergency Services Fund	525							525	525							525
8. Energy Coordinating Agency	333							333	433							433
9. Vacant Property Stabilization						2,300		2,300								0
Subtotal: Repairs, Preservation, Weatherization	*9,903*	*0*	*0*	*5,400*	*2,712*	*6,100*	*0*	*24,115*	*11,201*	*0*	*0*	*5,400*	*3,302*	*0*	*1,619*	*21,522*
C. Home Equity Financing & Rehab. Assistance																
1. Homeownership Rehabilitation Program	1,000				354			1,354	1,000	250			1,000			2,250
2. PHIL Loans	950					1,800	4,000	6,750	900						4,000	4,900
3. Neighborhood Housing Services																
- Loan Program	285							285	257							257
- Model Blocks	95							95								0
4. Impact Services Building Materials Program	123							123	123							123
5. NTI Housing Programs																
- Employer-Assisted Housing Program						100		100								0
- Equitable Development Strategy						1,954		1,954								0
- Housing Trust Fund								0								0
Subtotal: Home Equity Financing & Rehab Assist.	*2,453*	*0*	*0*	*0*	*354*	*3,854*	*4,000*	*10,661*	*2,280*	*250*	*0*	*0*	*1,000*	*0*	*4,000*	*7,530*
TOTAL: HOUSING PRESERVATION	16,336	403	330	5,400	3,066	11,304	4,000	40,839	17,491	451	330	5,400	4,302	900	5,619	34,493

Budget Detail - CDBG Year 31 (FY 06) and CDBG Year 32 (FY 07)
(in Thousands)

	CDBG Year 31 - Fiscal Year 2006								CDBG Year 32- Fiscal Year 2007							
	CDBG	HOME	HOPWA	State	HTF	NTI	Other	Total	CDBG	HOME	HOPWA	State	HTF	NTI Bond Proceeds	Other	Total
HOMELESS & SPECIAL-NEEDS HOUSING																
A. Emergency Shelter Grant							2,307	2,307							2,297	2,297
B. Housing Assistance - MH/MR		100						100		100						100
C. Rental Assistance/Homeless	200	2,235	300				117	2,852	200	2,197	300				117	2,814
D. HOPWA			5,761					5,761			5,958					5,958
E. Dignity Housing	150							150								0
F. Adaptive Modification	800			500	220	1,200		2,720	800			500	268	800		2,368
G. Technical Assistance/Planning																
1. Homeless	50							50	45							45
2. Disabled	50							50	25							25
H. Homeless Prevention Program					489	1,000		1,489					595			595
TOTAL: HOMELESS & SPECIAL-NEEDS HOUSING	1,250	2,335	6,061	500	709	2,200	2,424	15,479	1,070	2,297	6,258	500	863	800	2,414	14,202
EMPLOYMENT & TRAINING																
A. Employment/Training Network																
1. Communities in Schools	190							190	171							171
2. ActionAIDS			65					65			65					65
B. YouthBuild Philadelphia	665							665	665							665
TOTAL: EMPLOYMENT & TRAINING	855	0	65	0	0	0	0	920	836	0	65	0	0	0	0	901

Budget Detail - CDBG Year 31 (FY 06) and CDBG Year 32 (FY 07)
(in Thousands)

	CDBG Year 31 - Fiscal Year 2006								CDBG Year 32- Fiscal Year 2007							
	CDBG	HOME	HOPWA	State	HTF	NTI	Other	Total	CDBG	HOME	HOPWA	State	HTF	NTI Bond Proceeds	Other	Total
ACQUISITION, SITE PREPARATION & COMMUNITY IMPROVEMENTS																
A. Acquisition/Condemnation																
1. Acquisition																
a. NTI MIS Activities						2,025		2,025								0
2. Demolition																
a. Residential						11,659		11,659								0
b. Large Vacant Building						3,325		3,325								0
3. Logan Triangle Area	75							75								0
Subtotal: Acquisition/Condemnation	*75*	*0*	*0*	*0*	*0*	*17,009*	*0*	*17,084*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
B. Management of Vacant Land																
1. Environmental Clearance	143							143	143							143
2. Philadelphia Green	451							451	451							451
3. Neighborhood Gardens Association	25							25	25							25
4. New Kensington Open Space Management	71							71	71							71
Subtotal: Management of Vacant Land	*690*	*0*	*0*	*0*	*0*	*0*	*0*	*690*	*690*	*0*	*0*	*0*	*0*	*0*	*0*	*690*
C. Site & Community Improvements																
1. PNHS Community Improvements/Model Blocks	119							119	150							150
2. Retaining Wall Program						500		500								0
Subtotal: Site & Community Improvements	*119*	*0*	*0*	*0*	*0*	*500*	*0*	*619*	*150*	*0*	*0*	*0*	*0*	*0*	*0*	*150*
TOTAL: ACQUISITION, SITE PREPARATION & COMMUNITY IMPROVEMENTS	884	0	0	0	0	17,509	0	18,393	840	0	0	0	0	0	0	840

Budget Detail - CDBG Year 31 (FY 06) and CDBG Year 32 (FY 07)
(in Thousands)

	CDBG Year 31 - Fiscal Year 2006								CDBG Year 32- Fiscal Year 2007							
	CDBG	HOME	HOPWA	State	HTF	NTI	Other	Total	CDBG	HOME	HOPWA	State	HTF	City Bond Proceeds	Other	Total
COMMUNITY ECONOMIC DEVELOPMENT																
A. Business Assistance																
1. Growth Loan Program (PIDC)	4,000							4,000	4,000							4,000
2. Small Business Revolving Loan Fund (PCDC)	1,455							1,455	1,455							1,455
3. Section 108 Loan Program (PIDC)							15,000	15,000							15,000	15,000
4. Technical Assistance to Small Businesses							600	600							600	600
Subtotal: Business Assistance	*5,455*	*0*	*0*	*0*	*0*	*0*	*15,600*	*21,055*	*5,455*	*0*	*0*	*0*	*0*	*0*	*15,600*	*21,055*
B. Neighborhood Commercial Corridor Assistance																
ReStore Philadelphia Corridors						1,954		1,954						21,800	600	22,400
1. Streetscape Enhancements/Capital Improvements								0								0
2. Corridor Investments								0								0
3. Assistance to Businesses on Corridors								0								0
4. Technology Improvements								0								0
5. Small Business Commercial Improvement Program (PCDC)	300						300	600								0
6. Acquisition	125							125								0
7. CDC Acquisition Pool								0								0
8. Small Business Loan Guarantee Pool (PCDC)								0								0
9. Targeted Redevelopment Grants								0								0
10. Main Street Program				500				500				500				500
Subtotal: Neighborhood Commercial Corridor Assistance	*425*	*0*	*0*	*500*	*0*	*1,954*	*300*	*3,179*	*0*	*0*	*0*	*500*	*0*	*21,800*	*600*	*22,900*
C. Community-Based Organization Assistance																
1. Neighborhood Development Fund (PIDC)	1,000							1,000	1,000							1,000
2. Neighborhood Development Grants	1,050							1,050	900							900
3. Targeted Neighborhood Support Grant Activities	1,386							1,386	1,400						300	1,700
4. Capacity Building Assistance for CDCs	0							0	175							175
Subtotal: Community-Based Organization Assistance	*3,436*	*0*	*0*	*0*	*0*	*0*	*0*	*3,436*	*3,475*	*0*	*0*	*0*	*0*	*0*	*300*	*3,775*
TOTAL: COMMUNITY ECONOMIC DEVELOPMENT	9,316	0	0	500	0	1,954	15,900	27,670	8,930	0	0	500	0	21,800	16,500	47,730

Budget Detail - CDBG Year 31 (FY 06) and CDBG Year 32 (FY 07)
(in Thousands)

	CDBG Year 31 - Fiscal Year 2006								CDBG Year 32- Fiscal Year 2007							
	CDBG	HOME	HOPWA	State	HTF	NTI	Other	Total	CDBG	HOME	HOPWA	State	HTF	NTI Bond Proceeds	Other	Total
COMMUNITY PLANNING & CAPACITY BUILDING																
A. CDC Support Services & Planning																
1. PNDC T/A Program	64							64	50							50
2. LISC	48							48	48							48
3. Institute for the Study of Civic Values	48							48	43							43
4. Community Design Collaborative	89							89	89							89
5. Vacancy Prevention Activities	25						10	35	25						10	35
6. Philadelphia Association of CDCs	43							43	35							35
7. Energy Coordinating Agency	40							40								0
B. Neighborhood Services	1,710							1,710	1,540							1,540
TOTAL: COMMUNITY PLANNING & CAPACITY BUILDING	2,067	0	0	0	0	0	10	2,077	1,830	0	0	0	0	0	10	1,840
SECTION 108 LOAN PRINCIPAL & INTEREST REPAYMENTS-HOUSING																
A. Rental & Homeownership Development (Year 21)	2,946							2,946	2,803							2,803
B. Homeownership Zone (Year 22)	1,683							1,683	1,603							1,603
C. Year 22	1,803							1,803	1,717							1,717
D. Year 23	2,344							2,344	2,232							2,232
E. Year 24	1,714							1,714	1,672							1,672
TOTAL: SECTION 108 LOAN PRINCIPAL & INTEREST REPAYMENTS-HOUSING	10,490	0	0	0	0	0	0	10,490	10,027	0	0	0	0	0	0	10,027

Budget Detail - CDBG Year 31 (FY 06) and CDBG Year 32 (FY 07)
(in Thousands)

	CDBG Year 31 - Fiscal Year 2006								CDBG Year 32- Fiscal Year 2007							
	CDBG	HOME	HOPWA	State	HTF	NTI	Other	Total	CDBG	HOME	HOPWA	State	HTF	Bond Proceeds	Other	Total
ANNUAL OPERATING COSTS																
A. Program Delivery																
1. OHCD								0	5,300				1,200			6,500
2. PHDC	7,006			750	811			8,567	2,977			750	700			4,427
3. RDA	8,876				914			9,790	4,778							4,778
4. PIDC	110							110	100							100
5. PCDC	1,968							1,968	1,968							1,968
6. L&I	1,368							1,368	1,231							1,231
Subtotal: Program Delivery	*19,328*	*0*	*0*	*750*	*1,725*	*0*	*0*	*21,803*	*16,354*	*0*	*0*	*750*	*1,900*	*0*	*0*	*19,004*
B. General Administration																
1. OHCD	5,053	249	180				10	5,492	3,859	1,558	180		200		10	5,807
- Transitional Housing/Prevention							243	243							233	233
2. PHDC	1,633	248		150				2,031	850			150				1,000
3. RDA	1,891	1,192						3,083	1,300							1,300
4. Commerce	510							510	459							459
5. Law	277							277	250							250
6. City Planning	305							305	275							275
Subtotal: General Administration	*9,669*	*1,689*	*180*	*150*	*0*	*0*	*253*	*11,941*	*6,993*	*1,558*	*180*	*150*	*200*	*0*	*243*	*9,324*
TOTAL: ANNUAL OPERATING COSTS	28,997	1,689	180	900	1,725	0	253	33,744	23,347	1,558	180	900	2,100	0	243	28,328
GRAND TOTAL PROGRAM ACTIVITIES	72,718	16,885	7,336	9,550	11,500	36,567	22,587	177,143	67,669	15,764	7,333	9,550	14,000	25,400	24,786	164,502
RESOURCE ALLOCATION	72,718	16,885	7,336	9,550	11,500	36,567	22,587	177,143	67,669	15,764	7,333	9,550	14,000	25,400	24,786	164,502

Executive Summary

The *Year 32 Consolidated Plan* is the City of Philadelphia's application to the U. S. Department of Housing and Urban Development for four programs: the Community Development Block Grant (CDBG), the HOME Investment Partnership program, the Housing Opportunities for Persons With AIDS (HOPWA) program and the Emergency Shelter Grant (ESG) program. It also details the City's spending on community development, including community economic development, from other city and state resources. The *Plan* outlines the expenditure of approximately $162 million in federal, state and local funds for community development. It also describes some of the activities undertaken through the Neighborhood Transformation Initiative (NTI) to improve the quality of life in Philadelphia's neighborhoods.

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

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

Creating economic opportunities is the third major objective of the program. The City's major initiative, "ReStore Philadelphia Corridors," is funded with local bond financing and will provide assistance to commercial corridors in low- and moderate-income communities. The City will also provide assistance to businesses which create jobs, provide employment and training opportunities and provide technical assistance to community-based organizations. Outcome indicators include jobs created, commercial corridors improved, individuals trained and community-based organizations assisted.

The City is pleased with its past performance in the community development program. The *Consolidated Annual Performance and Evaluation Report* (CAPER) for the year ending June 30, 2005, indicates that the City met its *Consolidated Plan* goals in the areas of rental housing, homeownership housing, housing for the homeless, special-needs housing and public services. In the area of community economic development, the performance indicators of employment creation and neighborhood commercial revitalization were met.

The City's "Citizen Participation Plan," detailed in the Appendix, allows citizen input and review of the *Consolidated Plan* at three stages: in a Needs Hearing held in December in conjunction with the CAPER hearing, after the issuance of the *Preliminary Consolidated Plan*, and before City Council which must review and approve the *Consolidated Plan* before its submission to HUD. In an effort to broaden citizen awareness and participation, each version of the *Plan* is posted on OHCD's web site (www.phila.gov/ohcd/cconplan) and extensive advertising is placed before each public hearing. Citizens are also able to be placed on an extensive mailing list to receive notices of hearings. At the hearing on the *Preliminary Plan* held on March 16, 2006, most people who testified were supportive of the *Plan.* Some testifiers requested additional funding for specific existing line items or for property acquisition. Budgetary constraints do not allow the City to propose to spend CDBG funds for property acquisition or to provide funding in excess of that outlined in the *Plan.*

Year 32 Activities: Proposed Projects

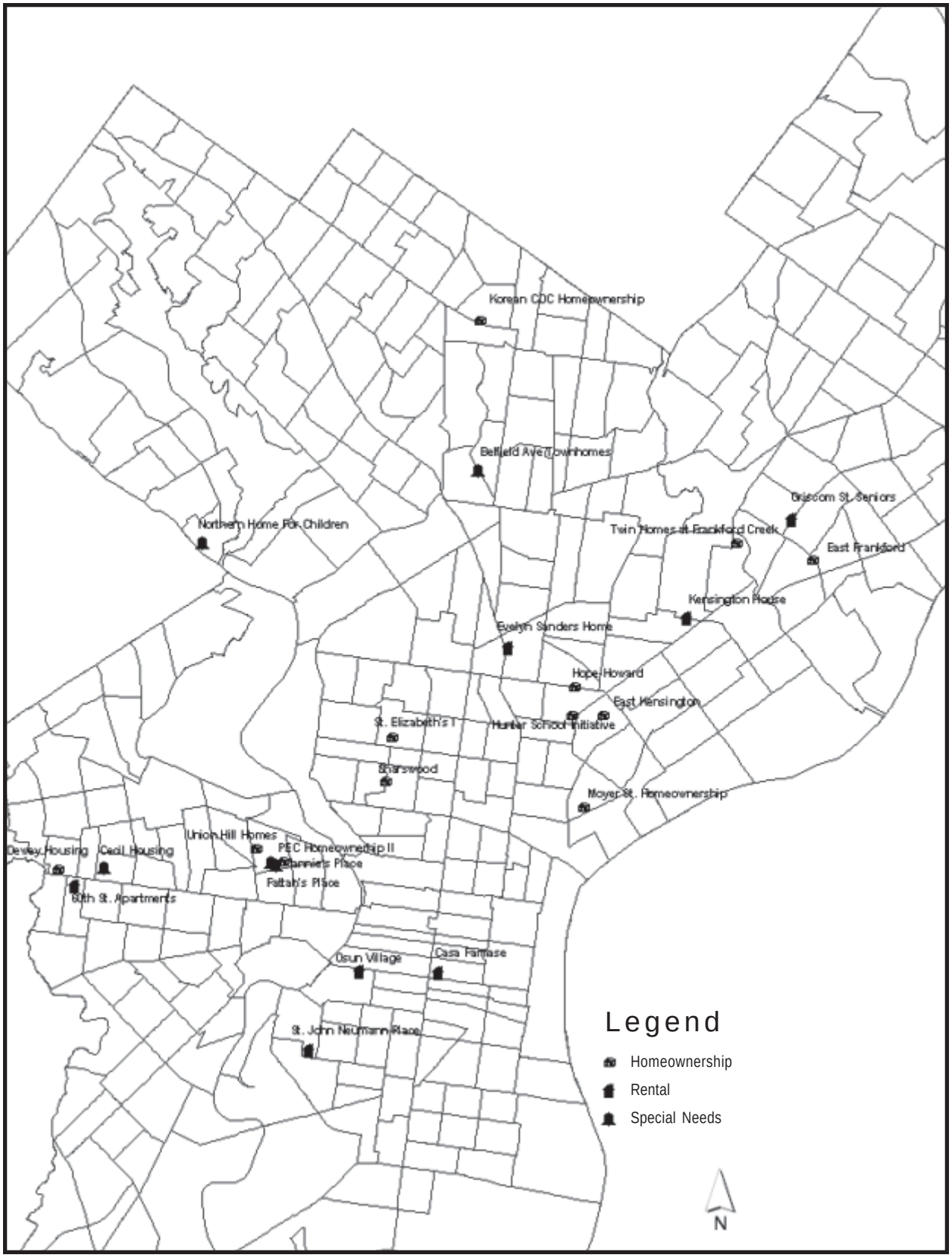


Table 3a
Objectives, Outcomes and Indicators: Performance Measures

Objectives	Outcomes	Programs*	Indicators	Funding**	Totals
Creating Suitable Living Environments					
	Accessibility/ Availability	Homeless and Special-Needs Housing	9,621 Low- and Moderate-Income Households In Stable Housing	$5,557,000	
	Affordability	Community Capacity Building	713,393 Low- and Moderate-Income Residents Will be Benefited	$1,840,000	
	Sustainability	Community Improvements	189,726 Low- and Moderate Income Residents Will be Benefited	$840,000	
		Operational Support		$5,000,000	
					$13,237,000
Providing Decent Affordable Housing					
	Accessibility/ Availability	Affordable Homeownership	240 Housing Units Created	$8,058,000	
		Affordable Rental Housing	500 Housing Units Created/Preserved	$9,548,000	
	Affordability	Housing Settlement Grants	900 Housing Units Acquired Thru First-Time Homebuyers Program	$1,431,000	
		Rental Housing Units for Persons Living With AIDS	945 Rental Housing Units	$7,003,000	
	Sustainability	Section 108 Payments	3,476 Housing Units	$10,027,000	
		Repairs, Preservation, Rehab Assistance	9,000 Housing Units Preserved	$34,601,000	
		Housing Counseling	12,000 Low- and Moderate-Income Households Will be Benefited	$3,977,000	
		Housing Counseling for Persons Living With AIDS	1,900 Low- and Moderate-Income Households Will be Benefited	$330,000	
		Operational Support		$23,400,000	
					$98,375,000
Creating Economic Opportunities					
	Accessibility/ Availability	Business Assistance	545 Jobs	$21,055,000	
	Affordability	ReStore Philadelphia Corridors	773,889 Low- and Moderate-Income Residents Will be Benefited	$22,900,000	
	Sustainability	Employment and Training	260 Individuals Trained	$880,000	
		Community-Based Organization Assistance	300,000 Low- and Moderate-Income Residents Will be Benefited	$3,775,000	
		Operational Support		$2,000,000	
					$50,610,000
Total					$162,222,000

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

** Funding is broken out in the Budget Detail.

Table 3b: Annual Housing Completion Goals

	Annual Expected Number Completed	Resources Used During Period			
		CDBG	HOME	ESG	HOPWA
Annual Affordable Housing Goals (Sec. 215)					
Homeless households	9,636	☑	☑	☑	☑
Non-homeless households	9,622	☑	☑	☒	☒
Special-needs households	930	☑	☑	☒	☑
Annual Affordable Rental Housing Goals (Sec. 215)					
Acquisition of existing units	0	☒	☒	☐	☒
Production of new units	480	☑	☑	☐	☒
Rehabilitation of existing units	20	☒	☑	☒	☒
Rental assistance	850	☒	☑	☐	☑
Total Sec. 215 Affordable Rental	1,350	☑	☑	☒	☑
Annual Affordable Owner Housing Goals (Sec. 215)					
Acquisition of existing units	0	☒	☒	☐	☐
Production of new units	240	☑	☑	☐	☐
Rehabilitation of existing units	9,000	☑	☒	☐	☐
Homebuyer assistance	40	☒	☑	☐	☒
Total Sec. 215 Affordable Owner	9,280	☑	☑	☒	☒
Annual Affordable Housing Goals (Sec. 215)					
Acquisition of existing units	0	☒	☒	☐	☒
Production of new units	720	☑	☑	☐	☒
Rehabilitation of existing units	9,020	☑	☒	☒	☒
Homebuyer assistance	40	☒	☑	☐	☒
Total Sec. 215 Affordable Housing	9,780	☑	☑	☒	☒
Annual Housing Goals					
Annual Rental Housing Goal	1,350	☑	☑	☒	☑
Annual Owner Housing Goal	9,280	☑	☑	☒	☒
Total Annual Housing Goals	10,630	☑	☑	☒	☑

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

HUD Prescribed Table 3

The table which follows identifies, in a HUD-prescribed format, all CDBG, HOME, ESG and HOPWA funded activities which are proposed for Year 32 including activities to be funded through the Section 108 Loan Program. In accordance with HUD requirements, all Section 108-funded activities are included in the CDBG-funded line. Projects or programs which use no CDBG, Home, ESG or HOPWA funds are not listed in Table 3. Projects are sorted by Local Project Codes.

