City of Philadelphia and the Philadelphia Housing Authority

**Assessment of Fair Housing** 

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# Section I. Cover Sheet

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ì.	Submit	ter member	s (if applies	ible):	N/A					
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	Mayor.	City of Phil	ladelphia	any		(Signature)	12/2	1/6 (Date)		
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\_\_(Signature) \_\_\_\_\_\_(Date)

# Section II. Executive Summary

## **Executive Summary**

The federal Fair Housing Act prohibits housing-related discrimination because of race, color, religion, sex, familial status, national origin or disability. The U. S. Department of Housing and Urban Development (HUD) and the agencies that receive HUD funding to implement its programs – such as the City of Philadelphia and the Philadelphia Housing Authority (PHA) – must not discriminate, and must also use those programs to affirmatively further fair housing.

To implement that charge, HUD adopted an Affirmatively Furthering Fair Housing (AFFH) rule on July 16, 2015 and issued a Rule Guidebook on December 31, 2015. The AFFH rule requires fair housing planning, the first step of which is completing an Assessment of Fair Housing (AFH).

Both the City and PHA are required to prepare the AFH, although on different schedules. However, to comprehensively assess fair housing conditions and needs in Philadelphia, the City and PHA agreed to prepare a joint AFH.

While PHA and the City have worked together on projects in the past, the AFH represents the first collaboration around fair housing planning. It is also an important step toward coordination of housing and community development programs and projects.

The City and PHA are pleased to submit their Assessment of Fair Housing to HUD for review.

The draft AFH was the result of significant research and data analysis, as well as a robust community engagement process that included:

- Upfront planning efforts to shape the community engagement strategy that, in addition to the City and PHA, included the regional HUD Office and a HUD-supported technical assistance team
- A survey, available online and on paper in both English and Spanish, that was completed by more than 5,000 residents, including more than 1,000 PHA residents
- Five community focus groups around the city, including one in Spanish and one geared toward people with disabilities
- Three "Resident Roundtables" for PHA residents that provided information on fair housing requirements and opportunities for resident input
- Three stakeholder meetings at which professionals working in fields that affect fair housing, affordable housing and equal opportunity offered information and recommendations

The final version is informed by additional public input, including:

- Three public hearings
- A second Spanish-language focus group
- Seven meetings with stakeholders to review and refine the AFH's goals and strategies
- More than 120 unduplicated comments received through the public comment process

That public input has informed each of the 11 goals outlined in the final AFH.

The foundation of the AFH is a wealth of data on housing, employment, transportation, education and other issues. HUD provided data in maps and tables, local experts provided additional data and mapping, and City and PHA staff identified relevant external research

Armed with resident input and detailed data analysis, the City and PHA examined

- Segregation and Integration
- Racially and Ethnically Concentrated Areas of Poverty
- Disparities in Access to Opportunities, such as
  - Education
  - Employment
  - Transportation
  - Poverty
  - Environment and Health
- Disproportionate Housing Needs
- Publicly Supported Housing
- Disability and Access
- Fair Housing Enforcement

As they examined these issues, the City and PHA considered contributing factors such as community opposition, displacement, public and private investment, discrimination, zoning and others.

Based on the feedback received through the public comment process, in particular from extensive meetings with stakeholders, the City and PHA identified 11 broad goals - along with 52 specific strategies - in this final AFH. The goals and strategies provide a framework for action to address fair housing issues in the coming years including efforts to be undertaken by the City, PHA and a wide range of community stakeholders. The AFH goals are:

Based on the feedback received through the public comment process, in particular from meeting with stakeholders, the City and PHA adjusted the goals and made significant revisions to the strategies. The final AFH includes 11 goals supported by 52 strategies. The goals are:

Enhance and expand resident mobility for voucher holders. This goal focuses on supporting PHA Housing Choice Voucher-holders who wish to find housing and other opportunities outside their current neighborhoods, particularly in high-opportunity areas.

Preserve existing affordable rental housing. This goal focuses on expanding programs and investments to prevent the loss of affordable rental units, especially in appreciating markets.

Develop new affordable rental housing opportunities. This goal focuses on expanding efforts to use public funds and policies and to leverage private investment to create new affordable rental housing opportunities.

Preserve existing affordable homeownership. This goal focuses on expanding efforts to invest in rehabilitation loans, foreclosure prevention and other efforts to prevent the loss of affordable homeownership.

Develop new affordable homeownership opportunities. This goal focuses on expanding efforts to create new affordable homeownership units.

Expand accessible and affordable housing for persons with disabilities. This goal focuses on expanding efforts to use public funds and leverage private investment to expand the supply of accessible, affordable housing and to remove barriers to accessibility in existing housing.

Expand permanent housing for homeless and special needs populations. This goal focuses on enhancing a broad array of efforts to provide permanent housing, including permanent supportive housing, for formerly homeless and special needs populations.

Ensure open access to all housing resources and programs. This goal focuses on expanding efforts to address the needs of people with Limited English Proficiency and people experiencing difficulty accessing affordable housing.

Expand fair housing outreach, education and enforcement. This goal focuses on engaging with fair housing advocates to better educate public agency staff, nonprofit partners and private landlords; providing support for tenants and homeowners facing fair housing issues; improving housing quality; and increasing capacity to enforce fair housing policies.