HUD Prescribed Table 3

The table which follows identifies, in a HUD-prescribed format, all CDBG, HOME, ESG and HOPWA funded activities which are proposed for Year 32 including activities to be funded through the Section 108 Loan Program. In accordance with HUD requirements, all Section 108-funded activities are included in the CDBG-funded line. Projects or programs which use no CDBG, Home, ESG or HOPWA funds are not listed in Table 3. Projects are sorted by Local Project Codes.

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0001	Neighborhood-Based Homeownership	14A Rehab; Single-Unit Residential	CDBG	$ 0
			ESG	$ 0
01	Housing	92.206	HOME	$ 1,558,000
			HOPWA	$ 0
	The City of Philadelphia intends to address the specific housing needs of extremely low- to moderate-income renter and owner households in fiscal year 2007. Approximately 1,480 rental households will be assisted through neighborhood-based rental production, vacant unit rehabilitation for rental housing and rental assistance. The City will also assist approximately 10,890 homeownership households through neighborhood-based homeownership production, Homestart, HOME in North Philadelphia, Homeownership Rehabilitation Program, and home preservation (Basic Systems Repair Program, Weatherization, SHARP Program), PHIL Loans, and Loan Program.	168 Housing Units	TOTAL	$ 1,558,000
			Other Funding	
			HTF	$ 500,000
			Total Other Funding	$ 500,000
	Rehabilitation of sales housing for first time homebuyers. Support will be provided for the following projects (one address is provided per project for mapping purposes only): 1. Hope-Howard; 2. Moyer St. Homeownership; 3. Sharswood; 4. East Kensington; 5. East Frankford; 6. Korean CDC Homeownership; 7. Greater St. Matthew's; 8. PEC Homeownership II; 9. Dewey Housing.			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:

Subrecipient: Subrecipient Public 570.500(c)

Location(s): Addresses

3704 Haverford, Philadelphia, PA
2300 Federal St., Philadelphia, PA
6426 Ogontz, Philadelphia, PA
2021 Orthodox, Philadelphia, PA
2017 Hazzard, Philadelphia, PA
2300 Master St., Philadelphia, PA
400 Moyer St., Philadelphia, PA
2700 N. Howard, Philadelphia, PA
54 N. 62nd St, Philadelphia, PA

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0003	New Construction Program	12 Construction of Housing	CDBG	$ 0
			ESG	$ 0
02	Housing	92.205(a)(1)	HOME	$ 3,500,000
			HOPWA	$ 0
	The City of Philadelphia intends to address the specific housing needs of extremely low- to moderate-income renter and owner households in fiscal year 2007. Approximately 1,480 rental households will be assisted through neighborhood-based rental production, vacant unit rehabilitation for rental housing and rental assistance. The City will also assist approximately 10,890 homeownership households through neighborhood-based homeownership production, Homestart, HOME in North Philadelphia, Homeownership Rehabilitation Program, and home preservation (Basic Systems Repair Program, Weatherization, SHARP Program), PHIL Loans, and Loan Program.	150 Housing Units	TOTAL	$ 3,500,000
			Other Funding	
			HTF	$ 2,500,000
			STATE	$ 2,250,000
			Total Other Funding	$ 4,750,000
	Large scale (approx. 50 units or more per transaction) new homeownership or rental development that take advantage of existing institutional hubs in areas where recent public investments have been made. Using Yr. 32 and prior year funds, these developments will be supported: 1. Hunter School; 2. Twin Homes at Frankford Creek; 3. Union Hill.			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:

Subrecipient: Subrecipient Public 570.500(c)

Location(s): Addresses

2300 N. Howard St., Philadelphia, PA
1512 E. Wingohocking, Philadelphia, PA
726 Union St, Philadelphia, PA

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0008	Neighborhood-Based Rental Production	14B Rehab; Multi-Unit Residential	CDBG	$ 3,248,000
			ESG	$ 0
03	Housing	570.202, 92.205(a)(1)	HOME	$ 2,600,000
			HOPWA	$ 0
	The City of Philadelphia intends to address the specific housing needs of extremely low- to moderate-income renter and owner households in fiscal year 2007. Approximately 1,480 rental households will be assisted through neighborhood-based rental production, vacant unit rehabilitation for rental housing and rental assistance. The City will also assist approximately 10,890 homeownership households through neighborhood-based homeownership production, Homestart, HOME in North Philadelphia, Homeownership Rehabilitation Program, and home preservation (Basic Systems Repair Program, Weatherization, SHARP Program), PHIL Loans, and Loan Program.	450 Housing Units	TOTAL	$ 5,848,000
			Other Funding	
			HTF	$ 3,735,000
			NTI	$ 1,900,000
			Total Other Funding	$ 5,635,000
	This budget line provides funding for rental projects which will use low income housing tax credits. The following projects will be supported (one address is provided for each project for mapping purposes): 1. Kensington House; 2. St. John Neumann Place; 3. Casa Farnase; 4. Osun Village; 5.Griscom St. Seniors; 6. 60th St. Apartments.			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility: 570.208(a)(3) - Low / Mod Housing

Subrecipient: Subrecipient Public 570.500(c)

Location(s): Addresses

1137 E. Venango, Philadelphia, PA
2800 Morris St., Philadelphia, PA
1300 Lombard St., Philadelphia, PA
2308 Grays Ferry Ave., Philadelphia, PA
4732 Griscom St., Philadelphia, PA
103 S.60th St., Philadelphia, PA

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0023	Development Financing--Homeless and Special Needs	14B Rehab; Multi-Unit Residential	CDBG	$ 0
			ESG	$ 0
04	Special Needs/Non-Homeless	92.205(a)(1)	HOME	$ 3,000,000
			HOPWA	$ 0
	The City of Philadelphia intends to address the housing and service needs for special needs and non-homeless populations (i.e., elderly, individuals with developmental disabilities, recovering substance abusers, and persons with AIDS) in fiscal year of 2007 by assisting approximately 1,135 households with service-connected permanent housing units through rental rehabilitation or new construction, including modifications to homes occupied by people with disabilities.	160 Housing Units	TOTAL	$ 3,000,000
			Total Other Funding	$ 0
	The City will provide development financing to projects which serve special-needs populations selected through a competitive RFP process. Projects include: 1.Evelyn Sanders; 2.St. Elizabeth's 3. Belfield Ave Townhomes.			

Help the Homeless?	Yes	Start Date:	07/01/06
Help those with HIV or AIDS?	Yes	Completion Date:	06/30/07

Eligibility:

Subrecipient: Subrecipient Public 570.500(c)

Location(s): Addresses

3000 N. Percy St., Philadelphia, PA 19133

1850 N. Croskey St., Philadelphia, PA 19121

1735-39 Belfield Ave., Philadelphia, PA 19141

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0004	Development Financing--AIDS-Related Housing	03S Facilities for AIDS Patients (not operating costs)	CDBG	$ 0
			ESG	$ 0
05	Homeless & HIV/AIDS		HOME	$ 0
		574.300(b)	HOPWA	$ 500,000
	The City of Philadelphia intends to address the housing and service needs of homeless families and individuals by assisting approximately 9,336 households with emergency shelter, and/or transitional shelter in fiscal year 2006.	0 Public Facilities	TOTAL	$ 500,000
			Total Other Funding	$ 0
	The City also intends to address the housing and service needs of individuals with HIV/AIDS by assisting approximately 900 households through housing development and program, hombuyers assistance, rental and other housing and supportive assistance in fiscal year 2004.			
	OHCD's special-needs housing development request for proposals included HIV/AIDS housing development.			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	Yes	Completion Date:	06/30/07

Eligibility:

Subrecipient: Subrecipient Public 570.500(c)

Location(s): Addresses

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0010	Housing Development Assistance	14B Rehab; Multi-Unit Residential	CDBG	$ 0
			ESG	$ 0
06	Special Needs/Non-Homeless	92.205(d)	HOME	$ 800,000
			HOPWA	$ 0
	The City of Philadelphia intends to address the housing and service needs for special needs and non-homeless populations (i.e., elderly, individuals with developmental disabilities, recovering substance abusers, and persons with AIDS) in fiscal year of 2007 by assisting approximately 1,135 households with service-connected permanent housing units through rental rehabilitation or new construction, including modifications to homes occupied by people with disabilities.	53 Housing Units	TOTAL	$ 800,000
			Total Other Funding	$ 0
	Funding will be made available for site improvements and related construction activities in support of project which receive federal funding through HUD Section 202 or HUD Section 811 programs. The OHCD subsidy is capped at $15,000 per unit, based upon a dollar-for-match of other funds.			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:

Subrecipient: Subrecipient Public 570.500(c)

Location(s): N/A

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0009	Market Rate Initiative	20 Planning	CDBG	$ 50,000
			ESG	$ 0
07	Housing	570.205	HOME	$ 0
			HOPWA	$ 0
	The City of Philadelphia intends to address the specific housing needs of extremely low- to moderate-income renter and owner households in fiscal year 2007. Approximately 1,480 rental households will be assisted through neighborhood-based rental production, vacant unit rehabilitation for rental housing and rental assistance. The City will also assist approximately 10,890 homeownership households through neighborhood-based homeownership production, Homestart, HOME in North Philadelphia, Homeownership Rehabilitation Program, and home preservation (Basic Systems Repair Program, Weatherization, SHARP Program), PHIL Loans, and Loan Program. To support the NTI investment strategies, OHCD proposes to support planning for initiatives in neighborhoods where blight elimination through demolition and acquisition of vacant land can create market rate housing opportunities.	1 N/A	TOTAL	$ 50,000
			Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:

Subrecipient: Local Government

Location(s): Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0086	American Dream Downpayment Initiative	05R Homebuyer Downpayment Assistance	CDBG	$ 0
			ESG	$ 0
08	Housing		HOME	$ 201,000
		92.206(c)	HOPWA	$ 0
	The City of Philadelphia intends to address the specific housing needs of extremely low- to moderate-income renter and owner households in fiscal year 2007. Approximately 1,480 rental households will be assisted through neighborhood-based rental production, vacant unit rehabilitation for rental housing and rental assistance. The City will also assist approximately 10,890 homeownership households through neighborhood-based homeownership production, Homestart, HOME in North Philadelphia, Homeownership Rehabilitation Program, and home preservation (Basic Systems Repair Program, Weatherization, SHARP Program), PHIL Loans, and Loan Program.	60 People (General)	TOTAL	$ 201,000
			Total Other Funding	$ 0
	The City will provide downpayment and settlement assistance to increase the affordability to low-and moderate-income first time homebuyers in purchasing houses in approved City-supported developments, particularly mixed income developments and developments in area of rapidly escalating prices.			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:

Subrecipient: Subrecipient Public 570.500(c)

Location(s): Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0012	Neighborhood and Citywide Housing Counseling	05 Public Services (General)	CDBG	$ 3,634,000
			ESG	$ 0
09	Public Services	570.201(e)	HOME	$ 0
			HOPWA	$ 330,000
	In fiscal year 2007, the City intends to address the housing needs of special needs, homeless and non-homeless populations by assisting 30 organizations to provide housing counseling programs, including prepurchase, mortgage default and delinquency, consumer education, tenant counseling, and specialized counseling.	15000 People (General)	TOTAL	$ 3,964,000
			Total Other Funding	$ 0
	The City of Philadelphia will also equip its residents with the training and education that will enable them to take advantage of skilled jobs in the growing service sector; support agencies that provide information and referrals to newly created jobs. and coordinate housing revitalization with economic development initiatives that help stabilize the city's employment base and create or retain jobs for low and moderate-income people.			
	Housing counseling agencies will be funded to carry out pre-purchase mortgage, default, delinquency and specialized housing counseling.			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	Yes	Completion Date:	06/30/07

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0070	Homeownership Counseling Association	19C CDBG Non-profit Organization Capacity Building	CDBG	$ 65,000
			ESG	$ 0
10	Public Services		HOME	$ 0
		570.201(p)	HOPWA	$ 0
	In fiscal year 2007, the City intends to address the housing needs of special needs, homeless and non-homeless populations by assisting 30 organizations to provide housing counseling programs, including prepurchase, mortgage default and delinquency, consumer education, tenant counseling, and specialized counseling. The City of Philadelphia will also equip its residents with the training and education that will enable them to take advantage of skilled jobs in the growing service sector; support agencies that provide information and referrals to newly created jobs. and coordinate housing revitalization with economic development initiatives that help stabilize the city's employment base and create or retain jobs for low and moderate-income people. Funding for the Homeownership Counseling Association of Delaware Valley will support housing counseling services targeted to low- and moderate-income homeowners to combat predatory lending and help stablize neighborhoods.	1 Organizations	TOTAL	$ 65,000
			Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0076	Community Legal Services	05C Legal Services	CDBG	$ 220,000
			ESG	$ 0
11	Public Services	570.201(e)	HOME	$ 0
			HOPWA	$ 0
	In fiscal year 2007, the City intends to address the housing needs of special needs, homeless and non-homeless populations by assisting 30 organizations to provide housing counseling programs, including prepurchase, mortgage default and delinquency, consumer education, tenant counseling, and specialized counseling.	2000 People (General)	TOTAL	$ 220,000
			Total Other Funding	$ 0
	The City of Philadelphia will also equip its residents with the training and education that will enable them to take advantage of skilled jobs in the growing service sector; support agencies that provide information and referrals to newly created jobs. and coordinate housing revitalization with economic development initiatives that help stabilize the city's employment base and create or retain jobs for low and moderate-income people.			
	Funding for the Community Legal Services will support the Don't Borrow Trouble Hotline and technical assistance to housing counseling agencies targeted to low- and moderate-income homeowners to combat predatory lending and help stablize neighborhoods.			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0084	Consumer Credit Counseling	05 Public Services (General)	CDBG	$ 43,000
			ESG	$ 0
12	Public Services	570.201(e)	HOME	$ 0
			HOPWA	$ 0
	In fiscal year 2007, the City intends to address the housing needs of special needs, homeless and non-homeless populations by assisting 30 organizations to provide housing counseling programs, including prepurchase, mortgage default and delinquency, consumer education, tenant counseling, and specialized counseling.	366 People (General)	TOTAL	$ 43,000
			Total Other Funding	$ 0
	The City of Philadelphia will also equip its residents with the training and education that will enable them to take advantage of skilled jobs in the growing service sector; support agencies that provide information and referrals to newly created jobs. and coordinate housing revitalization with economic development initiatives that help stabilize the city's employment base and create or retain jobs for low and moderate-income people.			
	Consumer Credit Counseling will provide debt restructuring and mortgage foreclosure prevention services.			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0083	GPUAC-Earned Income Tax Credit (EITC)	05 Public Services (General)	CDBG	$ 48,000
			ESG	$ 0
13	Public Services	570.201,574.300(b)(1)	HOME	$ 0
			HOPWA	$ 0
	In fiscal year 2007, the City intends to address the housing needs of special needs, homeless and non-homeless populations by assisting 30 organizations to provide housing counseling programs, including prepurchase, mortgage default and delinquency, consumer education, tenant counseling, and specialized counseling. The City of Philadelphia will also equip its residents with the training and education that will enable them to take advantage of skilled jobs in the growing service sector; support agencies that provide information and referrals to newly created jobs. and coordinate housing revitalization with economic development initiatives that help stabilize the city's employment base and create or retain jobs for low and moderate-income people. The City will support financial literacy counseling to ensure that low income families apply for and receive the federal Earned Income Tax Credit.	500 People (General)	TOTAL	$ 48,000
			Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0013	Basic Systems Repair Program -- Tier 2	14A Rehab; Single-Unit Residential	CDBG	$ 9,918,000
			ESG	$ 0
14	Housing	570.202	HOME	$ 0
			HOPWA	$ 0
	The City of Philadelphia intends to address the specific housing needs of extremely low- to moderate-income renter and owner households in fiscal year 2007. Approximately 1,480 rental households will be assisted through neighborhood-based rental production, vacant unit rehabilitation for rental housing and rental assistance. The City will also assist approximately 10,890 homeownership households through neighborhood-based homeownership production, Homestart, HOME in North Philadelphia, Homeownership Rehabilitation Program, and home preservation (Basic Systems Repair Program, Weatherization, SHARP Program), PHIL Loans, and Loan Program.	1900 Housing Units	TOTAL	$ 9,918,000
			Other Funding	
			HTF	$ 1,517,250
			Other	$ 1,619,000
			Total Other Funding	$ 3,136,250
	Homeowners are eligible to receive up to $12,500 worth of rehabilitation assistance on their homes to correct systems emergencies and code-related repairs.			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0015	SHARP Home Repair	14A Rehab; Single-Unit Residential	CDBG	$ 325,000
			ESG	$ 0
15	Housing	570.202	HOME	$ 0
			HOPWA	$ 0
	The City of Philadelphia intends to address the specific housing needs of extremely low- to moderate-income renter and owner households in fiscal year 2007. Approximately 1,480 rental households will be assisted through neighborhood-based rental production, vacant unit rehabilitation for rental housing and rental assistance. The City will also assist approximately 10,890 homeownership households through neighborhood-based homeownership production, Homestart, HOME in North Philadelphia, Homeownership Rehabilitation Program, and home preservation (Basic Systems Repair Program, Weatherization, SHARP Program), PHIL Loans, and Loan Program. The Senior Housing Assistance Program (SHARP) provides essential repairs averaging $1,192 each to the homes of residents aged 60 and over.	300 Housing Units	TOTAL	$ 325,000
			Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0016	Utilities Emergency Services Fund	05Q Subsistence Payments	CDBG	$ 525,000
			ESG	$ 0
16	Public Services	570.201(n)	HOME	$ 0
			HOPWA	$ 0
	In fiscal year 2007, the City intends to address the housing needs of special needs, homeless and non-homeless populations by assisting 30 organizations to provide housing counseling programs, including prepurchase, mortgage default and delinquency, consumer education, tenant counseling, and specialized counseling. The City of Philadelphia will also equip its residents with the training and education that will enable them to take advantage of skilled jobs in the growing service sector; support agencies that provide information and referrals to newly created jobs. and coordinate housing revitalization with economic development initiatives that help stabilize the city's employment base and create or retain jobs for low and moderate-income people. Emergency grants will be provided to low-income families to meet utility emergencies.	2200 People (General)	TOTAL	$ 525,000
			Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0017	Energy Coordinating Agency	05 Public Services (General)	CDBG	$ 433,000
			ESG	$ 0
17	Public Services	570.201(e), (p)	HOME	$ 0
			HOPWA	$ 0
	In fiscal year 2007, the City intends to address the housing needs of special needs, homeless and non-homeless populations by assisting 30 organizations to provide housing counseling programs, including prepurchase, mortgage default and delinquency, consumer education, tenant counseling, and specialized counseling. The City of Philadelphia will also equip its residents with the training and education that will enable them to take advantage of skilled jobs in the growing service sector; support agencies that provide information and referrals to newly created jobs. and coordinate housing revitalization with economic development initiatives that help stabilize the city's employment base and create or retain jobs for low and moderate-income people. ECA will sponsor 8 community-based Neighborhood Energy Centers to provide direct services as well as information and referral to low-income community residents and other services related to utility, weatherization and fuel assistance.	2000 People (General)	TOTAL	$ 433,000
			Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0007	Homeownership Rehabilitation Program	14A Rehab; Single-Unit Residential	CDBG	$ 1,000,000
			ESG	$ 0
18	Housing	570.202	HOME	$ 250,000
			HOPWA	$ 0
	The City of Philadelphia intends to address the specific housing needs of extremely low- to moderate-income renter and owner households in fiscal year 2007. Approximately 1,480 rental households will be assisted through neighborhood-based rental production, vacant unit rehabilitation for rental housing and rental assistance. The City will also assist approximately 10,890 homeownership households through neighborhood-based homeownership production, Homestart, HOME in North Philadelphia, Homeownership Rehabilitation Program, and home preservation (Basic Systems Repair Program, Weatherization, SHARP Program), PHIL Loans, and Loan Program.	40 Housing Units	TOTAL	$ 1,250,000
			Other Funding	
			HTF	$ 1,000,000
			Total Other Funding	$ 1,000,000
	Funding will be provided to subsidize acquisition and rehabilitation of vacant housing units requiring up to $35,000 in rehabilitation subsidy.			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Local Government
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0019	PHIL Loan	14A Rehab; Single-Unit Residential	CDBG	$ 900,000
			ESG	$ 0
19	Housing	570.202	HOME	$ 0
			HOPWA	$ 0
	The City of Philadelphia intends to address the specific housing needs of extremely low- to moderate-income renter and owner households in fiscal year 2007. Approximately 1,480 rental households will be assisted through neighborhood-based rental production, vacant unit rehabilitation for rental housing and rental assistance. The City will also assist approximately 10,890 homeownership households through neighborhood-based homeownership production, Homestart, HOME in North Philadelphia, Homeownership Rehabilitation Program, and home preservation (Basic Systems Repair Program, Weatherization, SHARP Program), PHIL Loans, and Loan Program.	150 Housing Units	TOTAL	$ 900,000
			Other Funding	
			RDA Bonds	$ 4,000,000
			Total Other Funding	$ 4,000,000
	Home improvement loans of up to $25,000 at below-market rates for eligible homeowners. CDBG subsidy is used to make loans available at below-market rates to low income borrowers.			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0020	Philadelphia Neighborhood Housing Services -- Loan Program	14A Rehab; Single-Unit Residential	CDBG	$ 257,000
			ESG	$ 0
20		570.202	HOME	$ 0
	Housing		HOPWA	$ 0
		60 Housing Units		
	The City of Philadelphia intends to address the specific housing needs of extremely low- to moderate-income renter and owner households in fiscal year 2007. Approximately 1,480 rental households will be assisted through neighborhood-based rental production, vacant unit rehabilitation for rental housing and rental assistance. The City will also assist approximately 10,890 homeownership households through neighborhood-based homeownership production, Homestart, HOME in North Philadelphia, Homeownership Rehabilitation Program, and home preservation (Basic Systems Repair Program, Weatherization, SHARP Program), PHIL Loans, and Loan Program.		TOTAL	$ 257,000
			Total Other Funding	$ 0
	PNHS provides neighborhood revitalization services through a revolving loan program for home repairs in Cobbs Creek and Carroll Park.			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility: 570.208(a)(3) - Low / Mod Housing

Subrecipient: Subrecipient Public 570.500(c)

Location(s): CT & BG's

CT: 010100 BG: 0 County: 42101 CT: 011200 BG: 0 County: 42101 CT: 008200 BG: 0 County: 42101

CT: 008300 BG: 0 County: 42101

CT: 008100 BG: 0 County: 42101

CT: 008400 BG: 0 County: 42101

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0022	Impact Services Building Material Program	14A Rehab; Single-Unit Residential	CDBG	$ 123,000
			ESG	$ 0
21	Housing	570.202(b)(2)	HOME	$ 0
			HOPWA	$ 0
	The City of Philadelphia intends to address the specific housing needs of extremely low- to moderate-income renter and owner households in fiscal year 2007. Approximately 1,480 rental households will be assisted through neighborhood-based rental production, vacant unit rehabilitation for rental housing and rental assistance. The City will also assist approximately 10,890 homeownership households through neighborhood-based homeownership production, Homestart, HOME in North Philadelphia, Homeownership Rehabilitation Program, and home preservation (Basic Systems Repair Program, Weatherization, SHARP Program), PHIL Loans, and Loan Program.	1060 Housing Units	TOTAL	$ 123,000
			Total Other Funding	$ 0
	Tools and building materials will be provided to low- and moderate-income people.			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0055	Emergency Shelter Grant	03T Operating Costs of Homeless/AIDS Patients Programs	CDBG	$ 0
			ESG	$ 2,297,000
22	Other		HOME	$ 0
		570.201(e)	HOPWA	$ 0
	The City of Philadelphia intends to address the housing and service needs of homeless families and individuals by assisting approximately 12,300 households with emergency shelter, and/or transitional shelter in fiscal year 2007. ESG funds will be used to support emergency food, short-term shelter and supportive services to homeless persons and families.	1950 Persons who are Homeless	TOTAL	$ 2,297,000
			Total Other Funding	$ 0

Help the Homeless?	Yes	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:

Subrecipient: Subrecipient Public 570.500(c)

Location(s): N/A

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0059	Housing Assistance - MH/MR	05S Rental Housing Subsidies (tenant-based rental assistance)	CDBG	$ 0
			ESG	$ 0
23	Special Needs/Non-Homeless		HOME	$ 100,000
		92.205(a)(1)	HOPWA	$ 0
	The City of Philadelphia intends to address the housing and service needs for special needs and non-homeless populations (i.e., elderly, individuals with developmental disabilities, recovering substance abusers, and persons with AIDS) in fiscal year of 2007 by assisting approximately 1,135 households with service-connected permanent housing units through rental rehabilitation or new construction, including modifications to homes occupied by people with disabilities.	20 Persons with Special Needs	TOTAL	$ 100,000
			Total Other Funding	$ 0
	Funds will be used for rental assistance for persons receiving supportive services under programs administered by the Department of Public Health's Office of Mental Health/Mental Retardation.			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:

Subrecipient: Subrecipient Public 570.500(c)

Location(s): Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0028	Rental Assistance--Homeless	05S Rental Housing Subsidies (tenant-based rental assistance)	CDBG	$ 200,000
			ESG	$ 0
24	Homeless & HIV/AIDS		HOME	$ 2,197,000
		570.201(e),92.205(b),574.	HOPWA	$ 300,000
	The City of Philadelphia intends to address the housing and service needs of homeless families and individuals by assisting approximately 9,336 households with emergency shelter, and/or transitional shelter in fiscal year 2006.	365 Households (General)	TOTAL	$ 2,697,000
			Other Funding	
	The City also intends to address the housing and service needs of individuals with HIV/AIDS by assisting approximately 900 households through housing development and program, hombuyers assistance, rental and other housing and supportive assistance in fiscal year 2004.		Other	$ 117,000
			Total Other Funding	$ 117,000
	OHCD will support the Philadelphia Transitional Housing Program, TURN & Shelter Plus Care Program to provide rental assistance, housing counseling, and case management to homeless persons (including persons with HIV/AIDS) in order to promote self-sufficiency.			

Help the Homeless?	Yes	Start Date:	07/01/06
Help those with HIV or AIDS?	Yes	Completion Date:	06/30/07

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0030	Housing Opportunities for Persons with AIDS (HOPWA)	03T Operating Costs of Homeless/AIDS Patients Programs	CDBG	$ 0
			ESG	$ 0
25	Homeless & HIV/AIDS		HOME	$ 0
		574.300(a)	HOPWA	$ 5,958,000
	The City of Philadelphia intends to address the housing and service needs of homeless families and individuals by assisting approximately 9,336 households with emergency shelter, and/or transitional shelter in fiscal year 2006.	885 Persons with HIV/AIDS	TOTAL	$ 5,958,000
			Total Other Funding	$ 0
	The City also intends to address the housing and service needs of individuals with HIV/AIDS by assisting approximately 900 households through housing development and program, hombuyers assistance, rental and other housing and supportive assistance in fiscal year 2004.			
	HOPWA funding will be provided for rental assistance, information and referral, emergency payments to prevent homelessness, operating costs for facilities and resource identification, support services, and project sponsor's administration.			

Help the Homeless?	Yes	Start Date:	07/01/06
Help those with HIV or AIDS?	Yes	Completion Date:	06/30/07

Eligibility:

Subrecipient: Subrecipient Public 570.500(c)

Location(s): Community Wide

U.S. Department of Housing & Urban Development
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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0032	Adaptive Modification Program	14A Rehab; Single-Unit Residential	CDBG	$ 800,000
			ESG	$ 0
26	Special Needs/Non-Homeless	570.202	HOME	$ 0
			HOPWA	$ 0
	The City of Philadelphia intends to address the housing and service needs for special needs and non-homeless populations (i.e., elderly, individuals with developmental disabilities, recovering substance abusers, and persons with AIDS) in fiscal year of 2007 by assisting approximately 1,135 households with service-connected permanent housing units through rental rehabilitation or new construction, including modifications to homes occupied by people with disabilities.	110 Housing Units	TOTAL	$ 800,000
			Other Funding	
			HTF	$ 267,750
			NTI	$ 800,000
			State	$ 500,000
			Total Other Funding	$ 1,567,750
	Owner-occupied and renter-occupied houses are made accessible for persons with disabilities.			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0034	Technical Assistance for Homeless/Disabled	19C CDBG Non-profit Organization Capacity Building	CDBG	$ 70,000
			ESG	$ 0
27	Special Needs/Non-Homeless		HOME	$ 0
		570.201(p)	HOPWA	$ 0
	The City of Philadelphia intends to address the housing and service needs for special needs and non-homeless populations (i.e., elderly, individuals with developmental disabilities, recovering substance abusers, and persons with AIDS) in fiscal year of 2007 by assisting approximately 1,135 households with service-connected permanent housing units through rental rehabilitation or new construction, including modifications to homes occupied by people with disabilities.	2 Organizations	TOTAL	$ 70,000
			Total Other Funding	$ 0
	OHCD will support organizations providing housing and resident-support services to special needs populations in the City of Philadelphia by providing technical assistance on issues related to homeless, and disabled housing.			

Help the Homeless?	Yes	Start Date:	07/01/06
Help those with HIV or AIDS?	Yes	Completion Date:	06/30/07

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0056	Communities in Schools	05H Employment Training	CDBG	$ 171,000
			ESG	$ 0
28	Public Services	570.201(e)	HOME	$ 0
			HOPWA	$ 0
	In fiscal year 2007, the City intends to address the housing needs of special needs, homeless and non-homeless populations by assisting 30 organizations to provide housing counseling programs, including prepurchase, mortgage default and delinquency, consumer education, tenant counseling, and specialized counseling.	50 People (General)	TOTAL	$ 171,000
			Total Other Funding	$ 0
	The City of Philadelphia will also equip its residents with the training and education that will enable them to take advantage of skilled jobs in the growing service sector; support agencies that provide information and referrals to newly created jobs. and coordinate housing revitalization with economic development initiatives that help stabilize the city's employment base and create or retain jobs for low and moderate-income people.			
	Communities in Schools provide job training to youth interested in the tourism industry.			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0024	ActionAids	05H Employment Training	CDBG	$ 0
			ESG	$ 0
29	Public Services	574.300(b)(7)	HOME	$ 0
			HOPWA	$ 65,000
	In fiscal year 2007, the City intends to address the housing needs of special needs, homeless and non-homeless populations by assisting 30 organizations to provide housing counseling programs, including prepurchase, mortgage default and delinquency, consumer education, tenant counseling, and specialized counseling. The City of Philadelphia will also equip its residents with the training and education that will enable them to take advantage of skilled jobs in the growing service sector; support agencies that provide information and referrals to newly created jobs. and coordinate housing revitalization with economic development initiatives that help stabilize the city's employment base and create or retain jobs for low and moderate-income people. ActionAids' Positive Action Program provides a return-to-work program for people living with HIV and AIDS. Funds will be used to develop a needs and skills assessment and a job bank.	60 Persons with HIV/AIDS	TOTAL	$ 65,000
			Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	Yes	Completion Date:	06/30/07

Eligibility:

Subrecipient: Subrecipient Public 570.500(c)

Location(s): Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0036	YouthBuild Philadelphia	05H Employment Training	CDBG	$ 665,000
			ESG	$ 0
30	Public Services	570.201(e)	HOME	$ 0
			HOPWA	$ 0
	In fiscal year 2007, the City intends to address the housing needs of special needs, homeless and non-homeless populations by assisting 30 organizations to provide housing counseling programs, including prepurchase, mortgage default and delinquency, consumer education, tenant counseling, and specialized counseling.	150 People (General)	TOTAL	$ 665,000
			Total Other Funding	$ 0
	The City of Philadelphia will also equip its residents with the training and education that will enable them to take advantage of skilled jobs in the growing service sector; support agencies that provide information and referrals to newly created jobs. and coordinate housing revitalization with economic development initiatives that help stabilize the city's employment base and create or retain jobs for low and moderate-income people.			
	Funding will be provided for operating support and development subsidies for YouthBuild which provides education and job-readiness training for high-school dropouts.			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	N/A

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0038	Environmental Clearance	04A Clean-up of Contaminated Sites	CDBG	$ 143,000
			ESG	$ 0
31	Housing	570.201(d)	HOME	$ 0
			HOPWA	$ 0
	The City of Philadelphia intends to address the specific housing needs of extremely low- to moderate-income renter and owner households in fiscal year 2007. Approximately 1,480 rental households will be assisted through neighborhood-based rental production, vacant unit rehabilitation for rental housing and rental assistance. The City will also assist approximately 10,890 homeownership households through neighborhood-based homeownership production, Homestart, HOME in North Philadelphia, Homeownership Rehabilitation Program, and home preservation (Basic Systems Repair Program, Weatherization, SHARP Program), PHIL Loans, and Loan Program.	0 Housing Units	TOTAL	$ 143,000
			Total Other Funding	$ 0
	Environmental clearance and site remediation for sites proposed for funding.			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0043	Philadelphia Green	03F Parks, Recreational Facilities	CDBG	$ 451,000
			ESG	$ 0
32	Infrastructure	570.201(c)	HOME	$ 0
			HOPWA	$ 0
	As part of the Neighborhood Tranformation Initiative, the City of Philadelphia intends to support programs to reinforce affordable housing development through community improvements and vacant land management. The City will support the Community Improvements Program carried out by Philadelphia Neighborhood Housing Services in targeted blocks. The City will maintain its support of the Philadelphia Green Program of the Pennsylvania Horticultural Society, providing technical assistance and gardening supplies for organized community gardeners. The City will support open space management plans and other creative initiatives for the adaptive re-use of vacant land. The City will support the Neighborhood Gardens Association for the installation of watering systems and other physical improvements at land trust garden sites. The Pennsylvania Horticultural Society will provide technical assistance, gardening materials and educational workshops for organized community gardeners. It also provides support for open space management plans and other creative initiatives for the adaptive re-use of vacant land. The projects include neighborhood greening, parks revitalization, citywide garden maintenance, neighborhood education on greening, and school gardening projects.	2015 Public Facilities	TOTAL	$ 451,000
			Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0025	Neighborhood Gardens Association	03F Parks, Recreational Facilities	CDBG	$ 25,000
			ESG	$ 0
33	Infrastructure	570.201(c)	HOME	$ 0
			HOPWA	$ 0
	As part of the Neighborhood Tranformation Initiative, the City of Philadelphia intends to support programs to reinforce affordable housing development through community improvements and vacant land management. The City will support the Community Improvements Program carried out by Philadelphia Neighborhood Housing Services in targeted blocks. The City will maintain its support of the Philadelphia Green Program of the Pennsylvania Horticultural Society, providing technical assistance and gardening supplies for organized community gardeners. The City will support open space management plans and other creative initiatives for the adaptive re-use of vacant land. The City will support the Neighborhood Gardens Association for the installation of watering systems and other physical improvements at land trust garden sites. OHCD proposes to support Neighborhood Gardens Association with up to $25,000 to be matched dollar-for-dollar by private funding sources, for the installation of watering systems and other physical improvements at land-trust garden sites in low- and moderate-income neighborhoods.	10 Public Facilities	TOTAL	$ 25,000
			Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0006	New Kensington Open Space Management	03F Parks, Recreational Facilities	CDBG	$ 71,000
			ESG	$ 0
34	Public Services	570.201(c)	HOME	$ 0
			HOPWA	$ 0
	In fiscal year 2007, the City intends to address the housing needs of special needs, homeless and non-homeless populations by assisting 30 organizations to provide housing counseling programs, including prepurchase, mortgage default and delinquency, consumer education, tenant counseling, and specialized counseling. The City of Philadelphia will also equip its residents with the training and education that will enable them to take advantage of skilled jobs in the growing service sector; support agencies that provide information and referrals to newly created jobs. and coordinate housing revitalization with economic development initiatives that help stabilize the city's employment base and create or retain jobs for low and moderate-income people. OHCD has committed funding for the acquisition of vacant lots in the New Kensington/Fishtown Urban Renewal Area neighborhood to develop these properties as gardens, yards or parking areas.	5 Public Facilities	TOTAL	$ 71,000
			Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	CT & BG's

CT: 016000 BG: 0 County: 42101
CT: 016100 BG: 0 County: 42101
CT: 016200 BG: 0 County: 42101
CT: 014300 BG: 0 County: 42101
CT: 014400 BG: 0 County: 42101
CT: 015600 BG: 0 County: 42101
CT: 015700 BG: 0 County: 42101
CT: 015800 BG: 0 County: 42101
CT: 015900 BG: 0 County: 42101

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0072	NHS Community Improvements/Model Blocks	14A Rehab; Single-Unit Residential	CDBG	$ 150,000
			ESG	$ 0
35	Housing	570.202	HOME	$ 0
			HOPWA	$ 0
	The City of Philadelphia intends to address the specific housing needs of extremely low- to moderate-income renter and owner households in fiscal year 2007. Approximately 1,480 rental households will be assisted through neighborhood-based rental production, vacant unit rehabilitation for rental housing and rental assistance. The City will also assist approximately 10,890 homeownership households through neighborhood-based homeownership production, Homestart, HOME in North Philadelphia, Homeownership Rehabilitation Program, and home preservation (Basic Systems Repair Program, Weatherization, SHARP Program), PHIL Loans, and Loan Program.	40 Housing Units	TOTAL	$ 150,000
			Total Other Funding	$ 0
	PNHS shall assist in the renovation of residential facades in targeted neighborhoods.			