Use a coordinated approach to invest in struggling communities. This goal focuses on expanding place-based efforts to improve education, reduce vacancies, expand public amenities and address other challenges in neighborhoods currently not sharing in the City's growth.

Address the education, economic and income needs of people and neighborhoods. This goal focuses on investing in and supporting anti-poverty, economic development and educational programs that develop resident self-sufficiency and increase economic opportunity.

Achieving these goals will be a challenge in light of severe funding constraints. Both the City and PHA have experienced drastic reductions in federal funding over the past decade, and the new AFH requirements are not accompanied by any additional funding.

At the same time, however, there is a commitment to creatively use the limited funding that is available - including housing and other funds - to create opportunities in communities of choice. Both the City and PHA will also leverage private funds to create new opportunities.

The goals defined in the AFH represent a critical step toward increased fair housing opportunities. The AFH will inform the City's Consolidated Plan and PHA's Moving to Work plan. The goals will form the basis for the City's Annual Action Plan.

Throughout this process, the City and PHA remain committed to community participation. The AFFH rule envisions an ongoing dialogue between the public and recipients of HUD funds. The City and PHA look forward to continuing the AFFH conversation with Philadelphians over the next five years.

# Section III. Community Participation Process

## **Community Participation Process**

Describe outreach activities undertaken to encourage and broaden meaningful community participation in the AFH process, including the types of outreach activities and dates of public hearing or meetings. Identify media outlets used and include a description of efforts made to reach the public, including those representing populations that are typically underrepresented in the planning process such as persons who reside in areas identified R/ECAPs, persons who are limited English proficient (LEP), and persons with disabilities. Briefly explain how these communications were designed to reach the broadest audience possible. For PHAs, identify your meetings with the Resident Advisory Board.

The City of Philadelphia (through the Division of Housing and Community Development) and the Philadelphia Housing Authority (PHA) implemented a wide-ranging strategy to inform residents of the Affirmatively Furthering Fair Housing process and to gather input from residents on housing and opportunity issues. Over the course of 10 weeks prior to the release of the draft Assessment of Fair Housing, DHCD and PHA

- Created and updated informational web pages about AFFH
- Conducted a survey that received more than 5,000 responses
- Contacted 45 community groups to seek assistance distributing paper versions of the survey to residents
- With the assistance of the Neighborhood Advisory Committee program, held five community focus groups to get more individualized responses from residents, including Spanish-speaking residents and persons with disabilities
- Met with stakeholders to discuss the challenges and opportunities of organizations supporting housing and community development, providing services, and promoting and enforcing fair housing
- Conducted three meetings with PHA resident leadership to review and discuss AFH issues and priorities
- Used social and traditional media to promote the public engagement process

DHCD began engaging the public by creating two Affirmatively Furthering Fair Housing pages on its website, one in English (July 19, 2016) and one in Spanish (August 1, 2016), the language spoken by the most Limited English Proficient residents of Philadelphia. An AFFH graphic and links to the AFFH pages were added to the DHCD home page. Screen shots of the pages are in Appendix E. DHCD sought to promote the page via Twitter, tweeting in both English and Spanish. (Because there was virtually no engagement with the Spanish tweet DHCD did not use this strategy in later AFFH efforts.)

PHA created an AFH page on its website, which included links to HUD guidelines, to the DHCD website and the AFFH pages and maps described below, and to the English and Spanish versions of the online AFH survey, also described below.

On August 10, 2016, DHCD added to its website a link to an AFFH survey along with accompanying copy, again in both English and Spanish. (See below for specific survey information.) DHCD prominently displayed the surveys on its home page in the What's New section and by placing survey graphics in the first two slides of its home page slide show. Screen shots of the home page slider are in Appendix E.

On August 16, 2016, DHCD added AFFH maps to its website so that visitors could examine housing and other conditions in Philadelphia and measure the impact of those conditions on protected classes. The maps were prepared using HUD-provided data and with assistance from the HUD-provided technical assistance organizations.

The maps, with legends in both English and Spanish, measured eight conditions - subsidized rental units; housing cost or quality problem; homeownership rate; school quality; labor market contribution; transit usage; poverty and air quality. Next to those maps for easy comparison were maps depicting concentrations of protected classes - African-American Population; Asian American Population; Hispanic/Latino Population; Foreign-Born Population; Families with Children and Disabled Population. As with the other AFFH updates to the website DHCD placed information about the maps prominently on its home page in the What's New section and in the slide show and tweeted that it was available. Screen shots of the maps pages are in Appendix E. The maps in English are in Appendix E and the maps in Spanish are in Appendix E.

DHCD and the technical assistance team prepared the maps to make the HUD-provided data more accessible to a general audience. However, during the community participation process two organizations requested that more data and raw data be made available. DHCD responded by placing links to the HUD data on its website and referring to those links on the home page, on the AFFH page and on the maps page in both English and Spanish. Those pages went live on October 3 in English and on October 6 in Spanish. A screen shot of the home page is in Appendix E.

DHCD and PHA implemented a three-tiered strategy to encourage and broaden meaningful community participation and input in the AFH process.

The broadest public participation was sought through a survey that was made available on line, through community-based organizations and at PHA locations. DHCD led promotion of the online survey and outreach through the community groups with which it regularly interacts, while PHA focused on obtaining survey responses from its residents.