Help the Homeless?	No	Start Date:	07/01/05
Help those with HIV or AIDS?	No	Completion Date:	06/30/06

Eligibility: 570.208(a)(3) - Low / Mod Housing

Subrecipient: Subrecipient Public 570.500(c)

Location(s): CT & BG's

CT: 008100 BG: 0 County: 42101	CT: 008400 BG: 0 County: 42101
CT: 008200 BG: 0 County: 42101	CT: 010100 BG: 0 County: 42101
CT: 008300 BG: 0 County: 42101	CT: 011200 BG: 0 County: 42101

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0044	PIDC Growth Loan Program	18A ED Direct Financial Assistance to For-Profits	CDBG	$ 4,000,000
			ESG	$ 0
36	Economic Development		HOME	$ 0
		570.203(b)	HOPWA	$ 0
	To Revitalize Philadelphia's Economic Base.			
		200 Jobs	TOTAL	$ 4,000,000
	The Philadelphia Industrial Development Corp. will operate revolving loan programs that will create new jobs for low and moderate income people to alleviate poverty in Philadelphia's income impacted neighborhoods. In addition, PIDC will utilize CDBG funds to cover debt service payments for the Section 108 program. Up to $1.7 million may be used for this purpose.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(4) - Low / Mod Jobs
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0046	PCDC--For-Profit Business Assistance-SBRLF	18A ED Direct Financial Assistance to For-Profits	CDBG	$ 455,000
			ESG	$ 0
37	Economic Development		HOME	$ 0
		570.203(b)	HOPWA	$ 0
	To Revitalize Philadelphia's Economic Base.			
		5 Businesses	TOTAL	$ 455,000
	The Philadelphia Commercial Development Corp. (PCDC) will assist small businesses in obtaining financing for expansion and start-up, working capital and real estate acquisition for business uses.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	N/A

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0063	PCDC--Small Business Commerical Improvment Program-(SBRLF)	18A ED Direct Financial Assistance to For-Profits	CDBG	$ 1,000,000
			ESG	$ 0
38			HOME	$ 0
	Economic Development	570.203(b)	HOPWA	$ 0
	To Revitalize Philadelphia's Economic Base.	45 Jobs	TOTAL	$ 1,000,000
	PCDC will provide loans to businesses to create income and new jobs for low and moderate income people to alleviate poverty in Philadelphia's income impacted neighborhoods.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(4) - Low / Mod Jobs
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0057	Section 108 Loan Program	18A ED Direct Financial Assistance to For-Profits	CDBG	$ 15,000,000
			ESG	$ 0
39	Economic Development		HOME	$ 0
		570.703(a);(b);(e);(f)(2)	HOPWA	$ 0
	To Revitalize Philadelphia's Economic Base.			
		300 Jobs	TOTAL	$ 15,000,000
	This program will expand the capacity for commercial and industrial lending and to assist potential downtown development. Loans will be used to support development needs, including but not limited to acquisition, site preparation, construction, reconstruction, infrastructure improvements, etc. This funding will be provided as $15 million in Section 108 Loan funds.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(4) - Low / Mod Jobs
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0078	Neighborhood Development Fund	17C CI Building Acquisition, Construction, Rehabilitation	CDBG	$ 1,000,000
			ESG	$ 0
40	Economic Development		HOME	$ 0
		570.203(a)	HOPWA	$ 0
	To Revitalize Philadelphia's Economic Base.			
		4 Organizations	TOTAL	$ 1,000,000
	PIDC will provide financial assistance to CDCs or joint ventures of these entities to provide goods and services in income impacted neighborhoods.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0029	Neighborhood Development Grant Program	17D Other Commercial/Industrial Improvements	CDBG	$ 900,000
			ESG	$ 0
41	Economic Development		HOME	$ 0
		570.204(c)	HOPWA	$ 0
	To Revitalize Philadelphia's Economic Base.			
		15 Organizations	TOTAL	$ 900,000
	The City proposes to award $900,000 to CDC economic development projects as gap financing, planning or predevelopment activities.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:

Subrecipient: Subrecipient Private 570.500(c)

Location(s): Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0065	Targeted Neighborhood Support Grant Activities	17D Other Commercial/Industrial Improvements	CDBG	$ 1,400,000
			ESG	$ 0
42	Economic Development		HOME	$ 0
		570.203(a)	HOPWA	$ 0
	To Revitalize Philadelphia's Economic Base.			
		13 Organizations	TOTAL	$ 1,400,000
	The City proposes to undertake Targeted Neighborhood Support Grant Activities in support of the ReStore Philly Corridors Initative. The range of these activities will include but not be limited to: strengthening neighborhood commercial corridors through planning and research; making commercial corridors more welcoming and viable through revitalization and elimination of blight; increasing availability of jobs and retail goods and services through business development and retention; and strengthening businesses through marketing, technical assistance and financing. These activities will be carried out by CBDOs. The specific activities that will be carried out by each group will be based upon the ReStore Philly Corridors strategy and determined by a work plan developed by the CBDO in conjunction with the City.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0093	Capacity Building Assistance for CBDOs	20 Planning	CDBG	$ 175,000
			ESG	$ 0
43	Economic Development	570.201(p)	HOME	$ 0
			HOPWA	$ 0
	To Revitalize Philadelphia's Economic Base.	6 Organizations		
			TOTAL	$ 175,000
	In Year 32, in support of the ReStore Philly Corridors Initiative, the City proposes to fund capacity-building acitvities for CBDOs working on neighborhood commercial corridors. Such activities may include but will not be limited to technical assistance with planning, organizational development, real estate development, financial management, board and organizational development.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0058	PNDC T/A Program	19C CDBG Non-profit Organization Capacity Building	CDBG	$ 50,000
			ESG	$ 0
44	Other		HOME	$ 0
		570.201(p)	HOPWA	$ 0
	Philadelphia Neighborhood Development Collaborative will provide technical assistance and supportive services to at least 10 CDCs in order to increase CDC capacity and expand activities.	10 Organizations	TOTAL	$ 50,000
			Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility: 570.208(a)(3) - Low / Mod Housing

Subrecipient: Subrecipient Public 570.500(c)

Location(s): N/A

U.S. Department of Housing & Urban Development
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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0067	Local Initiatives Support Corp. (LISC)	19C CDBG Non-profit Organization Capacity Building	CDBG	$ 48,000
			ESG	$ 0
45	Other		HOME	$ 0
		570.205	HOPWA	$ 0
	OHCD will work with LISC to conduct an assessment of the development training needs of CDCs participating in OHCD funded development projects, with an emphasis on asset management resource development, faith-based development activities and commercial corridor planning and development.	21 Organizations	TOTAL	$ 48,000
			Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0090	Institute for the Study of Civic Values	20 Planning	CDBG	$ 43,000
			ESG	$ 0
46	Other	570.205	HOME	$ 0
			HOPWA	$ 0
		1 Organizations		
	The Institute will work with organizations and individuals in areas experiencing increased market-rate housing activities in order to reduce displacement and increase the quality of life.		TOTAL	$ 43,000
			Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:

Subrecipient: Other ...

Location(s): CT & BG's

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0061	Community Design Collaborative	19C CDBG Non-profit Organization Capacity Building	CDBG	$ 89,000
			ESG	$ 0
47	Other		HOME	$ 0
		570.205	HOPWA	$ 0
	The Community Design Collaborative will assist CDCs with architectural planning and design issues.	20 Organizations	TOTAL	$ 89,000
			Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0050	Vacancy Prevention Activities	19C CDBG Non-profit Organization Capacity Building	CDBG	$ 25,000
			ESG	$ 0
48	Other		HOME	$ 0
		570.201(n)	HOPWA	$ 0
	Philadelphia VIP will manage the HomeSMART (Start Managing Assets, Repairs and Titles) Program, the vacancy prevention activities include a training program for housing counselors and senior service providers to help older homeowners understand the value of estate planning, establish "tangled title" funding to help resolve title problems.	10 Households (General)	TOTAL	$ 25,000
			Other Funding	
			Other	$ 10,000
			Total Other Funding	$ 10,000

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0027	Philadelphia Association of CDCs	19C CDBG Non-profit Organization Capacity Building	CDBG	$ 35,000
			ESG	$ 0
49	Other		HOME	$ 0
		570.201(p)	HOPWA	$ 0
	OHCD will fund PACDC to provide technical assistance to OHCD-supported CDCs in the development of comprehensive plans for addressing their information technology needs, to assist in the development and maintenance of web sites for the marketing of CDC programs and services and to work with a network of community-based nonprofit organizations to inventory and track vacant land in their respective service areas.	15 Organizations	TOTAL	$ 35,000
			Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0051	Neighborhood Services	19C CDBG Non-profit Organization Capacity Building	CDBG	$ 1,540,000
			ESG	$ 0
50	Other		HOME	$ 0
		570.201(p)	HOPWA	$ 0
	Neighborhood Advisory Committees (NAC's) identified in the text of the plan will be funded for information and referral services, citizen participation and neighborhood planning.	26 Organizations	TOTAL	$ 1,540,000
			Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0041	Sect 108 Loan Principal and Interest	19F Repayments of Section 108 Loan Principal	CDBG	$ 10,027,000
			ESG	$ 0
51	Housing		HOME	$ 0
		570.705(c)	HOPWA	$ 0
	The City of Philadelphia intends to address the specific housing needs of extremely low- to moderate-income renter and owner households in fiscal year 2007. Approximately 1,480 rental households will be assisted through neighborhood-based rental production, vacant unit rehabilitation for rental housing and rental assistance. The City will also assist approximately 10,890 homeownership households through neighborhood-based homeownership production, Homestart, HOME in North Philadelphia, Homeownership Rehabilitation Program, and home preservation (Basic Systems Repair Program, Weatherization, SHARP Program), PHIL Loans, and Loan Program.	0 N/A	TOTAL	$ 10,027,000
			Total Other Funding	$ 0
	Repayment of principal and interest for the following Section 108 loans from prior years: (a) Rental & Homeownership Development Year 21 (b) Homeownership Zone Year 22; (c) Year 22; (d) Year 23; (e) Year 24.			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:

Subrecipient: Subrecipient Public 570.500(c)

Location(s): N/A

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0073	Program Delivery Costs for OHNP	14H Rehabilitation Administration	CDBG	$ 5,300,000
			ESG	$ 0
52	Planning & Administration	570.202	HOME	$ 0
			HOPWA	$ 0
	In order to serve the specific housing needs of extremely low- to moderate-income households, the City of Philadelphia intends to fund the general administrative of 6 city agencies and program delivery costs of 6 city agencies in fiscal year 2007.	1 Organizations	TOTAL	$ 5,300,000
			Other Funding	
			HTF	$ 1,200,000
	Costs of program delivery at OHNP		Total Other Funding	$ 1,200,000

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Local Government
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
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Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0094	Program Delivery Costs for PHDC	14H Rehabilitation Administration	CDBG	$ 2,977,000
			ESG	$ 0
53	Planning & Administration	570.202	HOME	$ 0
			HOPWA	$ 0
	In order to serve the specific housing needs of extremely low- to moderate-income households, the City of Philadelphia intends to fund the general administrative of 6 city agencies and program delivery costs of 6 city agencies in fiscal year 2007.	1 Organizations	TOTAL	$ 2,977,000
			Other Funding	
			HTF	$ 700,000
	Costs of program delivery at PHDC		Total Other Funding	$ 700,000

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Local Government
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0069	Program Delivery Cost for RDA	14G Acquisition - for Rehabilitation	CDBG	$ 4,778,000
			ESG	$ 0
54	Planning & Administration		HOME	$ 0
		570.201(a)	HOPWA	$ 0
	In order to serve the specific housing needs of extremely low- to moderate-income households, the City of Philadelphia intends to fund the general administrative of 6 city agencies and program delivery costs of 6 city agencies in fiscal year 2007.	1 Organizations	TOTAL	$ 4,778,000
			Total Other Funding	$ 0

Program Delivery costs for the RDA

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(b)(1) - Slums / Blight Area
Subrecipient:	Local Government
Location(s):	Community Wide

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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0074	Program Delivery Costs for Economic Development	18A ED Direct Financial Assistance to For-Profits	CDBG	$ 2,068,000
			ESG	$ 0
55	Planning & Administration		HOME	$ 0
		570.203(c)	HOPWA	$ 0
	In order to serve the specific housing needs of extremely low- to moderate-income households, the City of Philadelphia intends to fund the general administrative of 6 city agencies and program delivery costs of 6 city agencies in fiscal year 2007.	2 Organizations	TOTAL	$ 2,068,000
			Total Other Funding	$ 0
	Costs of program delivery at PIDC and PCDC			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(4) - Low / Mod Jobs
Subrecipient:	Local Government
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0075	Program Delivery Cost for L&I	14H Rehabilitation Administration	CDBG	$ 1,231,000
			ESG	$ 0
56	Planning & Administration	570.202	HOME	$ 0
			HOPWA	$ 0
	In order to serve the specific housing needs of extremely low- to moderate-income households, the City of Philadelphia intends to fund the general administrative of 6 city agencies and program delivery costs of 6 city agencies in fiscal year 2007.	1 Organizations	TOTAL	$ 1,231,000
			Total Other Funding	$ 0
	Costs for program delivery at L&I			

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Local Government
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0053	General Administrative Costs	21A General Program Administration	CDBG	$ 6,993,000
			ESG	$ 0
57	Planning & Administration	570.206	HOME	$ 1,558,000
			HOPWA	$ 180,000
	In order to serve the specific housing needs of extremely low- to moderate-income households, the City of Philadelphia intends to fund the general administrative of 6 city agencies and program delivery costs of 6 city agencies in fiscal year 2007.	6 Organizations	TOTAL	$ 8,731,000
			Other Funding	
			HTF	$ 200,000
	General administration costs at OHNP, PHDC, RDA, Commerce, Law, and City Planning.		Other	$ 243,000
			State	$ 150,000
			Total Other Funding	$ 593,000

Help the Homeless?	No	Start Date:	07/01/06
Help those with HIV or AIDS?	No	Completion Date:	06/30/07

Eligibility:

Subrecipient: Local Government

Location(s): N/A

Table 3a
Program Objectives and Outcomes

Objectives	Outcomes	Programs*	Indicators	Funding**	Totals
Creating Suitable Living Environments					
	Accessibility/ Availability	Homeless and Special-Needs Housing	10,566 Households In Stable Housing	$12,857,000	
	Affordability	Community Capacity Building	26 Neighborhoods Improved	$1,840,000	
	Sustainability	Community Improvements	2,030 Locations Improved	$840,000	
		Operational Support		$5,000,000	
					$20,537,000
Providing Decent Afffordable Housing					
	Accessibility/ Availability	Affordable Homeownership	240 Housing Units Created	$8,058,000	
		Affordable Rental Housing	500 Housing Units Created/Preserved	$9,548,000	
	Affordability	Housing Counseling and Settlement Grants	900 Housing Units Acquired Thru First-Time Homebuyers Program	$5,441,000	
	Sustainability	Section 108 Payments	3,476 Housing Units	$10,027,000	
		Repairs, Preservation, Rehab Assistance	9,000 Housing Units Preserved	$34,601,000	
		Operational Support		$23,400,000	
					$91,075,000
Creating Economic Opportunities					
	Accessibility/ Availability	Business Assistance	545 Jobs	$21,055,000	
	Affordability	ReStore Philly Corridors	48 Locations Improved	$22,900,000	
	Sustainability	Employment and Training	260 Individuals Trained	$880,000	
		Community-Based Organization Assistance	25 Neighborhoods Improved	$3,775,000	
		Operational Support		$2,000,000	
					$50,610,000
Total					**$162,222,000**

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

** Funding is broken out in the Budget Detail.

Table 3b: Annual Housing Completion Goals

	Annual Expected Number Completed	Resources Used During Period			
		CDBG	HOME	ESG	HOPWA
Annual Affordable Housing Goals (Sec. 215)					
Homeless households	9,636	☑	☑	☑	☑
Non-homeless households	9,622	☑	☑	☒	☒
Special-needs households	930	☑	☑	☒	☑
Annual Affordable Rental Housing Goals (Sec. 215)					
Acquisition of existing units	0	☒	☒	☐	☒
Production of new units	480	☑	☑	☐	☒
Rehabilitation of existing units	20	☒	☑	☒	☒
Rental assistance	850	☒	☑	☐	☑
Total Sec. 215 Affordable Rental	1,350	☑	☑	☒	☑
Annual Affordable Owner Housing Goals (Sec. 215)					
Acquisition of existing units	0	☒	☒	☐	☐
Production of new units	240	☑	☑	☐	☐
Rehabilitation of existing units	9,000	☑	☒	☐	☐
Homebuyer assistance	40	☒	☑	☐	☒
Total Sec. 215 Affordable Owner	9,280	☑	☑	☒	☒
Annual Affordable Housing Goals (Sec. 215)					
Acquisition of existing units	0	☒	☒	☐	☒
Production of new units	720	☑	☑	☐	☒
Rehabilitation of existing units	9,020	☑	☒	☒	☒
Homebuyer assistance	40	☒	☑	☐	☒
Total Sec. 215 Affordable Housing	9,780	☑	☑	☒	☒
Annual Housing Goals					
Annual Rental Housing Goal	1,350	☑	☑	☒	☑
Annual Owner Housing Goal	9,280	☑	☑	☒	☒
Total Annual Housing Goals	10,630	☑	☑	☒	☑

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

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 eight 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.

Reference Table: Section 8 Eligibility, Annual Income

Household Size	Very Low 25%	30%	Low 50%	60%	Moderate 80%	Middle 120%
1	**$12,625**	**$15,150**	**$25,250**	**$30,300**	**$40,400**	**$60,600**
2	**14,425**	**17,300**	**28,850**	**34,620**	**46,150**	**69,240**
3	**16,225**	**19,500**	**32,450**	**38,940**	**51,950**	**77,880**
4	**18,025**	**21,650**	**36,050**	**43,260**	**57,700**	**86,520**
5	**19,475**	**23,400**	**38,950**	**46,740**	**62,300**	**93,480**
6	**20,900**	**25,100**	**41,800**	**50,160**	**66,950**	**100,320**
7	**22,350**	**26,850**	**44,700**	**53,640**	**71,550**	**107,280**
8	**23,800**	**28,600**	**47,600**	**57,120**	**76,150**	**114,240**
More than 8 in household, add per person:						
Annual	**1,442**	**1,732**	**2,884**	**3,461**	**4,616**	**6,922**

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 March 8, 2006. HUD defines 50 percent of area median income as “very low income” and 80 percent as “low income.” The definition of very low-, low- and moderate- income in this table are based on City Ordinance 1029-AA which defines 50 percent of area median income as “low income” and 80 percent as “moderate income.”

Table: Income Eligibility Guidelines for the Following Programs:

Weatherization Assistance Program, Basic Systems Repair Program, Emergency Repair Hotline and Emergency Heater Hotline

Household Size	Maximum Annual	Maximum Monthly
1	**$14,700**	**$ 1,225**
2	**19,800**	**1,650**
3	**24,900**	**2,075**
4	**30,000**	**2,500**
5	**35,100**	**2,925**
6	**40,200**	**3,350**
7	**45,300**	**3,775**
8	**50,400**	**4,200**
More than 8 in household, add per person:		
	5,100	**425**

These figures are calculated to 150 percent of federal poverty-level guidelines. They are effective as of Jan. 24, 2006.

Targeted Neighborhood Commercial Areas (TNCAs)

The City expects to support these TNCAs in Year 32:

- 5th Street
  2600 - 3100 blocks North
  4200 - 4600 blocks North
  4800 - 5700 blocks North
- 9th Street
  800 - 1200 blocks South
- 22nd Street
  2700 - 3000 blocks North
- 29th Street
  2300 block North
- 40th and Market Streets
  100 block North - 100 block South 40th
  4000 block Market
- 52nd Street
  100 block North - 300 block South
- 60th Street
  100 block North - 300 block South
- 63rd Street and Lancaster Avenue
  1900 - 2000 blocks North 63rd
  6000 - 6200 blocks Lancaster
- Baltimore Avenue
  4000 - 5400 blocks
- Broad Street and Snyder Avenue
  1900 - 2100 blocks South Broad
  600 - 1600 blocks Snyder
- Broad Street and Susquehanna Avenue
  2200 block North Broad
  1400 - 1500 blocks Susquehanna
- Broad Street and Olney Avenue
  5500 - 5900 blocks North Broad
  5700 - 5900 blocks Old York Road
  7300 block Olney
- Castor Avenue
  5900 - 7200 blocks
- Cecil B. Moore and Ridge Avenues
  1400 - 2300 blocks Cecil B. Moore
  1900-2400 blocks Ridge
- Chester Avenue
  5600 - 5800 blocks
- Chew Avenue
  5600 - 5700 blocks
- Frankford Avenue
  1200 - 3100 blocks
  4000 - 5300 blocks
  6200 - 8500 blocks
  (Mayfair/Holmesburg Retail Area)
- Front Street and Kensington Avenue
  2400 - 2600 blocks Kensington
  2100 - 2300 blocks North Front
- Germantown Avenue
  2500 - 2900 blocks
- Germantown Avenue and Broad Street
  3400 - 3800 blocks Germantown
  3600 - 3800 blocks North Broad
- Germantown and Chelten Avenues
  5000 - 6300 blocks Germantown
  100 - 300 blocks East Chelten
  Maplewood Mall
- Girard Avenue
  100 - 300 blocks East
  000 - 600 blocks West
  900 - 1700 blocks West
  2600 - 2900 blocks West
  900 block North Broad Street
  900-1100 blocks Marshall Street
- Kensington Avenue
  2800 - 3600 blocks
- Lancaster Avenue
  3800 - 5400 blocks
- Lansdowne Avenue
  5900 - 6200 blocks
- Logan Business District
  4900 - 5100 blocks North Broad Street
  4900 - 5100 blocks Old York Road
  4700 - 4900 blocks North 11th Street
  Loudon Street
- Ogontz and Cheltenham Avenues Retail Area
  6800 - 8000 blocks Ogontz
  1800 - 1900 blocks Cheltenham
  1900 block Washington Lane
- Passyunk Avenue
  1400 - 2000 blocks East
- Point Breeze Avenue
  1200 - 1700 blocks
- Rising Sun Avenue Retail Area
  5700 - 7700 blocks
- South Street
  900 - 2200 blocks
- Torresdale Avenue Retail Area
  5200 - 7200 blocks
- Woodland Avenue
  5900 - 6500 blocks
  The treatment area will go from 46th to 68th Streets.