The survey was developed by Success Measures at NeighborWorks America, supported by funding from LISC. HUD TA provider the Lawyers Committee for Civil Rights Under Law reviewed a draft of the survey. Success Measures and city staff field tested the survey at a community organization and edited the questions based on feedback from the residents who completed the test survey.

Links to the survey, which was available in both English and Spanish versions, were posted on the DHCD and PHA websites on August 10, 2016, with a completion date of August 31, 2016. Use of a deadline is common in conducting on line surveys so as to encourage immediate completion of the survey by those who visit the survey page. The survey in English and Spanish is in Appendix E.

To promote the online survey, DHCD tweeted multiple times and encouraged organizations that follow DHCD to retweet or to tweet on their own. Over the course of the 21 days DHCD actively promoted the survey, 61 organizations tweeted or retweeted survey information to a combined audience of 334,000 followers. (Note that some followers are likely to be following more than one organization.) Among those retweeting were a reporter from the region's all-news station, the editor of Philadelphia Magazine, and two members of City Council, including the Council President. See Appendix E for a list of the agencies and people who tweeted and retweeted and samples of the tweets and retweets.

In addition, DHCD joined Nextdoor, an online community geared toward individual Philadelphia neighborhoods. By posting notice of the survey DHCD reached approximately 34,000 people. See Appendix E for DHCD's Nextdoor post.

Other electronic outreach included a DHCD email via Constant Contact to 1,155 individuals and organizations, an email to all 30,000 City employees, and electronic promotion from stakeholders such as the Philadelphia Association of CDCs, Philadelphia Corporation for Aging and the Philadelphia Redevelopment Authority. See Appendix E for examples.

DHCD sought to use traditional media to generate interest in and traffic to the on line survey. DHCD successfully scheduled an editorial board with the Philadelphia Tribune, a non-daily paper that focuses on issues of importance to the African-American community. The Tribune published a news story based on that editorial board meeting on August 16 (see Appendix E for copy).

DHCD sought to engage residents at the neighborhood level by distributing a press release to the city's neighborhood weekly newspapers on August 4 (see Appendix E for release). DHCD does not know how many weekly papers published a story related to the survey.

DHCD also sought coverage from Al Dia, a Spanish-language weekly newspaper. A meeting between Frederick S. Purnell, Sr., the City's Deputy Director for Housing and Community Development, and an Al Dia reporter was scheduled for August 11, but the reporter did not show. Attempts to reschedule the meeting were unsuccessful.

DHCD also reached out to WURD, a radio station with a large African-American audience, to attempt to schedule an appearance on WURD's morning program. Those efforts were unsuccessful.

DHCD recognized that not every Philadelphian has a computer at home and that some access computers at libraries and at neighborhood-based computer labs. To reach that population DHCD developed fliers to be posted over public computer terminals in those locations. DHCD provided those fliers to the Free Library of Philadelphia for posting in its 54 branches and to the Mayor's Commission on Literacy, which manages 79 KEYSPOT community computer labs.

As of August 31, when DHCD stopped promoting the survey, more than 3,400 surveys had been completed on line.

DHCD and PHA understand that many Philadelphians cannot access an online survey either at home or through a computer lab. Accordingly, paper surveys - in both English and Spanish - were made available.

To distribute the paper surveys into neighborhoods, DHCD reached out to 45 community organizations for assistance (see Appendix E for outreach letter and organizations contacted.) Each organization was mailed 25 paper surveys and an addressed, stamped envelope in which to return them to DHCD. Organizations serving the Hispanic community were provided with both English and Spanish versions of the survey.

In addition to providing English and Spanish surveys, DHCD reached out to organizations serving the Chinese, Vietnamese, Russian and Cambodian communities for assistance obtaining input from LEP residents speaking those languages. DHCD received surveys from the Philadelphia Chinatown Development Corp. It does not know the extent to which the other organizations engaged the communities they serve. Community organizations returned more than 500 completed paper surveys to DHCD.

PHA led the effort to encourage PHA residents to complete electronic and paper surveys. The citywide PHA Resident Advisory Board, supported by PHA's Community Operations and Resident Development Department, organized efforts around the city - including door-to-door canvassing - to encourage residents to complete the survey.

Fifty-three on line survey respondents said 'yes' to the question of whether they rented from PHA, and 29 on line respondents said 'yes' to the question of whether their rent had been paid by a Housing Choice Voucher in the past five years. PHA residents completed more than 1,100 paper surveys, which PHA delivered to DHCD for entry into a separate survey collector.

Between the online survey, the paper surveys distributed and collected by community groups and the paper surveys distributed and collected by PHA, 5,245 surveys were completed. Of those, 49 were completed in Spanish. (See below for discussion of this low Spanish-language participation rate.) See Appendix E for a summary of survey results.

Residents in every ZIP code in the city completed surveys, including those containing R/ECAP areas. More than 900 surveys came from residents in ZIP codes with significant R/ECAP areas.\*

The survey also provided a means to keep residents engaged as the AFH process moves forward. Respondents could provide their emails so that they could be apprised as to when the report based on their responses was made public, and more than 2,350 respondents provided emails.

In an online or paper survey the respondent can only answer the questions asked by choosing from the answers offered. To get a deeper sense of the individual experiences of Philadelphia residents, DHCD and PHA conducted five focus groups.

Led by professional facilitators, the focus groups sought input from residents throughout the city, including Spanish-speaking residents and residents with disabilities. To recruit participants for these focus groups, DHCD used leaders from its Neighborhood Advisory Committees to identify and initially reach out to potential attendees. DHCD worked with the Planning Commission's Citizen Planning Institute to offer graduates of that program the opportunity to participate. PHA recruited residents of public housing to participate. For the Spanish-language focus group DHCD reached out, through the facilitator, to organizations serving the Hispanic community, and DHCD engaged Liberty Resources, a Center for Independent Living (CIL) in Philadelphia, to both host and recruit for the focus group for people with disabilities.

DHCD, PHA and advocates within the Latino community were disappointed with the focus group conducted in Spanish. The number of participants, the structure of the focus group and other factors produced more of a question and answer session than a true focus group.

DHCD and PHA therefore worked with representatives of the Latino community to gather further resident input through a second Spanish-language focus group. On Nov. 1 representatives of DHCD

<sup>\*</sup> ZIP codes and R/ECAP areas do not align exactly. This figure was derived by totaling surveys from ZIP codes with significant R/ECAP areas. Surveys from ZIP codes with very small portions of R/ECAP areas were not included.

and PHA met with representatives of the Latino community to begin to plan the focus group. DHCD and PHA drafted a Request for Proposals for a focus group facilitator who could conduct the focus group in Spanish, and incorporated feedback from the Latino representatives. After a facilitator was selected, DHCD, PHA and the Latino representatives first met amongst themselves to identify the core issues the focus group should cover and then met with the facilitator to review the project and to prepare for the focus group. The focus group took place on Dec. 1.

#### **Focus Group Recruitment**

DHCD employed grassroots strategies to identify and recruit participants in its community focus groups. It engaged its Neighborhood Advisory Committees, or NACs. NACs are community-based nonprofits that lead and engage neighborhood residents around housing and community development issues. A map listing the NACs, their neighborhood coverage areas and their relation to R/ECAP areas is on the next page.

DHCD worked with the Citizens Planning Institute (CPI) to invite its program graduates to attend. CPI is the education and outreach arm of the Philadelphia City Planning Commission. CPI's seven-week course empowers residents to take a more active and effective role in shaping the future of their neighborhoods. The email sent to CPI graduates about the community focus groups is in Appendix E.

To recruit for the Spanish language focus group Rosales Communications, the convener/facilitator retained by DHCD, reached out to respected organizations in the Latino community. Rosales sought recruitment assistance from Asociación Puertorriqueños en Marcha, Aspira, Ceiba, Congreso, Juntos, New Kensington CDC, Norris Square Community Alliance, and South Kensington Community Partners. The flier used to help recruit participants is in Appendix E.

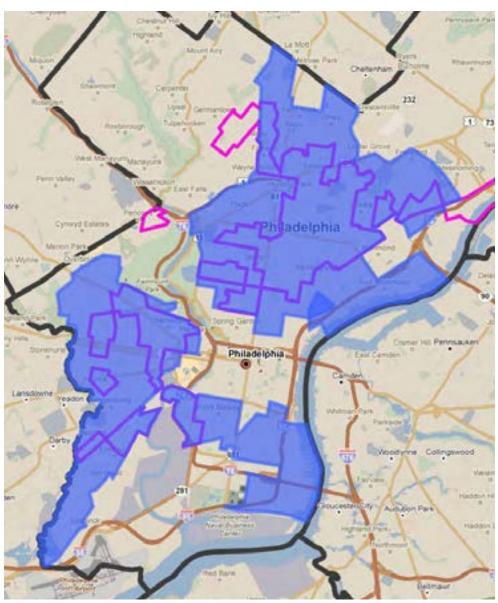
Ceiba, a coalition of Latino organizations, recruited the participants for the second Spanish-language focus group.

To recruit people with disabilities for the final focus group, DHCD engaged Liberty Resources to both host the focus group and recruit participants. Liberty Resources is the Center for Independent Living for the Philadelphia area, and it advocates for and works with persons with disabilities to ensure their civil rights and equal access to all aspects of life. Liberty's office and the three main transit stops that serve it - 8th Street on the Market-Frankford Line, 8th Street on the Broad Ridge Spur and the Jefferson Station Regional Rail Station - are all accessible.

The scheduling of the focus groups was designed to include opportunities for meaningful public participation. Each focus group was held in the evening. (At the suggestion of disability advocates, the disability focus group was held from 4:30-6:30 to allow for greater public transit opportunities.) Each focus group was held in a well-known community-based location. Each of those locations was accessible via public transportation.

In addition, PHA engaged residents in three presentation/planning sessions to review the AFFH requirements, discuss the survey process and identify issues of importance to PHA residents. Resident Roundtable sessions that focused on AFH were conducted on July 13, August 18 and October 12, 2016. The sessions included the Resident Advisory Board (RAB) members and other resident leaders. For the July session, 70 persons were in attendance. For the August session, there were 57 attendees. For the October session, there were 39 attendees. Sign-in sheets are on file at PHA (they are not included in this report as they include personally identifying information such as phone numbers). PHA also met with PHA resident leadership on November 14 following issuance of the draft AFH to review and discuss the document and the proposed goals and strategies. The meeting, attended by residents from developments across the City, provided an opportunity for residents to discuss key findings and to respond to proposed priorities.