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 $150 per square foot (replacement cost plus developer's fee); or

   b. A per-unit replacement cost not to exceed 120% of HUD 221 (d) (3) maximum mortgage limits for the Philadelphia area. The 221(d)(3) limits are:

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 above maximum mortgage limits are subject to change.

5. Developers must comply with local, state, and federal regulations including wage rate and applicable MBE/WBE/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 $40,000 for each purpose for a total of $80,000.
5. Rent up and marketing expenses may not exceed 1.5 percent of replacement costs.
6. Construction contingency must be at least 2.5 percent for new construction projects and 5 percent for rehabilitation and no more than 10 percent in either case. Consideration will be given to project size and property condition when determining the amount of contingency. For projects where the construction contract is a guaranteed maximum price, a contingency may be waived by the RDA.
7. When there is no general contractor, construction management costs may not exceed 5 percent of total construction costs. If there is a general contractor and architectural supervision during construction, no construction management fee will be allowed.
8. The architect's fee may not exceed the figures shown at the end of this section.
9. Developers requesting exceptions to the above criteria must provide written justification to the RDA. The RDA will review the request and forward comments to 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 $150 per square foot (replacement cost plus developer's fee); or

   b. A per-unit replacement cost not to exceed 120% of the HUD 221 (d) (3) maximum mortgage limits for the Philadelphia area. The 221(d) (3) limits are:

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 above maximum mortgage limits are subject to change.

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

6. The developer must comply with local, state, and federal regulations including wage rate, MBE/WBE/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. The developer's fee is meant to compensate the developer for staff time, effort and work involved in the development of the project, developer's expenses, overhead and profit. The developer's fee is limited to 10 percent of replacement costs (less acquisition costs). All consultant's fees and organizational costs are required to be paid from the developer's fee. These fees may not be listed as separate line items in the development budget. The developer's fee is exclusive of other costs. Projects including a developer's fee lower than the maximum amount allowed will be given a preference in the evaluation process.

2. Soft costs, including developer's fee, may not exceed 22 percent of total development costs. Soft costs are defined to be architectural and engineering fees, market surveys, environmental assessment and testing costs, marketing costs, legal costs, holding costs, settlement costs, construction loan interest and fees, insurance, credit enhancement, appraisal fees, social service/ counseling costs and other miscellaneous project charges.

3. Contingency must be at least 2.5 percent for new construction and 5 percent for rehabilitation, and no more than 10 percent in either case. Consideration will be given to project size and property condition when determining the amount of the contingency.

4. When there is no general contractor, construction management costs may not exceed 5 percent of total construction costs. If there is a general contractor and architectural supervision during construction, no construction management fee will be allowed.

5. Architectural and engineering fees for homeownership projects vary widely depending on the nature of the project. Project variables that will affect the scope of the architect's and engineer's work include: the extent and nature of site improvements; type of structure (new construction or rehabilitation); type of construction (site-built or factory-built); use of pre- designed modular units; number of units or building types included and extent of unit design required (interior, exterior or both). It is expected that the architectural and engineering fees for many homeownership projects will be substantially less than the stated maximums. See the table at the end of "Selection Criteria for Rental Projects."

6. The developer must demonstrate the marketability of the units, based upon a neighborhood market analysis.

7. Developers requesting exceptions to the above criteria must provide written justification to the RDA. The RDA will review the request and forward comments to 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 $150 per square foot (replacement cost plus developer's fee); or

   b. A per-unit cost not to exceed 120% of the HUD 221(d)(3) maximum mortgage limits for the Philadelphia area: The 221(d)(3) limits are:

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 above maximum mortgage limits are subject to change.

6. Developers must comply with local, state, and federal regulations including wage rate and applicable MBE/WBE/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 $40,000 for each purpose for a total of $80,000.

5. Rent up and marketing expenses may not exceed 1.5 percent of replacement costs.

6. Construction contingency must be at least 2.5 percent for new construction projects and 5 percent for rehabilitation and no more than 10 percent in either case. Consideration will be given to project size and property condition when determining the amount of contingency. For projects where the construction contract is a guaranteed maximum price, a contingency may be waived by the RDA.

7. When there is no general contractor, construction management costs may not exceed 5 percent of total construction costs. If there is a general contractor and architectural supervision during construction, no construction management fee will be allowed.

8. The architect's fee may not exceed the figures shown in the table at the end of the section "Selection Criteria for Rental Projects."

9. Developers requesting exceptions to the above criteria must provide written justification to the RDA. The RDA will review the request and forward comments to 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 nonprofit organizations.

■ Amendment Policy

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

To meet federal requirements, "activity" is generally defined as*:*

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

■ Consolidated Plan Amendment Guidelines

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

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

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

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

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

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

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

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

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

■ Cancellation of a Proposed Amendment

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

Summary of Section 108 Funding, Years 19-31 (FY 1994-2006)

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*		*1,198*	
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**		**3,476**	

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 32 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 32 Preliminary Consolidated Plan,* a draft version of the Plan released for public comment and input. Revisions were incorporated into the *Year 32 Proposed Consolidated Plan* which was distributed for public comment and presented to City Council for consideration and adoption. The hearing for the *Year 32 Preliminary Consolidated Plan* met the public hearing requirements specified in HUD regulations. The public raised issues at these three hearings which are summarized below.

■ Needs Hearing

At the Needs Hearing on Dec. 8, 2005, neighborhood representatives, housing professionals and private citizens offered testimony regarding the housing and community development needs within the city. Two 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, the elderly, community development corporations and very low-income persons characterized the specific needs facing their constituencies and offered recommendations for local spending priorities.

Needs mentioned at the hearing centered around the following areas: housing for special needs and very low-income families, housing counseling, developer fees for CDCs, acquisition funding, neighborhood economic development, additional funding for the Housing Trust Fund and funding for settlement assistance. Funding was requested for emergency rental repairs, housing counseling services, housing preservation, settlement assistance and specific projects, populations and neighborhoods.

■ Hearing on the *Preliminary Consolidated Plan*

On March 16, 2006, OHCD held a public hearing to receive comments on the *Year 32 Preliminary Consolidated Plan.* Twenty-six community representatives and individuals commented on the *Plan* and specific programs currently funded by OHCD. OHCD received comments regarding the appropriateness of certain funding decisions and current policy directions, and general remarks on ongoing programs and funding needs in specific neighborhoods.

Testimony was received from the Philadelphia Association of Community Development Corporations, Impact Services, the Neighborhood Gardens Association, Strawberry Mansion Neighborhood Action Center, the People's Emergency Center CDC, the Community Design Collaborative, the Philadelphia Council for Community Advancement, YouthBuild Charter School, the Community ReachOut Program, the Homeownership Counseling Association of Delaware Valley, Southwest CDC, the Greater Philadelphia Urban Affairs Coalition, the Millennium Foundation, Liberty Resources, Korean Community Development Services Center, Unemployment Information Center, New Kensington CDC, Congreso de Latinos Unidos, Dignity Housing, Nicetown CDC, Friends Neighborhood Guild, Philadelphia VIP and The Partnership CDC.

Speakers emphasized a variety of pressing housing and community and economic development needs, including funding for acquisition, making the acquisition process more efficient, bond financing for the proposed ReStore Philadelphia Corridors initiative, community gardening, neighborhood energy centers, weatherization and other energy issues, the housing needs of the homeless and disabled, employer-assisted housing, settlement grants, technical assistance to community groups and CDCs, housing counseling, job training, homeowners facing foreclosure, mortgage loan products and anti-predatory lending issues, tangled title and the proposed housing agency reorganization. Because of the reduction in federal entitlement funding, requests for additional funding could not be addressed by the City.

■ Hearings on the *Proposed Consolidated Plan*

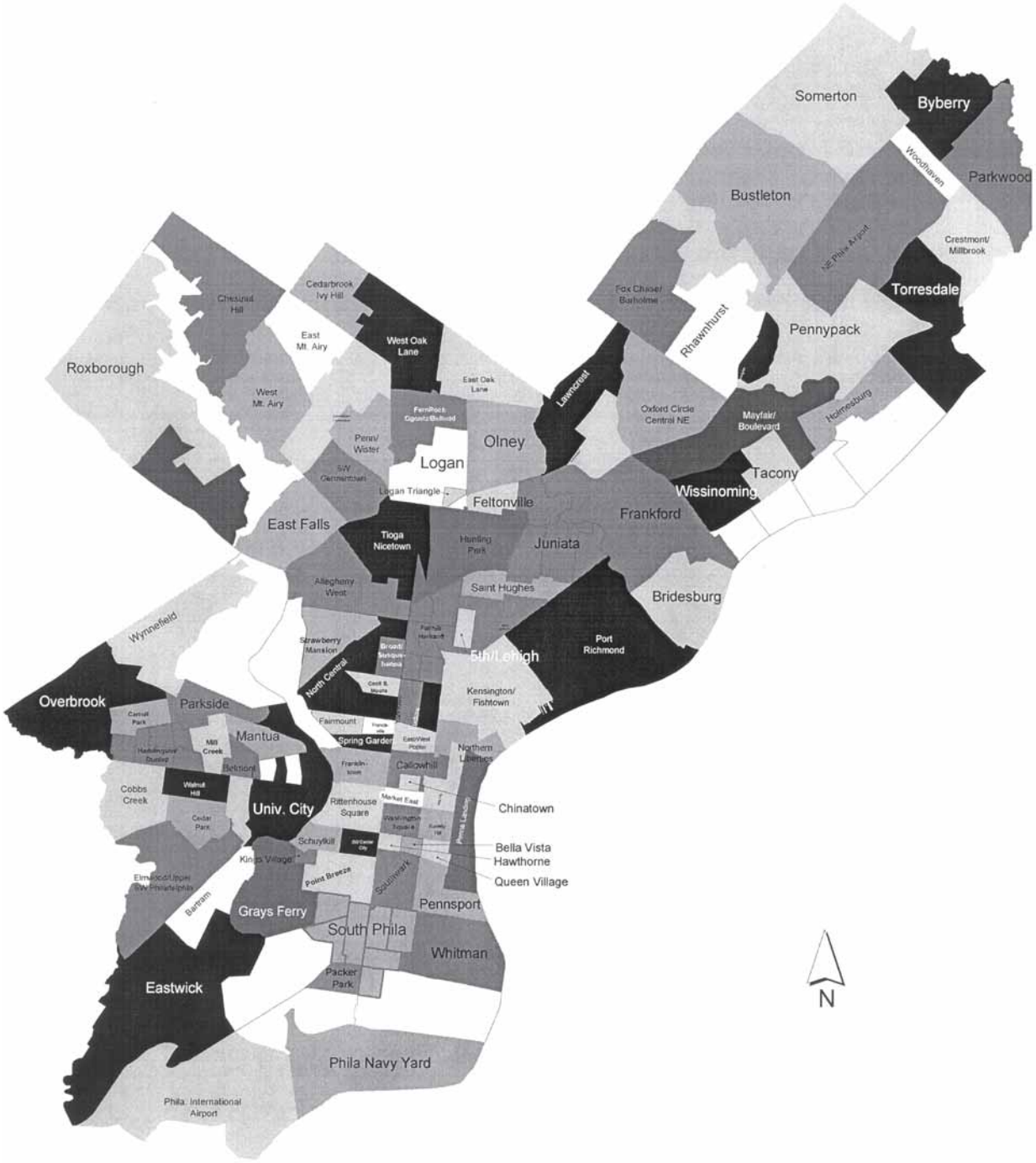
On June 8, 2006, public hearings were held before City Council's Finance Committee to receive comments on the *Year 32 Proposed Consolidated Plan* and to obtain approval of the Council bill authorizing the application for federal and state funds. Several speakers advocated for additional funding or other actions related to their specific groups. OHCD agreed to review these requests. At the Finance Committee meeting held the same day, an amendment to the ordinance authorizing the submission of the *Plan* was adopted. The amendment removed language from the *Plan* related to the proposed housing reorganization and to the Office of Housing and Neighborhood Preservation but did not change the budget as presented in the *Proposed Consolidated Plan.* These changes,

as mandated by City Council, have been incorporated into the final *Consolidated Plan*. On June 15, 2006, City Council approved the ordinance, as amended, authorizing the City to submit the *Consolidated Plan* to HUD for its review and approval.

CDBG Eligible Census Tracts for Area-Wide Activities
2000 Census Data: Year 32 Eligible Areas

OHCD Map of Neighborhoods

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



Additional Information Requested by City Council

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

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

Sources for Items not Included

1. Detailed Housing Assistance Plan

CDBG funds are used to address the housing needs in accordance with the goals of the City's Strategic Plan. Specific activities to be carried out are found in the "Action Plan" section of the *Year 32 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 32 Consolidated Plan*.

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

The Y*ear 32 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 32 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 32 by Eligibility Categories

CFR Number	HUD Activity Category	Con Plan Line Title	Amount (000)	Council District	Category Subtotal	Category %
5570.201(a)	Acquistion	Program Delivery — RDA	1,889	Citywide	1,889	2.8%
570.201(b)	Disposition	Program Delivery — RDA	1,889	Citywide	1,889	2.8%
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	433	Citywide		
		Community Legal Services	220	Citywide		
		Communities in Schools	171	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	1,400	2,3,4,5,6,7,8		
					7,686	11.4%
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	Program Delivery — RDA	1,000		1,000	1.5%
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)	Micro-enterprises				0	0.0%
570.201(p)	Technical Assistance	Neighborhood Services	1,540	TBD-RFP		
		Vacancy Prevention Activities	25	Citywide		
		Econ. Dev. Capacity-Building/CDCs	175	Citywide		
		Homeownership Counseling Association	65	Citywide		
		Phila. Association of CDCs	35	Citywide		
					1,840	2.7%
570.201(q)	Assistance to Institutions of Higher Learning		0		0	0.0%
570.202	Rehabilitation and Preservation	NB Based Rental	3,248	Citywide		
		BSRP Tier II	8,720	Citywide		
		Homeownership Rehab Program	1,000	Citywide		
		PHIL Loans	900	Citywide		
		NHS Loan Program	257	3,4		
		NHS Community Improvements	150	3,4		
		SHARP	325	Citywide		
		Impact Services	123	Citywide		
		Adaptive Modification	538	Citywide		
		Program Delivery — Housing	10,508	Citywide		
					25,769	38.1%

CFR Number	HUD Activity Category	Con Plan Line Title	Amount (000)	Council District	Category Subtotal	Category %
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		
		Neighborhood Development Grants	900	Citywide		
		Program Delivery Economic Dev.	2,068	Citywide		
					9,423	13.9%
570.204	Special Activities by CBDOs		0		0	0.0%
570.205	Eligible Planning/Capacity Building, etc.	TA/Homeless	45	Citywide		
		TA/Disabled	25	Citywide		
		Community Design Collaborative	89	Citywide		
		Market-Rate Housing Initiatives	50	Citywide		
		PNDC T/A Program	50	Citywide		
		Institute for the Study of Civic Values	43	2, 3, 5		
		LISC	48	Citywide		
					350	0.5%
570.206	Program Administration Costs	General Administration	7,453		7,453	11.0%
570.705(c)	Section 108 Loan Repayments	Rental and Homeownership Yr 21	2,803	Citywide		
		Homeownership Zone Yr 22	1,603	5		
		Year 22	1,717	5		
		Year 23	2,232	Citywide		
		Year 24	1,672	Citywide		
					10,027	14.8%
	Grand Total		67,669		67,669	100%

Geographic Boundaries of CDBG-Funded Activities

	Neighborhood(s)	Description
HOUSING PRODUCTION		
A. Affordable Rental Housing		
1. Neighborhood-Based Rental Production	Citywide	
B. Market-Rate Housing Initiatives	Citywide	
HOUSING PRESERVATION		
A. Housing Counseling		
1. Neighborhood and Citywide Housing Counseling	Citywide	
2. Anti-Predatory Lending Activity	Citywide	
3. GPUAC - Earned Income Tax Credit Categories	Citywide	
B. Emergency Repairs, Preservation, Weatherization		
1. Weatherization & Basic Systems Repair Program	Citywide	
2. SHARP Home Repair Program	Citywide	
3. Utility Emergency Services Fund	Citywide	
4. Energy Coordinating Agency	Citywide	
C. Home Equity Financing and Rehabilitation Assistance		
1. Homeownership Rehabilitation Program	Citywide	
2. PHIL Loans	Citywide	
3. Neighborhood Housing Services - Loan Program	Citywide	
4. Impact Services Building Materials Program	Citywide	
HOMELESS AND SPECIAL-NEEDS HOUSING		
A. Rental Assistance/Homeless	Citywide	
B. Adaptive Modifications	Citywide	
C. Technical Assistance/Planning		
1. Homeless	Citywide	
2. Disabled	Citywide	
EMPLOYMENT AND TRAINING		
A. Employment/Training Network		
1. Communities in Schools	Citywide	
B. YouthBuild Philadelphia	Citywide	
ACQUISITION, SITE PREPARATION AND COMMUNITY IMPROVEMENTS		
A. Management of Vacant Land		
1. Environmental Clearance	Citywide	
2. Community Gardening-Philadelphia Green	Citywide	
3. Neighborhood Gardens Association	Citywide	
4. New Kensington Open Space Management	Kensington	Northern Boundary: Lehigh Avenue Eastern Boundary: Dauphin/Kensington Ave. Southern Boundary: Girard Ave Western Boundary: N. 6th St. Census Tracts: 156-163 Council District: 1
B. Site and Community Improvements		
1. PNHS Community Improvements	Carroll Park and Morris Park	Northern Boundary: Lansdowne Ave. Eastern Boundary: 54th St. Southern Boundary: Callowhill St. Western Boundary: 64th St. Census Tracts: 101, 112 Council District: 4
	Cobbs Creek	Northern Boundary: Market St. Eastern Boundary: 54th St. Southern Boundary: Cobbs Ave. Western Boundary: Baltimore Ave. Census Tracts: 81,82, 83, 84 Council District: 3

	NEIGHBORHOOD(S)	DESCRIPTION	
COMMUNITY ECONOMIC DEVELOPMENT			
A. Business Assistance			
1. Growth Loan Program (PIDC)	Citywide		
2. Small Business Revolving Loan Fund (PCDC)	Citywide		
B. Community-Based Organization Assistance			
1. Neighborhood Development Fund (PIDC)	Citywide		
2. Neighborhood Development Grants	Citywide		
3. Targeted Neighborhood Support Grant Activities	Citywide		
4. Capacity Building Assistance for CDCs	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	Census Tracts:	20, 21, 22, 30, 31, 32
		Council District:	2
	Mantua	Census Tracts:	108, 109
		Council District:	3
	West Poplar	Census Tracts:	126, 127, 131, 132, 141
		Council District:	5
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	Northern Boundary:	Montgomery Ave
		Eastern Boundary:	N. Broad
		Southern Boundary:	Jefferson
		Western Boundary:	Ridge Ave.
		Census Tracts:	part of 149, 148, 138, 147
		Council District:	5
C. Year 22	Citywide		
D. Year 23	Citywide		
E. Year 24	Citywide		

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 (below) shows this trend for Philadelphia.