#### Neighborhood Advisory Committees with R/ECAP Overlay



**Table 1: Focus Group Summary** 

Date	Neighborhood	Host	Attendees	Comments
July 13	Citywide	PHA	70	
August 18	Citywide	PHA	57	
August 31	West Philadelphia	Enterprise Center	11	
September 6	South Philadelphia	Diversified	14	
September 13	North Philadelphia (east of Broad Street)	HACE	27	Focus group held in Spanish
September 15	North Philadelphia (west of Broad Street)	Nicetown CDC	18	
September 20	Citywide	Liberty Resources	12	Attendees were people with disabilities
October 12	Citywide	PHA	39	
November 14	Citywide	PHA		
December 1	Citywide	Finanta	13	Focus group held in Spanish

A light dinner was provided for attendees and each received a Rite Aid gift card as a thank you for participating. (Note that compensation for participants is a standard focus group procedure.)

Summary reports of the focus groups held in English and Spanish are in Appendix E. Sign in sheets are on file at DHCD. They are not included in this report as participants were promised anonymity to encourage full participation.

DHCD and PHA recognize that there are LEP communities in Philadelphia that speak languages other than Spanish. However, the compressed time frame for completing the AFH limited the LEP outreach. DHCD has contacted the office of Councilwoman Helen Gym for assistance with conducting a future focus group in Chinese, the most prevalent non-English language spoken in Philadelphia after Spanish.

In addition, to begin a more detailed dialogue with the Chinese-speaking community, on Nov. 21 representatives of DHCD and PHA met with representatives of the Philadelphia Chinatown Development Corporation (PCDC). The meeting focused on Asian immigrant communities in general and the Chinatown community specifically. PCDC participated in the process to strengthen the Plan's goals and strategies, and recruited a number of residents with ties to the Chinatown community to testify at the public hearings held by DHCD and PHA.

In addition to engaging residents through a survey and focus groups, DHCD and PHA sought input from individuals and organizations that have a role in promoting fair housing and access to opportunity in Philadelphia and the region. To do so, DHCD hosted three stakeholder meetings at its offices.

The first, on September 12, included nonprofit and for-profit developers and affordable housing advocates. The second, on September 19, was geared toward service providers. The third, on September 26, encompassed others who have a role in housing and opportunity, including funders, analysts, universities, transportation organizations and others. Each stakeholder meeting had a

discussion outline specifically developed for the focus area of that group. The discussion outlines are in Appendix E.

Fair housing advocates and monitors were invited to and attended each session to ensure that the fair housing perspective was included in each meeting. Although each meeting had its own focus, participants were not limited to that focus. DHCD developed the discussion outline, but each session was facilitated by leaders of outside organizations.

Table 2: Stakeholder Meeting Summary

Focus Area Facilitators Attendees

Date	Focus Area	Facilitators	Attendees	Groups Represented
September 12	Development of Affordable Housing	Philadelphia Association of Community Development Corps Project HOME	19	Fair housing advocates, nonprofit developers, for-profit developers.
September 19	Service Provision	Philadelphia Association of Community Development Corps Liberty Resources	18	Fair housing advocates; service providers related to people with disabilities, education, children, the homeless.
September 26	Other aspects of fair housing and access to opportunity	LISC Federal Reserve Bank of Philadelphia	15	Fair housing advocates, foundations, lenders, higher education, transportation.

A summary and transcript of the September 19 and September 26 sessions are in Appendix E. A summary of the September 12 meeting (for which DHCD was unable to obtain a court reporter) is in Appendix E.

Subsequent to the publication of the draft Assessment of Fair Housing DHCD and PHA continued to engage stakeholders around fair housing issues in general and the AFH goals and strategies in particular.

Working with technical assistance providers supported by HUD, DHCD and PHA implemented a stakeholder engagement process around the goals and strategies in the draft Assessment of Fair Housing. The goals and strategies were divided into three subject areas:

- Preservation of Existing Housing and Development of New Housing
- Fair Housing Outreach, Training, Enforcement and Legal Strategies
- Place-Based Strategies and Quality of Life/Access to Opportunities

A wide range of stakeholders was invited to participate in whichever subject area they felt was relevant to their work, including in all three if desired. The TA-provider created a cloud-based mechanism in which stakeholders could add comments and edit text related to the goals and strategies. For each subject area an initial meeting/conference call was held in which participants brainstormed

about means to improve the goals and strategies. Subsequently participants uploaded comments and edits to the cloud. DHCD and PHA staff adapted the comments made on the calls and in writing into updated goals and strategies, which were then reviewed in a subsequent conference call for each subject area. In all, a total of six meetings/calls were held to strengthen the goals and strategies section of the plan. This process concluded with a four-hour meeting at which participants worked collaboratively with the City and PHA to identify priorities among the goals and strategies.

This process did not lead to additional goals. Indeed, one goal was folded into another. However, the strategies to reach the goals were significantly expanded, from 32 to 52. The goals and strategies begin on page 316.

#### Provide a list of organizations consulted during the community participation process.

- DHCD and PHA engaged more than 80 organizations during the community participation process.
- As noted earlier, DHCD contacted 45 organizations directly (as opposed to a blast email) for assistance in promoting, distributing and collecting its resident survey. Those organizations are listed in Appendix E.
- DHCD or its representatives contacted 15 community organizations to recruit participants for the neighborhood focus groups. Those organizations are listed in Appendix E.
- DHCD invited nearly 60 organizations to participate in the stakeholder meetings and more than 50 people attended one of the three meetings.
- Three organizations contacted DHCD during the course of the community participation process to express concerns about that process. DHCD sought to address the issues raised with interim responses via phone and email, and in a final written response. The letters and the DHCD final responses are in Appendix E.

How successful were the efforts at eliciting meaningful community participation? If there was low participation, provide the reasons.

DHCD and PHA are pleased with the level of meaningful community participation in the AFH process. More than 5,200 people, representing every neighborhood in the city, completed the survey. In addition, more than 2,350 people who completed the survey provided an email address that will enabled DHCD and PHA to alert them as to when the AFH is available for review and public comment.

The focus groups represented a broad cross-section of Philadelphia. The 95 participants represented 40 neighborhoods. Fifty own their own homes, 43 rent and two were homeless or displaced. Seventeen were residents of public housing and seven hold housing choice vouchers. Forty spoke Spanish and 14 are disabled (both over-representations of the general population because specific focus groups were held for those constituencies).

The stakeholder meetings brought together diverse organizations with different roles in creating fair housing and access to opportunities. The PHA resident sessions provided opportunities for residents

from PHA communities around the City to learn about AFH and express their views on neighborhood priorities.

Neither DHCD nor PHA led the focus groups or the stakeholder meetings. This strategic decision was made to give the participants the confidence that they could criticize the agencies. Indeed, this strategy worked as participants in each set of meetings criticized, in some cases strongly, DHCD, PHA and the City in general.

Where the process was less successful was in engaging LEP persons to complete the survey.

Spanish LEP persons comprise 3.91 percent of the city's population, yet completed less than one percent of the surveys. This may be because DHCD was unsuccessful in gaining coverage in the city's Spanish-language newspaper.

Other than in Chinatown - and it is unknown how many of the returned surveys from Chinatown were from LEP Chinese-speakers - DHCD appears to have been unsuccessful in obtaining survey responses from LEP persons who speak Vietnamese, Russian or Cambodian. This is likely because the timeframe in which to complete the AFH Plan did not allow for continued, ongoing outreach to those communities.

During the primary engagement time period and in the subsequent public comment period, residents and organizations raised concerns about the public engagement process. The primary concerns related to the time available for outreach, the outreach to LEP communities, the means of outreach, and whether specific neighborhoods, in particular Northeast Philadelphia, were excluded from outreach.

DHCD and PHA acknowledge that the compressed timeframe for community engagement limited the outreach that could be conducted, both in general and to the numerous LEP communities in Philadelphia. Similarly, while DHCD reached out to 45 community organizations to assist with community outreach and weekly papers across the city to publicize the survey, with more time more could have been done.

During the community outreach DHCD and PHA made no efforts to either include or exclude specific neighborhoods from the process. Indeed, in addition to general outreach more than 37,000 surveys were sent via Next Door directly to residents of Northeast Philadelphia and more than 500 surveys were received from residents of the Northeast. Six residents of Northeast Philadelphia participated in the focus groups.

Throughout this process DHCD and PHA have made clear that the AFH is intended to be the start of an ongoing conversation. Toward that end DHCD will conduct a Chinese-language focus group in 2017. DHCD and PHA will continue to engage Philadelphia's residents and the organizations that represent and serve them.

Summarize all comments obtained in the community participation process. Include a summary of any comments or views not accepted and the reasons why.

The community participation process conducted by DHCD and PHA provided both quantitative and qualitative input. For the purpose of this section some of the quantitative input is presented as comments.

More than 5,000 residents completed the survey that DHCD and PHA made available on line and on paper. Among the results:

- Affordability of housing (46 percent) and to be near public transportation (43 percent) were the top reasons respondents decided to live in their neighborhood
- Nearly 69 percent of respondents would continue to live in their neighborhood and more than
   65 percent would recommend their neighborhood as a good place to live
- Of the 2,300 respondents who had looked for housing in the past five years, 60 percent had trouble finding safe, quality housing they could afford in a neighborhood they would like to live in
- Of the 1,400 who listed the conditions that limited their housing options
  - More than 80 percent cited what they could afford to pay
  - Other financial issues included amount of money available for a deposit (48 percent) and credit history/score (27 percent)
  - Housing large enough for the household was an issue for 27 percent

The community focus groups and the stakeholder meetings provided qualitative input. That input is grouped below into Housing and Access to Opportunities categories. The comments below do not necessarily reflect a consensus on specific points; however, they do reflect the opinions of one or more participants.