In severely distressed neighborhoods, vacancy counts actually peaked in 1980: many units were in effect lost from the housing stock through extensive blight or demolition, and therefore not even counted in the 1990 Census. This trend is also evident in the decline in total housing units for 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

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%

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

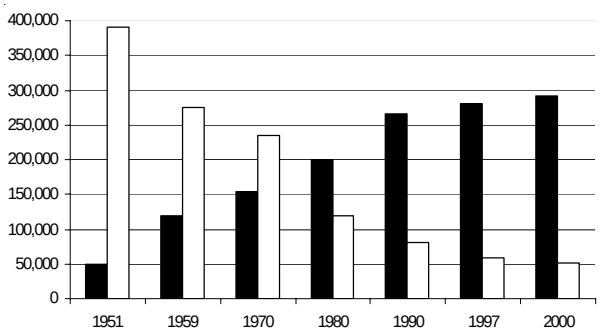
Declining Incomes and Economic Opportunity

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



LEGEND: Services Manufacturing

The loss of jobs has been spread among almost all of the city's industries, but has been particularly severe in manufacturing, which historically provided a supply of low-skill, high-paying jobs. In 1982, manufacturing employment accounted for 15 percent of the city's employment, but by 2000 manufacturing employment had dropped to 8.8 percent. Service employment —a mix of high-paying, high-skill jobs and many more low-paying, low-skill jobs —increased from 29.9 percent of city jobs in 1982 to 49.6 percent in 2000 (Figure1.1).

In 2001, the City experienced its best job performance since 1986, a gain of 8,200 new jobs. This 1.4-percent increase was slightly less than the rate of job growth for the suburbs at 1.5 percent.

Employment by Sector

The change from a centralized manufacturing economy to a regional service economy has had profound consequences for Philadelphia's job base.

Philadelphia's minorities have been hardest-hit by the loss of jobs. Since 1970, unemployment has consistently been much higher among African Americans than among whites.

The realignment to a service economy has devastated older Philadelphia neighborhoods which in more prosperous times were closely linked to local manufacturing. The impoverishment of Philadelphia's population has been ruinous to its old housing stock. Fewer families are able to repair and maintain their properties, exacerbating the forces of structural deterioration and abandonment previously detailed.

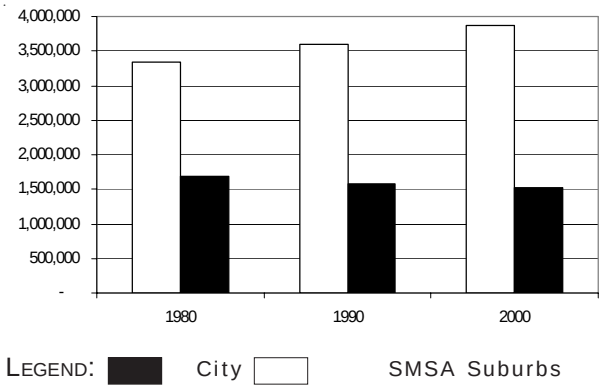
In summary, Philadelphia's housing problems are but one of the more visible manifestations of a long-term regional economic shift. There has been a significant income polarization among residents: many in the inner city, particularly Latinos and African Americans, do not have the skills required by the new service economy. Though desperately needed, housing policies and programs alone cannot solve these problems. Comprehensive economic and human-resource development are essential. As more Philadelphians find secure employment and earn wages above the poverty level, more will be assured of sound, affordable housing.

Demographic Trends

Two significant demographic trends have resulted from these economic changes: (1) a shift in population growth away from the city and to the region and (2) an increase in those groups within the city that are most economically disadvantaged. The 2000 Census shows a 4.3-percent decrease in Philadelphia's population from 1,585,577 in 1990 to 1,517,550 in 2000. During the same period the region as a whole grew by 4 percent from 5,182,787 to 5,387,407 persons. From 1980 to 2000, while the regional population increased by 18 percent, that of the city decreased by 10 percent (documented in Figure 1.2).

Figure 1.2

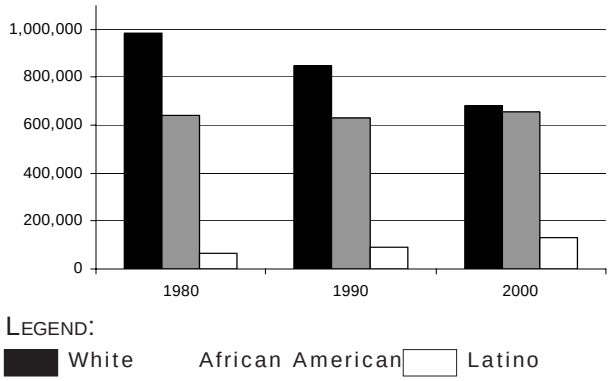
Population: City and SMSA Suburbs



As Philadelphia's total population declined, the proportion of racial and ethnic minorities has grown. Figure 1.3 shows a steady decrease in the population of white persons, which by 2000 was 30 percent lower than in 1980. From 1980 to 2000, the population of Latino persons increased both numerically and proportionately (from 3.8 percent of the total in 1980 to 8.5 percent in 2000, as shown in Figure 1.3).

Figure 1.3

Philadelphia Population by Race



Changing Family Composition

Economically dependent groups now represent a growing share of Philadelphia's population. Single-parent households with related children, the family type most likely to be dependent on public assistance as its primary source of income, increased from 20.2 percent of all family households in 1980 to 24.2 percent in 2000. The corresponding ratios for female-headed, single-parent households were 18 percent in 1980, and 22.3 percent in 2000. Female-headed, single-parent households are most common among minority groups: 33.6 percent of all African American family households, and 28.6 percent of all Latino households fall into this category.

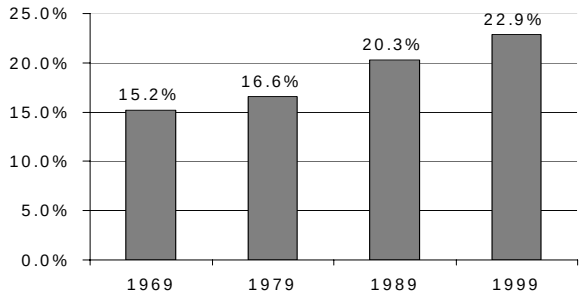
As two-parent families became less common, the population of young children grew. Although the actual number of children under age 5 decreased from 108,202 in 1980 to 98,161 in 2000, the percentage of children under age 5 increased from 6.4 percent to 6.5 percent of the total populations for 1980 and 2000, respectively. The change in family composition and in the number of small children portend an increasing burden on the welfare system. This also signals a significant new challenge in providing housing and community development assistance to these dependent, single-parent families.

Growth in Poverty

The combined effects of these economic, demographic and social trends have produced a growing incidence of poverty in Philadelphia. According to census data, in 1969, 15.2 percent of the city's population was living below the poverty threshold; in 1979, the number of city residents living in poverty had climbed to 16.6 percent; in 1989, the poverty rate had increased by a full third to 20.3 percent; and by 1999, the poverty rate had increased to 22.9 percent (Figure 1.4).

Figure 1.4

Percentage of Philadelphia's Population Living in Poverty

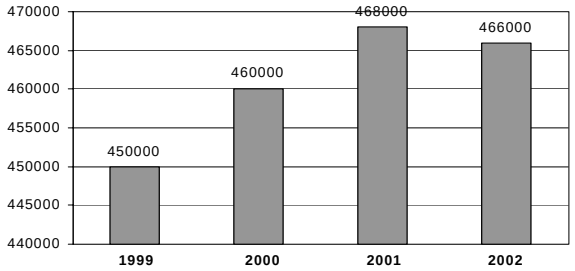


The growth in poverty is also evident from data on the numbers of residents receiving public assistance. As of December 2002, approximately 466,000 individuals received some form of public assistance, such as food stamps, medical assistance, cash assistance or energy assistance. This number represents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

Figure 1.5

(Source: Philadelphia Department of Public Welfare)

Population Receiving Public Assistance from 1999-2002



As poverty has increased, more Philadelphians are finding themselves in need of housing assistance. The Philadelphia Housing Authority (PHA) waiting lists for subsidized housing have grown dramatically. For example, as of March 1998 there were 16,026 families on the waiting list for Section 8 subsidies; this number does not reflect the full extent of demand for housing assistance. Since 1990, the Section 8 waiting list has been open only to those having a Tier I (homeless) priority; other applicants, such as those living in substandard housing or paying more than 50 percent of their income for rent, are not eligible to apply. In contrast to the growing need for subsidized housing in Philadelphia, the number of available units has been declining over time. Several thousand units are unavailable because they are not in rentable condition. PHA currently has 6,300 vacant residential units.

Opportunities for Growth

At the same time that poverty has been growing in the city, the City has attracted middle- to upper-income households who are attracted to urban cultural and social amenities. In recent years, Center City and areas adjacent to it have become highly desirable places to live, driving the real estate market (both rental and homeownership) to new highs. The strong demand for attractive, modern housing close to the central core, or in areas like Manayunk, present opportunities for the creation of new, market-rate housing in the city. As sprawl in the Philadelphia suburbs pushes available land for new housing further and further away from the city, the desirability of city sites for new housing development grows. One of the goals of the NTI is to create 21st-century neighborhoods in formerly blighted areas, providing a diverse range of housing choices for families of all incomes.

Estimated Housing Needs by Family and Income Categories

The data in this section are taken from the 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	24%	11%
Renters	41%	24%

(Source: 2000 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 relative affordability of housing by income categories is highlighted in Table 1.5.

Table 1.5
Incidence of Cost Burdens Across Income Groups

Income Group	% With Housing Cost Burden	% With Severe Cost Burden
Extremely Low-In (30% of MFI and below)	68%	51%
Low-Income (31 to 50% of MFI)	48%	14%
Moderate-Income (51 to 80% of MFI)	21%	3%
Middle-Income (81 to 95% of MFI)	4%	.5%

(Source: 2000 Census, CHAS Databook)

■ Extremely Low-Income Households

(0 to 30% of Median Family Income)

According to the 2000 Census, approximately 26 percent of all households in Philadelphia are of Extremely Low-Income. In 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%	35%
Percent With a Housing Cost Burden (>30% of income)	69%	66%	31%
Percent With a Severe Cost Burden (>50% of income)	55%	44%	16%

(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 2000 Census, approximately 15 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%	35%
Percent With a Housing Cost Burden (>30% of income)	59%	38%	31%
Percent With a Severe Cost Burden (>50% of income)	14%	13%	16%

(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 27 percent of all Moderate-Income households reported having a housing problem in 2000, with 21 percent reporting a cost burden and only 3 percent reporting a severe cost burden. Homeowners in general fare slightly better than renters. However, among Moderate-Income Elderly households, the difference between renters and homeowners is slightly more dramatic: while 37 percent of Elderly renter households report housing problems, only 15 percent of Elderly owner households do so. Affordability is a modest problem for Moderate-Income households generally; the incidence of severe housing cost burdens is 5 percent or less for every category of households except Elderly renters, 8 percent of whom have a severe cost burden.

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

Moderate Income Households	Renters	Owners	All Phila. Households*
Percent With any Housing Problems	30%	25%	35%
Percent With a Housing Cost Burden (>30% of income)	22%	21%	31%
Percent With a Severe Cost Burden (>50% of income)	3%	4%	16%

(Source: 2000 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 homeowners.

■ 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 (92 percent according to the 2000 census) is able to avoid experiencing housing problems. This finding suggests that with the possible exception of Elderly renter households, Middle-Income households are capable of locating decent and affordable housing in the Philadelphia housing market. However, as is the case with other income groups, Middle-Income households may still face the deteriorated housing conditions or obsolete housing designs that typify the local housing stock.

Table 1.9 Incidence of Housing Problems for Middle-Income Households in Philadelphia

Middle-Income Households	Renters	Owners	All Phila. Households*
Percent with any Housing Problems	10%	7%	35%
Percent with a Housing Cost Burden (>30% of income)	4%	5%	31%
Percent with a Severe Cost Burden (>50% of income)	0.4	0.5%	16%

(Source: 2000 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)

	Renters					Owners			
Household by Type, Income, & Housing Problem	**Elderly 1 & 2 Member Households (A)**	**Small Related (2 to 4) (B)**	**Large Related (5 or more) (C)**	**All Other Households (D)**	**Total Renters (E)**	**Elderly (F)**	**All Other Owners (G)**	**Total Owners (H)**	**Total Households (I)**
1. **Extremely Low-Income (0 to 30% MFI)***	21,115	27,466	9,058	31,919	89,558	29,089	11,496	63,744	153,302
2. % With any Housing Problems	65%	77%	86%	70%	72%	65%	67%	68%	71%
3. % Cost Burden > 30%	63%	73%	74%	68%	69%	65%	65%	66%	68%
4. % Cost Burden > 50%	45%	49%	31%	57%	49%	37%	52%	42%	46%
5. **Low-Income (31 to 50% MFI)***	8,137	14,489	4,243	13,108	39,977	22,548	5,018	48,653	88,680
6. % With any Housing Problems	64%	62%	70%	72%	66%	27%	55%	42%	53%
7. % Cost Burden > 30%	41%	42%	19%	48%	41%	16%	30%	24%	32%
8. % Cost Burden > 50%	20%	8%	2%	21%	14%	10%	22%	13%	13%
9. **Moderate-Income (51 to 80% MFI)***	5,865	16,168	4,077	18,565	44,675	21,533	10,558	70,093	114,768
10. % With any Housing Problems	37%	24%	50%	28%	30%	14%	32%	24%	26%
11. % Cost Burden > 30%	28%	12%	5%	23%	18%	10%	26%	16%	17%
12. % Cost Burden > 50%	8%	1%	0%	2%	2%	4%	6%	3%	3%
13. **Middle Income (81 to 95% MFI)***	5,709	23,082	3,626	31,337	63,754	28,906	26,375	163,374	227,128
14. % With any Housing Problems	11%	9%	39%	6%	9%	5%	10%	7%	8%
15. % Cost Burden > 30%	7%	1%	0%	4%	3%	3%	9%	4%	4%
16. % Cost Burden > 50%	3%	0%	0%	0%	0%	0%	1%	1%	0%
17. **Total Households****	40,826	81,205	21,004	94,929	237,964	102,076	53,447	345,864	583,828
18. % With any Housing Problems	53%	44%	68%	41%	46%	29%	31%	27%	35%

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

Needs of Other Categories of Households

■ Housing Needs of Large Households

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

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

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

Annually, more than 3,500 homeless families will seek emergency shelter. During the past 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.

■ Housing Needs of Small Households

Differences in the reported incidence of housing problems for Small households (consisting of two to four persons) and Large households are primarily due to differences in the relative incidence of cost burdens and overcrowding between the two groups. Compared to Large Renter households, Small Renter households tend to have a greater problem with housing affordability and less of a problem with overcrowding. Roughly 3 percent of all “Non-Large” renter households are overcrowded, compared to 45 percent of all Large renters. In the Low-Income range, smaller households are much more likely to experience both cost burdens and severe cost burdens. Large households, however, have a higher incidence of housing problems overall.

Small Renter families outnumber Large Renter families in Philadelphia by three to one. The rapid growth of young, single-parent households has also led to a rise in the number of impoverished small families. In recognition of the magnitude of their needs, many housing resources and programs are currently geared toward improving housing affordability and conditions for small families.

■ Housing Needs of Single Person Households

The “Single Person” category may be the most economically diverse of all household types. This group includes many non-elderly disabled individuals who survive on Supplemental Security Income (SSI) and other single men and women with marginal attachments to the labor market as well as young

professionals earning well over the median income. The most significant factor affecting the housing needs of low-income Single Person households is the need for accessible, affordable housing.

■ Housing Needs of Elderly Persons

Many elderly homeowners have great difficulty maintaining and improving their homes due to fixed income limitations. Their housing tends to have significant problems with deterioration and systems breakdowns. If the trend of an increasing elderly population continues, great demands will continue for housing repairs assistance programs and subsidized rental housing for the elderly.

Aging Population

Over the last decade, while the elderly population of Philadelphia has shown a slight decrease in numbers, the actual percentage of the overall city population of elderly has remained steady. In 1980, there were 237,370 persons over the age of 65 representing 14.4 percent of the total population. In 1990, the number of persons aged 65 and over in the city increased slightly to 240,734 or 15.6 percent. The 2000 Census reveals that 210,345 persons aged 65 and over live in Philadelphia, representing 14.1 percent of the total population of the city.

Poverty

The incidence of poverty amongst the city's elderly has increased since the 1990 Census. In 1990, 16.3 percent of those aged 65 or over had incomes below the federal poverty level. By 2000, 17 percent of this population were living below the poverty level. Persons aged 65-74 are more likely to have incomes below the poverty level than those aged 75-84 (18.3 percent versus 16.6 percent). Distressingly, nearly a quarter (24.6 percent) of persons aged 85 and over in Philadelphia live below the federal poverty level.

Tenure Patterns

In Philadelphia, most elderly persons are homeowners. Seventy-four percent of persons over the age of 65 own their own homes, encompassing 30 percent of the total homeowners in Philadelphia. The majority of elderly homeowners live in structures built before 1940. The eventual disposition of the housing units as elderly homeowners die or move to supportive housing will have a major impact on Philadelphia neighborhoods.

Projected Housing Needs

The vast majority of independent elderly in Philadelphia live on fixed low incomes. Therefore, home maintenance becomes a difficult issue for many. According to a survey by the Philadelphia Corporation for Aging, of the homeowners aged 60 or older who live below the poverty level, 25.9 percent need a new roof, 21.4 percent report the need for a plumber and 12.5 percent report the need for heating repairs or replacement. More than 1,500 elderly persons are on the waiting list for home modifications through the Senior Housing Assistance Repair Program (SHARP).

■ Disproportionate Needs of Racial Groups

According to HUD definitions, for the purposes of the *Consolidated Plan* a "disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole." By this definition, Latino households in Philadelphia exhibit disproportionately greater housing needs. Latinos are disproportionately represented in the Extremely-Low and Low-Income categories (60 percent of Latinos compared to 37 percent of the general population); small Latino Renter households have a disproportionately higher incidence of housing problems (84 percent compared to 74 percent of the general population); and large Latino Owner households have a disproportionately higher incidence of housing problems (83 percent compared to 67 percent). The three tables on the following page provide a breakdown by racial and ethnic groups of income distribution and the incidence of housing problems for renter and owner households.

The greater incidence of poverty and housing problems among some Latino households is an area of concern for the City of Philadelphia. Although Latino households only make up 5.6 percent of the city's total population, Latinos make up one of the fastest growing populations within the city. These trends suggest that more extensive outreach to the Latino community is needed as well as measures to ensure that existing services are offered in a manner which makes them accessible to Latinos 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 Puertorriqueños en Marcha, Centro Pedro Claver, HACE, Congreso de Latinos Unidos, Norris Square Civic Association, Hunting Park CDC, Nueva Esperanza and Ceiba.

Table 1.12

Distribution of Income for Philadelphia Households Across Racial/Ethnic Groups

Households	Total Households	Total Households	Extremely Low- to Low-Income	Moderate-Income	Middle-Income
White (Non-Latino)	294,860	50%	33%	19%	9%
Black (Non-Latino)	239,917	41%	48%	21%	8%
Latino (all races)	21,247	6%	60%	18%	6%
Native American	1,564	0%	44%	28%	7%
Asian & Pac. Islander	20,597	3%	48%	18%	7%

Source: 2000 Census

Table 1.13

Percent of Renter Households With Incomes Below 51% of HAMFI Having Any Housing Problems

Percent With Any Housing Problem	All Households	Black Non-Latino Households	Latino Households
Total	72%	69%	82%
Elderly	65%	60%	70%
Small	76%	75%	87%
Large	87%	67%	74%

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

Table 1.14

Percent of Owner Households With Incomes Below 51% of HAMFI Having Any Housing Problems

Percent With Any Housing Problem	All Households	Black Non-Latino Households	Latino Households
Total	68%	66%	73%
Elderly	65%	63%	68%
Small	70%	70%	74%
Large	79%	64%	71%

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

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

Table 1.15

Philadelphia Elderly Living in Poverty

Age Group	Living Below Poverty Level
65-74	18.3%
75-84	16.6%
85 and over	24.6%

In 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 accessible 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 Modification 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 the number of persons living with HIV/AIDS in the region

Table 1.16

Southeastern Pennsylvania AIDS Cases by County and Date Reported

	1981- June 30, 2004		June 30, 2004- June 30,2005		Total	
County	**No.**	**%**	**No.**	**%**	**No.**	**%**
Philadelphia (PA)	16,730	84.4	785	86.3	17,515	84.4
Bucks (PA)	633	3.2	14	1.5	647	3.1
Chester (PA)	467	2.4	21	2.3	488	2.4
Delaware (PA)	1,179	6.0	60	6.6	1,239	6.0
Montgomery (PA)	816	4.1	30	3.3	846	4.0
Total	**19,825**	**100.0**	**910**	**100.0**	**20,735**	**100.0**

(Source: "AIDS Surveillance Quarterly Update," Philadelphia Department of Public Health, June 2005)

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 1.17 Disproportionate Relationship Between Race and AIDS in Philadelphia

Race/Ethnicity	Total Population	AIDS Cases
White	45.0%	23.8%
African American	43.2%	65.5%
Latino	8.5%	10.2%
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, 2005**

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 nearly 31 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 in urban portions of the region such as the City of Chester more closely mirror the City of Philadelphia

Table 1.18 Philadelphia AIDS Cases by Gender and Date Recorded

Reported # of AIDS Cases	**1981 - June 30, 2004**		**June 1, 2004 - June 30, 2005**	
Gender	**No.**	**%**	**No.**	**%**
Male	13,087	78.2	564	71.8
Female	3,643	21.8	221	28.2
Total	**16,730**	**100.0**	**785**	**100.0**

(Source: "AIDS Surveillance Quarterly Update," Philadelphia Department of Public Health, June 2005)

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 preferred shared, congregate, nursing or hospice facilities. The survey confirmed the anecdotal evidence reported by HIV consumers to OHCD for many years: persons with HIV/AIDS want most of all to live independently. This desire has driven the City's emphasis on rental assistance for persons with AIDS.

■ Supportive Housing Needs of Persons With Mental Disabilities/ Mental Illness

Persons With Mental Illness

According to the City of Philadelphia's Office of 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

In November 2004, Dr. Arthur C. Evans was appointed the first director of the Department of Behavioral Health and Mental Retardation Services (DBH/MRS). Under the direction of Dr. Evans, the DBH/MRS began the implementation of a system-wide transformation initiative in FY05 to promote the core concepts of recovery, resiliency, self-determination and cultural competence. This progressive, evidence-based approach to service provision was developed with input from a wide variety of stakeholders including persons in recovery, family members and service providers. Efforts to initiate this transformation included a two-day recovery conference, several large community meetings and the creation of a recovery steering committee to guide the implementation process. As a result the position of director of addiction services was created to consolidate and coordinate addiction treatment with the transformation of the Behavioral Health System.

In conjunction with Health Choices reinvestment funds, new residential services were awarded in December 2005 resulting from a DBH/MRS Request for Proposals (RFP). These initiatives were instigated for the development of five new residential programs, totaling 62 beds, for people with co-occurring mental illness and substance-abuse issues.

These new programs will incorporate evidence-based and trauma-informed practices to effectively address the needs of medically challenged single adults, women with children and adolescents who are transitioning out of children's and into the adult system. In conjunction with the new programs, Addiction Services is proposing to expand both the existing Half Way House providers as well as increasing the participation of Recovery Houses in the Behavioral Health system. There is an estimated unmet need for more than 1,445 supportive housing units for this population.

■ Public Housing Residents

As of December 1997, there were 38,316 persons making up 16,989 households in Philadelphia Housing Authority (PHA) conventional and scattered sites housing. PHA units are largely occupied by minority groups of extremely low-income: African Americans make up 93 percent of all PHA residents; Latinos 5 percent and whites 2 percent. Among heads of households, 15 percent receive income from employment; 37 percent receive public assistance and 38 percent receive either Social Security or SSI. More than 73 percent of all PHA households have incomes below $10,000, which is less than 25 percent of the median family income for the Philadelphia area. These findings verify that PHA residents are in need of a variety of services to foster self-sufficiency, including job training, adult basic education, job-readiness programs and case management.

With 48 percent of PHA residents under the age of 18, there is also a clear need for recreational and social programs geared specifically for youth. Day care and Head Start programs benefit children while enabling their parents to participate in job training and employment. More than one-fifth of all PHA heads of households are over the age of 62 and 6 percent over the age of 75, indicating a need for senior centers and services which enable seniors to continue to live independently as they grow older.

As of Feb. 1, 1998, PHA has 1,627 residents who have identified themselves as disabled with possible special needs. Of these residents, 213 are wheelchair users, 829 have mobility limitations, 111 have hearing impairments, 89 are visually impaired and 385 have other disabilities. Of the total accommodation requests 759 have been closed. Also, since 1991, PHA has converted in excess of 555 units to accommodate people with various disabilities.

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

CDBG Yr	Project Name	Developer	Address	NC/Rehab	Complete	Sing/Mult	Units	Access	Mobility	Hear/Vis
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

Adult Services for the City of Philadelphia is within Philadelphia's Division of Social Services--part of the reorganization of City services under the Managing Director's office, started by Mayor John F. Street soon after taking office in January of 2001.

The mission of Adult Services (AS) is to assist homeless individuals and families to move toward independent living and self-sufficiency, and ultimately achieve thriving households in safe and stable housing located in supportive communities. Services provided include: food; shelter; case management; employment and training programs; and assistance in accessing resources, including service-enriched transitional and permanent housing. The primary agents for delivering these services are the Office of Emergency Shelter and Services (OESS) and Riverview Home (a residential facility primarily for single, disabled elderly persons).

The City of Philadelphia's Office of Emergency Shelter and Services (OESS) is the sole public agency dedicated to providing services to individuals and families who are experiencing homelessness in order to assist in their transition to independence and self-sufficiency. To achieve this, OESS provides a variety of services, including prevention and diversion, relocation, short-term shelter placement, case management, referral to alternative housing options, and adult protective services. Over the course of the year, OESS serves approximately 15,000 people.

This section presents a profile of the homeless population in Philadelphia. This profile includes: 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 AS/OESS operates a centralized intake system linked with a computerized management information system, the City of Philadelphia has had access to and can analyze reliable data as far back as 1989. With the assistance of an external contractor, the agency is currently implementing a more sophisticated management information system that increases Adult Services' capability to gather and report reliable data to better support its performance-based management and contracting system and to enhance its efforts to compete for government and private funds. Philadelphia's provision of a continuum of homeless services is supported by HMIS. Every provider who receives federal homeless funding will be required to utilize the HMIS. This 100 percent participation rate will ensure that comprehensive information is collected and reported for each individual accessing the homeless service system. A file is created for every client who enters shelter. This file "follows" each client as he/she moves through the continuum of programs, allowing services to be more continuous over time and through providers. A "dashboard" provides real-time information to managers, supervisors and directors to further ensure that the system is being fully utilized and to better inform key management decisions.

During the 12 months ending Dec. 31, 2005, AS/OESS served 14,581 homeless people (single adults and family members) through its emergency shelter system. Of this number, 8,940 were single adults without children and 5,090 were adults and children in families. Further demographics and other characteristics will be listed later in this section.

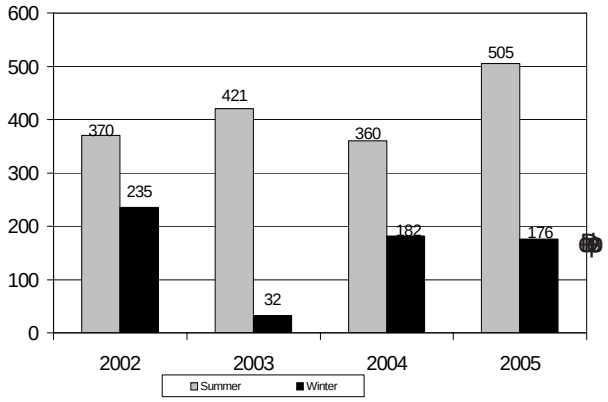
Unsheltered Homeless

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 are done quarterly so that OCC can establish an accurate picture of seasonal fluctuations among homeless populations on the street. Over the 2005 calendar year, OCC conducted four counts: on Jan. 26, 2005, there were 176 people; on May 18, 2005, there were 333 people; on Aug. 17, 2005, there

were 505 people; on Nov. 15, 1005, there were 496 people. Figure 1.6 provides a comparison over the past four 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 (2002-2005)



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 the households who entered the shelter system from Jan. 1, 2005 to Dec. 31, 2005, 83 percent were single adults; 13 percent were single-parent headed households with children; 2 percent were two-parent headed households; and 2 percent were households with more than one adult and no children.

Family Characteristics

For the calendar year ending in 2005, almost 85 percent of the families who entered shelter were single-parent headed households, of which 94 percent were headed by single women. Single fathers were the heads of 79 households. The average number of children per family was two.

Table 1.19 Family Characteristics

Family Type	Percentage	
Single-Parent		85
Single Male-Headed	5	
Single Female-Headed	80	
Two-Parent		15
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 1.20 Age Distribution of Sheltered Population

Age	Percentage
Unaccompanied Youth	0.1
18 - 25	14.5
26 - 45	52.8
46 - 59	27.8
60+	4.7
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 homelessness 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 1.21 Racial Distribution of Heads of Households in Shelter

Race/Ethnicity	Heads of Housholds in Shelter
Black African-American	78.8%
White	12.5%
Asian	1.6%
Black/non-African American	1.7%
Other	0.2%
Refused/No data	5.2%
Total	**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 primary and contributing issues led them to enter the shelter system. Of the 10,785 heads of households seeking shelter during calendar year 2005, 10 percent stated that substance abuse issues contributed to their current episode of homelessness. It is important to state that persons seeking shelter are not required to disclose this information honestly and their responses are not compared to any other source of data.

AS/OESS is continually strengthening its collaboration with the Department of Behavioral Health and Mental Retardation Services (DBH/MRS), which oversees substance abuse treatment programs and mental health services, to ensure that clients receive the services they need. Through collaboration with DBH/MRS, AS/OESS initiated the C-Star program in 2003 to better serve homeless shelter clients with substance abuse issues. The C-STAR program provides immediate and consistent drug screening services to staff working with shelter residents in all 28 long-term shelters. Previously, these services were only available to clients and staff in six long-term shelters. C-STAR allows AS/OESS social workers and shelter provider staff to randomly test any client who 1) self-identifies as a substance abuser; 2) has a history of substance abuse or treatment; or 3) exhibits behavior that suggests substance abuse. If the screening turns up positive, a qualified addictions counselor works with the client to develop a plan to work toward sobriety, including making referrals to treatment programs. As of February 2006, 905 shelter residents had been screened. From July 1, 2003, through March 31, 2005, 2021 people were screened; of those, 38 percent (759) tested positive. Of the group that tested positive, 29 percent (218) entered into treatment or support activities.

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, 45 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. Of the 10,785 heads of households seeking shelter during calendar year 2005, 6 percent stated that mental health issues/depression contributed to their current episode of homelessness.

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

The continued prevalence of low-paying jobs, unemployment, and poverty make many of our city's residents remain vulnerable to the risk of homelessness. Many residents who formerly worked in industrial manufacturing jobs providing living wages are now earning much less in service based jobs. The Philadelphia poverty rate in 2000 was twice that of the nation as a whole (22.9 percent versus 11.3 percent). By 2005, the poverty rate for Philadelphia increased to approximately 25 percent of our residents. The rising cost of housing and health care has made it nearly impossible for many of our neighbors to make ends meet. Approximately 70 percent of Philadelphians with low incomes work for a living but cannot meet their expenses, specifically rent and utilities. To afford a market-rate apartment in Philadelphia, a worker earning minimum wage must work 144 hours a week[1]. Due to this widening gap between income and cost of living, large numbers of Philadelphians can no longer afford safe and secure housing and are therefore seeking housing assistance. Available assistance is far outstripped by the demand for affordable housing which now exceeds 60,000 needed units[2]. Approximately 189 heads of households are on the transitional housing waiting list as of Feb. 8, 2006. This demand is a result of a severe lack of affordable housing stock. Without affordable housing, many Philadelphians and families are only one paycheck away from the experience of homelessness.

■ Nutrition

Each year, the City of Philadelphia receives a grant from the Pennsylvania Department of Agriculture to provide food to emergency shelters, soup kitchens, and food cupboards. For FY07, the grant totals $3.9 million. This grant will be used to purchase food for 1.2 million meals provided by soup kitchens, 6 million meals provided by food cupboards, and 75-80 percent of food provided by the emergency shelters.

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[1] National Low Income Housing Coalition. Out of Reach 2003: America's Housing Wage Climbs. Retrieved on Feb. 14, 2005, from http:www.nlihc.org/oor2003/data.php?getstate=on&getmsa=on&msa%5B%5D=philade.

[2] Culhane, D. & Hillier, A. Closing the GAP: Housing (un)Affordability in Philadelphia. Cartographic Modeling Laboratory, University of Pennsylvania. March, 2003.

Table 1.22 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.

2005 Capacity Emergency Housing Resources (Emergency Shelters)

Provider Name	Facility Name	HMIS			Geo Code	Target Pop.		2005 Year-Round Units/Beds				2005 Other Beds	
		Part. Code	Number of Year-Round Beds			A	B	Family Units	Family Beds	Individual Beds	Total Year-Round	Seasonal	Over-flow/ Voucher
Current Inventory- Emergency Shelter			Ind.	Fam.									
ACTS Christian Transitional Services	ACTS-Master	N	0	0	425451	M		26	90	30	120	0	16
Asociacion Puertorriquenos en Marcha	APM Shelter	N	0	0		FC		7	24	0	24	0	8
Bethesda Project	Bethesda Project	N	0	0		SM		0	0	20	20	60	0
Bethesda Project	Our Brother's Place	A	150	0		SM		0	0	150	150	0	0
Catholic Social Services	Good Shepherd	N	0	0		SM		0	0	12	12	0	0
Catholic Social Services	McAuley House	N	0	0		SF	AIDS	0	0	6	6	0	0
Catholic Social Services	St. John's Hospice	N	0	0		SM	AIDS	0	0	28	28	0	0
Covenant House	Covenant House	N	0	0		M		--	6	39	45	0	0
Darin Moletta	Moletta II	N	0	0		SM		0	0	20	20	0	0
Darin Moletta	Moletta Personal Care	N	0	0		SF		0	0	12	12	0	0
Episcopal Community Services	St. Barnabas	N	0	0		FC		29	100	0	100	0	0
Love and Care	Darlene Morris-616	N	0	0		FC		5	18	0	18	0	0
Love and Care	Darlene Morris-618	N	0	0		FC		5	18	0	18	0	2
Love and Care	Darlene Morris-620	N	0	0		FC		5	18	0	18	0	0
Love and Care	Darlene Morris-622	N	0	0		FC		5	18	0	18	0	7
Adult Services/Office of Emergency Shelter and Services	Fernwood Overflow	A	0	0		FC		0	0	0	0	0	62
Mary Perkins	Perkins-Tioga	A	35	0		SMF		0	0	35	35	0	0
Mt. Airy Bethesda, Inc.	Stenton Family Manor	N	0	0		FC		67	235	0	235	0	0
One Day at a Time	ODAAT-15	A	10	0		SMF		0	0	10	10	0	0
One Day at a Time	ODAAT-17	A	16	0		SM		0	0	16	16	0	0
Parkside Residential Center	Francis House	A	0	72		FC		21	72	0	72	0	0
People's Emergency Center	People's Emergency Center	N	0	0		FC		--	65	0	65	0	0
Resources for Human Development	Ridge Center	A	225	0		SM		0	0	225	225	120	58
Resources for Human Development	Woodstock Family Center	A	10	210		M		60	210	10	220	0	0
Salvation Army	Eliza Shirley	A	50	50		M		14	50	50	100	0	17
Salvation Army	Salvation Army-Red Shield	N	0	0		M		11	38	3	41	0	0
SELF, Inc.	Cecil B. Moore Recreation Center	A	0	0		SM		0	0	0	0	100	50
SELF, Inc.	Finnegan Recreational Center	A	0	0		SM		0	0	0	0	40	5
SELF, Inc.	MLK Recreation Center	A	0	0		SM		0	0	0	0	150	0

Provider Name	Facility Name	HMIS Part. Code	HMIS Number of Year-Round Beds		Geo Code	Target Pop. A	Target Pop. B	2005 Year-Round Units/Beds Family Units	Family Beds	Individual Beds	Total Year-Round	2005 Other Beds Seasonal	Over-flow/ Voucher
Current Inventory- Emergency Shelter			Ind.	Fam.									
SELF, Inc.	SELF-Outley	A	260	0		SM		0	0	260	260	0	0
SELF, Inc.	SELF-Susquehanna	A	22	0		SF		0	0	22	22	0	0
SELF, Inc.	SELF-Day's Inn	A	64	0		SF		0	0	64	64	0	0
The Doe Fund, Inc.	Ready, Willing and Able	A	70	0		SM		0	0	70	70	0	0
Traveler's Aid Society	Kirkbride	A	0	305		FC		87	305	0	305	0	0
Traveler's Aid Society	Lead Relocation Program	N	0	0		FC		11	65	0	65	0	0
Trevor's Campaign	Trevor's Place	N	0	0		FC		17	60	12	72	0	0
Victory Support Services	Victory Support Services	N	0	0		SMF		0	0	24	24	0	0
Women Against Abuse	Emergency Shelter	N	0	0		FC		13	46	0	46	0	0
	TOTALS		**912**	**637**		**TOTALS**		**383**	**1438**	**1118**	**2556**	**470**	**225**
Under Development – Emergency Shelter		Anticipated Occupancy Date											
None.													
						TOTALS		**0**	**0**	**0**	**0**	**0**	**0**
Unmet Need – Emergency Shelter						**TOTALS**		**0**	**0**	**0**	**0**		

1. Total Year Round Individual ES Beds	1118		4. Total Year Round Family ES Beds	1438
2. Individual ES Beds in HMIS	912		5. Family ES Beds in HMIS	637
3. HMIS Coverage Individual ES Beds	81.6%		6. HMIS Coverage Family ES Beds	44.3%

Table 2.11: Transitional Housing Facilities for the Homeless

Provider Name	Facility Name	HMIS Part. Code	HMIS # Yr. Round		Geo Code	Target Pop A	Target Pop B	2005 Year-Round Units/Beds Family Units	Family Beds	Individual Beds	Total Year-Round Beds
Current Inventory- Transitional Housing			Ind	Fam							
1260 HDC	Sheila D. Brown Women's Center	N	0	0	425451	FC	DV	9	27	0	27
AchieveAbility (formerly PCAH)	Appletree	N	0	0		FC		19	76	0	76
AchieveAbility	Haddington Housing	N	0	0		FC		21	73	0	73

Provider Name	Facility Name	HMIS			Geo Code	Target Pop		2005 Year-Round Units/Beds			
		Part. Code	# Yr. Round			A	B	Family Units	Family Beds	Individual Beds	Total Year-Round Beds
Current Inventory- Transitional Housing			Ind	Fam							
Action AIDS / PCAH	Casa Nueva Vida Transitional	N	0	0		M	AIDS	8	19	24	43
ACTS	ACTS Recovery	Z	0	0		SF		0	0	19	19
Adult Services	Lutheran/Prime Initiative	N	0	0		FC		50	200	3	203
Adult Services	Philadelphia Transitional Housing Program (THP)	N	0	0		M		219	1015	16	1031
Adult Services	SELF/TJ Properties	N	0	0		SF		0	0	30	30
ART House	ART House (drug free)	Z	0	0		SM		0	0	16	16
ART House	ART House (methadone)	Z	0	0		SM		0	0	16	16
Asociacion Puertorriquenos en Marcha (APM)	Casa Nueva Vida	N	0	0		SM		0	0	12	12
Bethesda Project	Christian Street Transitional Housing/Sanctuary	N	0	0		SM		0	0	16	16
Bethesda Project	My Brother's House	N	0	0		SM		0	0	20	20
Catholic Social Services	Good Shepherd Program	N	0	0		SM	AIDS	0	0	12	12
Catholic Social Services	MacAuley House	N	0	0		SF	AIDS	0	0	6	6
Catholic Social Services	Mercy Hospice	N	0	0		M		8	20	26	46
Catholic Social Services	Visitation Homes	N	0	0		FC		18	48	0	48
Covenant House	Rights of Passage	Z	0	0		M		1	2	8	10
Dignity Housing	Dignity II	N	0	0		FC		14	46	2	48
Dignity Housing	Dignity III: BOSS	N	0	0		FC		8	28	0	28
Drueding Center	Project Rainbow/Drueding Center	N	0	0		FC		30	81	0	81
Elizabeth Schaeffer Lutheran Housing Coalition	Deborah Place	Z	0	0		M		2	4	1	5
Fresh Start Foundation	Fresh Start I	Z	0	0		SM		0	0	15	15
Fresh Start Foundation	Fresh Start II	Z	0	0		SM		0	0	18	18
Fresh Start Foundation	Fresh Start III	Z	0	0		SMF		0	0	10	10
Fresh Start Foundation	Fresh Start IV – La Casa Latina	Z	0	0		SM		0	0	15	15
Fresh Start Foundation	Fresh Start V	Z	0	0		SM		0	0	17	17
Fresh Start Foundation	Fresh Start VI	Z	0	0		SF		0	0	14	14
Gaudenzia	Gaudenzia Recovery	Z	0	0		SM		0	0	19	19
Gaudenzia	Outreach II (formerly Gaudenzia Transitional Living)	N	0	0		M		13	38	8	46
Gaudenzia / DRC, Inc.	DRC Recovery	Z	0	0		SM		0	0	19	19
Germantown YMCA	Penn Free	N	0	0		SM		0	0	45	45