#### Housing

#### General

#### **Investment Choices**

- Non-choice/low-income neighborhoods need increased investment of affordable housing and other amenities
- More affordable homeownership opportunities are needed
  - Promote in low-income areas
  - Restrictions on HOME funding and FHLB designations restrict types of developments
  - Balance affordable housing in appreciating communities with investments in poor communities
- Promote more mixed income housing
- Focus on housing next to transit
- Turn abandoned HUD houses and vacant lots into new housing

#### Funding and Development

- Union labor rates are too high for affordable developments
  - Negotiate affordable housing project labor agreements
  - Redirect project savings into community assets
- Low Income Housing Tax Credit (LIHTC) developments should be eligible for City property tax exemptions
- Expand the Housing Trust Fund
- Project development timelines and funding deadlines should be linked and coordinated
- Promote for-profit/CDC partnering
- Partnering with faith-based organizations
- Banks not sure how to address deed restrictions

#### **Planning**

• Developments should be presumed acceptable if they comply with a community plan

#### Resident Issues

- Extend affordability beyond the compliance period
- Keep people in their neighborhoods whether displacement is due to gentrification or disinvestment
- Redlining and predatory lending still exist
- More rental assistance
- Need rent control/protection for long-term renters
- Reconsider income guidelines for housing programs
- Reduce evictions and forced move outs
- Provide legal representation to homeowners and tenants in foreclosure and eviction proceedings
- Update rent-to-own laws
- Downpayment, credit score and insurance requirements are regulatory bars to homeownership

#### Disability

- Increase affordable, accessible housing
- Need more housing with first floor access and living space
- Fund accessibility improvements for adopters of children with disabilities
- City should have a visitability ordinance
- 13 percent of new units should be accessible
- Expand Adaptive Modifications eligibility

#### Other

- Collect more data on ethnicity/LEP
- Educate landlords around LEP
- Provide information about discrimination against renters

#### Fair Housing

- Developers need to highlight that homes are not preleased and that there will be a fair marketing process to select residents
- There needs to be education around eligibility criteria for units
- Community residents can't afford workforce housing
- Need widespread education about fair housing
  - City Council, City Departments, private developers and City-supported groups
  - So that CDBG spending meets program requirements
  - Better understanding of protected classes and discrimination
  - People don't know they can't discriminate against families with children
- Better identify fair housing issues
- Begin fair housing education at a young age
- Difficult to find housing for large families
  - Bedroom requirements (minimums for family size, boys and girls can't share bedrooms)
     a problem
- Need to incentivize private landlords to make units accessible
- People with mental health issues (a disability) don't know about services
- Forms highlighting disability promotes discrimination
- Need more capacity for investigation and enforcement
- Need more tools to fight discrimination
- Need more outreach by the City to Advocates who support protected classes
- Housing agencies need Language Access Plans and to provide data on them
- Private law firms don't see housing issues as fair housing issues
- Review legislation and policies through a fair housing lens
- Create Disability Advocate

#### Community Engagement

- There needs to be more community engagement residents should be engaged from the start
- Political support is necessary for affordable and market rate housing to overcome community opposition
- Affordable housing developers need to educate the public about the quality of the proposed housing and the income levels it will serve
- HUD should make clear to developers when (in the development process) they need to go to the community
- Fund community planning
- Engage youth and young people around planning and development

#### **New Housing**

- Must retain ability to develop affordable housing in impacted neighborhoods
- It is too easy for people to appeal zoning; one person can hold up a development
- Stormwater and other green elements are increasing costs
  - Consider making practices like Passive House optional
- LIHTC criteria includes points for developments in high opportunity areas that will be difficult to find locations for (i.e. high performing schools)
- Zoning for LIHTC developments should be by-right
- Incentivize affordable housing in "cost-less" ways such as zoning and density bonuses
- Density bonuses for affordable housing in market-rate developments is good
  - Provision of units is preferable to payment into the Housing Trust Fund
  - Developers must be held accountable for living up to the agreement
- Density bonuses should be expanded to include lot coverage that will enable increased development on the lot
- Make benefits of new housing available to all community residents
- HUD should consider making income averaging eligible to be used to create inclusion and enable more development in middle markets
- Developers need parking requirement relief
- Maintain 10-year tax abatement

#### **Housing Preservation**

- Housing preservation and neighborhood preservation is a high priority among stakeholders
- Preserve housing through home improvements, housing counseling and foreclosure preventions
- Housing counseling is a priority
  - Increase support and accountability
- Maintain and weatherize existing homes
- Prioritize tax credits for preservation
- Financial education is needed to help keep people in their homes
- Tangled title support is important to keep people in their homes
- Position preservation of existing homes as a development opportunity (more robust than BSRP)
- Educate homeowners that increased equity is an asset (and to beware of scams to sell at below market value)
- Make lending available for home improvements to residents around new developments
- Restore programs like HRP and THPP
- Address lead paint contamination
- Provide education, tax relief and home modification services to enable people to age in place
- Seniors need assistance with bill paying
- Mom and pop landlords lack resources to do repairs
- L&I needs to enforce rental repair needs
- More code enforcement
- Tax foreclosure prevention programs aren't sufficient
- Preserve and protect intergenerational homes
- Protect existing housing without money by using good cause protections
- Create self-help groups for home repair/rehab

#### **Public Housing**

- Capital funding is needed to preserve PHA's aging developments
- Some PHA residents concerned about gentrification in their neighborhoods
- PHA has increased vouchers by more than 3,800 over past three years
- PHA residents need to more closely reflect the ethnicity of the city
- PHA has implemented LEP Policy and Language Access Plan
- 13 percent of new PHA units should be accessible
- Expand subsidies and vouchers and the acceptability of vouchers

- City and private sector needs to continue investing in distressed areas in and around existing
   PHA developments in order to improve opportunities and remove barriers for residents
- Provide more information about Housing Choice Voucher rules
- Faster and easier processing of subsidies and financial support
  - Too long before HCV opened to new applicants