Provider Name	Facility Name	HMIS			Geo Code	Target Pop		2005 Year-Round Units/Beds			
		Part. Code	# Yr. Round			A	B	Family Units	Family Beds	Individual Beds	Total Year-Round Beds
Current Inventory- Transitional Housing			Ind	Fam							
HELP Philadelphia	HELP Philadelphia Transitional	N	0	0		FC		50	200	0	200
Horizon House	Supports to Achieve Self-Sufficiency	N	0	0		SMF		0	0	20	20
Impact Services	Homebase	N	0	0		SMF	VETS	0	0	62	62
Impact Services	Independence Zone	Z	0	0		SMF	VETS	0	0	4	4
Impact Services	Veterans Shared Housing Initiative	N	0	0		SM	VETS	0	0	24	24
Methodist Services for Children and Families	Bridge House	N	0	0		SF		0	0	32	32
Min Sec, Inc.	MinSec – York	Z	0	0		SM		0	0	18	18
Northwest Philadelphia Interfaith Hospitality Network	Interfaith Hospitality Network Host Congregations	Z	0	0		FC		5	17	0	17
Office of Mental Health	BHSP	Z	0	0		SMF		0	0	53	53
Office of Mental Health	CRR	Z	0	0		SMF		0	0	320	320
Office of Mental Health	ICRR	Z	0	0		SMF		0	0	85	85
Office of Mental Health	PDR	Z	0	0		SMF		0	0	303	303
Office of Mental Health	RITA	Z	0	0		SMF		0	0	35	35
Office of Mental Health	RTFA (formerly RINT)	Z	0	0		SMF		0	0	36	36
Office of Mental Health	SHLT – safe havens	Z	0	0		SMF		0	0	120	120
One Day At A Time (ODAAT)	ODAAT – CODAAP House	Z	0	0		SM		0	0	13	13
ODAAT	ODAAT – Transitional	N	0	0		SMF		0	0	46	46
Opportunities Industrialization Center	New Urban Visions	N	0	0		SM		0	0	40	40
Overington House	Overington House	N	0	0		FC		13	31	0	31
People's Emergency Center (PEC)	PEC Transitional	N	0	0		M		11	38	0	38
PEC	Rowan House	N	0	0		FC		26	75	0	75
Philadelphia Health Management Corporation	Bridges Step-Down	N	0	0		M		14	35	16	51
Potters House Mission	Potters House	N	0	0		FC		3	15	0	15
Project H.O.M.E.	St. Columba's	N	0	0		SM		0	0	40	40
Project H.O.M.E.	St. Elizabeth's Recovery	N	0	0		SM		0	0	7	7
Project H.O.M.E.	Women of Change	N	0	0		SF		0	0	25	25
Resources for Human Development (RHD)	Always Have A Dream	N	0	0		SM		0	0	45	45

Provider Name	Facility Name	HMIS Part. Code	HMIS # Yr. Round Ind	HMIS # Yr. Round Fam	Geo Code	Target Pop A	Target Pop B	2005 Year-Round Units/Beds Family Units	Family Beds	Individual Beds	Total Year-Round Beds
Current Inventory- Transitional Housing											
RHD	Womanspace	N	0	0		SF		0	0	10	10
Safetynet Foundation	Safety Net	Z	0	0		SM		0	0	16	16
Salvation Army	Ivy/Bridge House	N	0	0		SF		0	0	24	24
SELF, Inc.	Charles Simpkins Recovery House	Z	0	0		SF		0	0	25	25
SELF, Inc.	SELF Stepdown	Z	0	0		SM		0	0	12	12
SELF, Inc.	SELF, Inc. Transitional Housing	Z	0	0		SMF		0	0	20	20
Straight, Inc.	Straight I	Z	0	0		SM		0	0	12	12
Straight, Inc.	Straight II	Z	0	0		SM		0	0	15	15
Traveler's Aid	Families in Transition	N	0	0		FC		25	100	0	100
Traveler's Aid	Melville Way	N	0	0		FC		8	80	0	80
Women Against Abuse	Sojourner House	N	0	0		FC	DV	12	46	0	46
	TOTALS		**0**	**0**		**TOTALS**		**587**	**2314**	**1885**	**4199**
Under Development - Transitional Housing		Anticipated Occupancy Date									
Mental Health Association of Southeastern Pennsylvania	House of Friends	12/06				SMF		0	0	18	18
Valley Youth House	Philadelphia Transitional Support Project	6/05				M		10	20	50	70
						TOTALS		**10**	**20**	**68**	**88**
Unmet Need – Transitional Housing						**TOTALS**		**49**	**89**	**101**	**190**

1. Total Year Round Individual TH Beds	1885		4. Total Year Round Family TH Beds	2314
2. Individual TH Beds in HMIS	0		5. Family TH Beds in HMIS	0
3. HMIS Coverage Individual TH Beds	0%		6. HMIS Coverage Family TH Beds	0%

Table 2.12 Permanent Housing Facilities for the Homeless

Provider Name	Facility Name	HMIS			Geo Code	Target Pop		2005 Year-Round Units/Beds			
		Part. Code	# Yr. Round			A	B	Family Units	Family Beds	Individual /CH Beds	Total Year-Round Beds
Current Inventory- Permanent Supportive Housing			Ind	Fam							
1260 HDC	4th Street ACCESS	N	0	0	425451	SMF		0	0	24/5	24
1260 HDC	Arch Scattered-Site Leasing	N	0	0		SMF		0	0	10/2	10
1260 HDC	Capacity Building Grant	N	0	0		M		2	7	2/0	9
1260 HDC	Center West (Center)	N	0	0		M		2	7	5/1	12
1260 HDC	Center West (West)	N	0	0		M		4	14	6/1	20
1260 HDC	Inglis Accessible Housing Initiative	N	0	0		SMF		0	0	11/2	11
1260 HDC	Monument Village	N	0	0		M		33	116	27/5	143
1260 HDC	New Keys S+C	N	0	0		SMF		0	0	35/35	35
1260 HDC	Preston (ACCESS)	N	0	0		M		1	4	6/1	10
1260 HDC	Reed (ACCESS)	N	0	0		SMF		0	0	18/4	18
1260 HDC	SAFE-scattered site	N	0	0		FC		30	105	0/0	105
1260 HDC	SPC I / VII	N	0	0		M		50	175	26/5	201
1260 HDC	SPC III	N	0	0		M		20	70	40/8	110
1260 HDC	SPC VI	N	0	0		SMF		0	0	20/4	20
1260 HDC	SPC VIII	N	0	0		SMF		0	0	20/4	20
1260 HDC	Thompson Street	N	0	0		SMF		0	0	20/4	20
1260 HDC	Walnut (ACCESS)	N	0	0		SMF		0	0	15/3	15
AchieveAbility (formerly PCAH)	Avondale (Spring Str.) Housing	N	0	0		FC		18	63	0/0	63
AchieveAbility	Haddington II	N	0	0				28	98	0/0	98
AchieveAbility	Ruby Housing	N	0	0		FC		11	39	0/0	39
AchieveAbility	Scattered Site Rentals	N	0	0		FC		13	45	0/0	45
AchieveAbility	Von Louhr Apartments	N	0	0		FC		25	88	0/0	88
AchieveAbility	Woodcrest	N	0	0		FC		11	34	0/0	34
Action AIDS/PCAH	Casa Nueva Vida Permanent	N	0	0		M	AIDS	2	8	4/0	12
APM	Proyecto Escalera	N	0	0		SMF	AIDS	0	0	24/0	24
APM	Hogar de Esperanza	N	0	0		M	AIDS	20	70	0/0	70
APM	Proyecto Hogareno	N	0	0		M		13	46	10/0	56
Bethesda Project	Bainbridge SRO	N	0	0		SM		0	0	30/30	30
Bethesda Project	Dominic House	N	0	0		SMF		0	0	7/7	7

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

Provider Name	Facility Name	HMIS			Geo Code	Target Pop		2005 Year-Round Units/Beds			
		Part. Code	# Yr. Round			A	B	Family Units	Family Beds	Individual /CH Beds	Total Year-Round Beds
Current Inventory- Permanent Supportive Housing			Ind	Fam							
Bethesda Project	Mary House	N	0	0		SM		0	0	4/4	4
Bethesda Project	North Broad Street (aka Brown Street) SRO	N	0	0		SMF		0	0	49/49	49
Bethesda Project	Spruce Street	N	0	0		SF		0	0	16/16	16
Calcutta House	Independence Place (II)	N	0	0		SMF	AIDS	0	0	6/0	6
Calcutta House	Serenity Court (Hospice/III)	N	0	0		SMF	AIDS	0	0	9/0	9
COMHAR	COMHAR SIL	N	0	0		SMF		0	0	42/0	42
COMHAR	COMPASS	N	0	0		SMF	AIDS	0	0	21/0	21
Covenant House	Rights of Passage Apartment Living	N	0	0		SMF		0	0	6/0	6
Dignity Housing	Dignity Core	N	0	0		M		27	106	8/0	114
Dignity Housing	Enhanced Services Project	N	0	0		M		51	170	8/0	178
Family Planning Council	Circle of Care/Friends Rehab Housing	N	0	0		M	AIDS	16	56	0/0	56
Friends Rehabilitation Program (FRP)	SPC VI	N	0	0		M	AIDS	6	21	4/0	25
FRP	SPC VI-Sarah Allen	N	0	0		SF	AIDS	2	7	0/0	7
FRP	Sarah Allen SRO	N	0	0		SF		0	0	23/0	23
FRP	SPC III	N	0	0		M	AIDS	12	42	2/0	44
FRP	Lombard Residence	N	0	0		SMF	AIDS	0	0	15/0	15
FRP / Calcutta	Scattered site leasing	N	0	0		M	AIDS	0	6	10/0	16
Germantown YMCA	Germantown YMCA	N	0	0		SM		0	0	83/0	83
Grosse & Quade Mgmt. Company	Hancock Manor	N	0	0		FC		14	41	0/0	41
Horizon House	Home First	N	0	0		SMF		0	0	70/70	70
Horizon House	Permanent Housing Initiative	N	0	0		SMF		0	0	29/0	29
Horizon House	New Keys	N	0	0		SMF		0	0	25/25	25
Office of Mental Health (OMH)	Community Living (CLA)	Z	0	0		SMF		0	0	53/0	53
OMH	Geriatric	Z	0	0		SMF		0	0	93/0	93
OMH	SHP	Z	0	0		SMF		0	0	164/0	164
OMH	SILC	Z	0	0		SMF		0	0	18/0	18
OMH	Supported Independent Living	Z	0	0		SMF		0	0	182/0	182
People's Emergency Center (PEC)	Imani Homes I	N	0	0		FC		24	126	0/0	126
PEC	Imani Homes II	N	0	0		FC		6	30	0/0	30

Provider Name	Facility Name	HMIS			Geo Code	Target Pop		2005 Year-Round Units/Beds			
		Part. Code	# Yr. Round			A	B	Family Units	Family Beds	Individual /CH Beds	Total Year-Round Beds
Current Inventory- Permanent Supportive Housing			Ind	Fam							
PEC	Imani Homes III	N	0	0		FC		6	32	0/0	32
PEC	Partnership Homes	N	0	0		FC		17	63	0/0	63
PEC	People's Emergency Center	N	0	0		FC		9	40	0/0	40
Phila. Housing Authority (PHA)	Family Unification	Z	0	0		FC		350	1225	0/0	1225
PHA	Good Neighbors Make Good Neighborhoods/Blueprint	Z	0	0		FC		182	637	0/0	637
Philadelphia Veterans Multi-Service & Education Center	Veterans Freedom Gate	N	0	0		SMF	VETS	0	0	30/0	30
Project H.O.M.E.	1515 Fairmount Avenue	N	0	0		SMF		0	0	48/19	48
Project H.O.M.E.	1523 Fairmount Avenue	N	0	0		SMF		0	0	6/2	6
Project H.O.M.E.	Hope Haven I SPC	N	0	0		SM		0	0	10/6	10
Project H.O.M.E.	Hope Haven II SPC	N	0	0		SM		0	0	10/5	10
Project H.O.M.E.	In Community/The Crossing	N	0	0		SMF		0	0	32/17	32
Project H.O.M.E.	Kairos House	N	0	0		SMF		0	0	36/31	36
Project H.O.M.E.	Rowan Homes I	N	0	0		FC		8	64	0/0	64
Project H.O.M.E.	Rowan Homes II	N	0	0		FC		31	186	0/0	186
RHD	Endow-a-Home	N	0	0		FC		45	158	0/0	158
RHD	Project Advantage	N	0	0		SF		0	0	12/0	12
Salvation Army	Mid-City YWCA	N	0	0		M		12	24	48/0	72
Salvation Army	Reed House SRO	N	0	0		SMF		0	0	66/0	66
Tenants' Rental Assistance Corp. (TRAC)	Reunification Pathways	N	0	0		FC		15	53	0/0	53
TRAC	SPC XI Efficiencies	N	0	0		SMF	AIDS	0	0	25/0	25
TRAC	SPC XI Mental Health	N	0	0		M	AIDS	5	10	20/0	30
TRAC	SPC XI Reunification	N	0	0		FC		46	168	0/0	168
TRAC	SPC IV Drug & Alcohol	N	0	0		M	AIDS	5	15	20/0	35
Travelers Aid	FIT Followup I	N	0	0		FC		5	20	0/0	20
Travelers Aid	Chestnut Manor	N	0	0		SMF		0	0	10/0	10
Volunteers of America	Station House	N	0	0		SMF		0	0	108/0	108

Provider Name	Facility Name	HMIS Part. Code	HMIS # Yr. Round Ind	HMIS # Yr. Round Fam	Geo Code	Target Pop A	Target Pop B	2005 Year-Round Units/Beds Family Units	Family Beds	Individual /CH Beds	Total Year-Round Beds
Current Inventory- Permanent Supportive Housing			Ind	Fam							
Women's Community Revitalization Project (WCRP)	6th and Montgomery	N	0	0		FC		20	70	0/0	70
WCRP	Karen Donnally Townhomes (formerly 4th and Diamond)	N	0	0		FC		32	112	0/0	112
	TOTALS		0	0		**TOTALS**		**1229**	**4471**	**1804/365**	**6252**
Under Development – Permanent Supportive Housing		Anticipated Occupancy Date									
1260 HDC	CTT SPC-scattered site	10/05				SMF		0	0	20/20	20
1260 HDC	Pennsgrove/Powelton Heights	10/06				SMF		0	0	10/0	10
AchieveAbility	Cecil Housing	1/07				FC		11	42	0/0	42
Gaudenzia	Tioga Arms	4/06				M		22	77	12/0	89
Germantown Settlement	A Step Ahead	5/06				FC		12	44	0/0	44
Methodist	Fresh Start	1/06				M		6	12	5/0	17
PEC	Imani II -- leasing	12/05				FC		1	5	0/0	5
PEC	Imani Homes IV	8/05				FC		8	50	0/0	50
PEC	Imani Homes V	7/06				FC		11	60	0/0	60
PEC	Cloisters III (formerly Imani Homes VI)	12/06				FC		10	35	0/0	35
RHD	Tioga Manor	6/06				M		3	6	8/0	14
Travelers Aid	FIT Followup II	1/06				FC		12	48	0/0	48
Women of Excellence	Project Restoration	9/06				SF		0	0	14/14	14
WCRP	New Neighbors	8/05				FC		18	70	0/0	70
						TOTALS		**114**	**449**	**69/34**	**518**
Unmet Need – Permanent Supportive Housing						**TOTALS**		**1463**	**5119**	**1580/750**	**6699**

1. Total Year Round Individual PSH Beds	1804		4. Total Year Round Family PSH Beds	4471
2. Individual PSH Beds in HMIS	0		5. Family PSH Beds in HMIS	0
3. HMIS Coverage Individual PSH Beds	0%		6. HMIS Coverage Family PSH Beds	0%

Minority Benefit

It is impossible to predict in advance exactly who will benefit from any project, since many programs are client-driven, and in others, homebuyers or renters are not selected in advance of project completion. 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 32 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. HUD does not recognize Hispanic or Latino as a racial reporting category. Many Latinos are reported under the category "other/more than one race."

Heater Hotline

Year 31, 1st Two Quarters - Service calls completed:

Race	Number	Percentage
White	186	9%
Black	1,832	83%
Asian	17	<1%
Native American	0	0%
Other/more than one race	188	9%
Total	**2,229**	

Basic Systems Repair Program - Tier I

Year 31, 1st Two Quarters - Cases completed:

Race	Number	Percentage
White	61	15%
Black	317	75%
Asian	2	<1%
Native American	0	0%
Other/more than one race	43	11%
Total	**423**	

Basic Systems Repair Program - Tier II

Year 31, 1st Two Quarters - Cases completed:

Race	Number	Percentage
White	96	10%
Black	737	77%
Asian	2	1%
Native American	1	<1%
Other/more than one race	125	13%
Total	**961**	

Housing Counseling

Year 31, 1st Two Quarters - Counseling sessions provided:

Race	Number	Percentage
White	562	13%
Black	2,668	62%
Asian	118	3%
Native American	0	<0%
Other/more than one race	963	22%
Total	**4,311**	

Settlement Assistance Program

Year 31, 1st Two Quarters - Grants provided:

Race	Number	Percentage
White	57	12%
Black	283	61%
Asian	15	3%
Native American	0	<0%
Other/more than one race	108	23%
Total	**463**	

Neighborhood-Based Rental Housing

Year 31, 1st Two Quarters - Tenants at initial lease up:

Race	Number	Percentage
White	63	14%
Black	311	68%
Asian	2	<1%
Native American	2	<1%
Other/more than one race	80	18%
Total	**458**	

Neighborhood-Based Homeownership
Year 31, 1st Two Quarters - Homebuyers:

Race	Number	Percentage
White	2	11%
Black	0	0%
Asian	12	67%
Native American	0	0%
Other/more than one race	4	22%
Total	**18**	

Homeownership Rehabilitation Program (HRP)
Year 31, 1st Two Quarters: Homebuyers:

Race	Number	Percentage
White	0	0%
Black	17	94%
Asian	1	6%
Native American	0	0%
Other/more than one race	0	0%
Total	**18**	

PHIL Loan Program
Year 31, 1st Two Quarters - Loans settled:

Race	Number	Percentage
White	25	40%
Black	34	52%
Asian	1	<1%
Native American	3	5%
Other/more than one race	3	5%
Total	**66**	

Housing Opportunities for Persons With AIDS
Year 31* - Persons housed through rental assistance, emergency grants or residence in a facility:

Race	Number	Percentage
White	177	20%
Black	651	73%
Asian	3	<1%
Native American	60	7%
Total	**891**	

Ethnicity	Number	Percentage
Hispanic	115	13%
Non-Hispanic	776	87%
Total	**891**	

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

Percentages may not add to 100% due to rounding.

Lead-Based Paint Hazards

While old houses in general contain lead, deteriorated old houses are 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)
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

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