#### **Emergency Housing**

- Shelter system not set up for seniors
- Homeless Services has a program to provide security deposits for survivors of domestic violence seeking to move that must be publicized more
- Need educational programs for women and children in shelters

### **Access to Opportunities**

### Neighborhood Issues

- Rec centers, schools, bridges, and sidewalks are needed in low-income communities (and will help reduce crime)
- Safety improvements such as lighting are needed to create safe blocks and crack down on drug corners
- Community residents should get employment opportunities when developments require union labor
- Provide support for people who already live here (especially seniors)
- Transportation costs are too high
- Need more transit accessibility for women and children
- Transit oriented development is of limited value if transit accessibility isn't also addressed
- Education about the availability of public transit, especially regional rail
- Require developers to hire local people when developer gets an abatement
- Need investment to create employment in low opportunity areas
- Invest in child care
- Build mixed income communities
- Use New Market Tax Credits
- Focus resources to create job experience for youth 14+
- Prepare youth for college early
- Require developers to do education around tax programs
- Support vulnerable populations domestic violence survivors, returning citizens,
   18-24 year olds, seniors, disabled

- City engage other cultures
- Create more environmental amenities (especially water)
  - Use vacant lots for green space
- Stop auctioning properties to developers
- Community banking should be encouraged

#### City Issues

- Time and coordinate neighborhood investments (i.e. housing, PGW) so as to not tear up streets after projects completed
- Coordinate public services such as rec centers and transportation
- Better coordination between City agencies around data
- Educate staff to be more knowledgeable regarding City programs
- Need video phones in City offices to enable better access for deaf people
- Schools are not accessible to people with disabilities
- Public transit riders with disabilities do not always get the assistance they need into their final destination
- Government agencies are non-compliant with ADA
- Accessibility requirements need to be enforced
- Tax assessments are unfair
  - Relief for low-income residents
- Tax abatements and TIFs are making things worse
  - Give tax breaks to long-term residents instead of developers
- The Land Bank needs a strategic plan
- City agencies need Language Access Plans
- Increase minimum wage
- Need civilian oversight of city agencies providing support

Thirty-one people and organizations offered more than 120 unduplicated comments in writing or via testimony at one of three public hearings. Those comments were:

- 1. AFH does not deeply consider the specialized needs of survivors of domestic violence as a vulnerable population
- 2. PHA should provide tenant DV survivor w/a Housing Choice Voucher w/in one week of DV transfer
- 3. Tenant should not be considered to have abandoned a PHA unit if they continue to pay rent while out of unit due to DV
- 4. PHA waive 30-day notice of lease termination in cases of DV
- 5. PHA should issue a specific project-based RFP w/a DV preference

- 6. City consider adopting an admissions preference for DV victims
- 7. AFH should include a goal of incentivizing mixed-use developments with child care centers in R/ECAP areas that fulfill multiple identified community needs at once
- 8. AFH should include a goal of incentivizing affordable housing development in R/ECAP areas that is part of a neighborhood revitalization plan or responsive to a specific identified need for additional affordable housing
- 9. Incentivize affordable housing development and preservation (longer term commitments of subsidy funding, tenant's rights of first refusal, longer affordability periods) in areas w/high DRRs
- 10. Goals around preservation of expiring properties should include private and nonprofit developers as partners
- 11. AFH should include goals around pro-active preservation measures
- 12. Include more specific detail about mixed use developments, including how they will coordinate w/neighborhood planning to ensure market-based financial feasibility and stability of projects
- 13. Analyze how to leverage childcare subsidy to support mixed-use development in R/ECAP areas
- 14. Specifically identify Mixed Used Development Tax Credit as a tool
- 15. Research how zoning and land use can be a tool of community opposition in high opportunity areas, include analysis of inclusionary zoning best practices
- 16. Identify clear path to land acquisition/disposition in high opportunity areas including all City landholding agencies
- 17. AFH should identify importance of healthcare providers and the role they can play in improving housing quality
- 18. Include innovative approaches to code enforcement w/incentives and sanctions for landlords
- 19. Detail existing efforts to address housing quality
- 20. Include goal toward improving housing quality for renters w/Licenses and Inspections and health care industry as partners
- 21. Include information from police about illegal evictions
- 22. Explore possibility of increased sanctions for landlords who practice illegal evictions
- 23. Legal representation should be a goal to address illegal evictions and housing instability
- 24. AFH should include a goal directly addressing housing instability w/metrics such as evictions, involuntary displacement and/or foreclosure
- 25. Include Police Department, legal services and Sheriff's office as partners in involuntary displacement
- 26. Assess issues and create goals around minimizing barriers to housing for returning citizens
  - a. Detailed information on PHA admissions policies and barriers
  - b. Barriers in the private market
  - c. Departments of Prisons (Phila) and Corrections (PA) listed as partners

- 27. Analyze how current resources can be utilized most efficiently to address homelessness
- 28. Include goals around best practices such as housing first and permanent supportive housing
  - a. Include roles of PHA, Phila Police Dept and agencies within Phila Health & Human Services
- 29. Create goal around use of PHA resources with HHS departments, including HCV program
- 30. Provide detailed assessment of current PHA practices and national best practices regarding partnerships w/HHS departments
- 31. Add specific goal around using 4% LIHTC to Phila's low-income communities
- 32. Include State and Federal Housing Trust Funds
- 33. Use RAD funds in private affordable housing developments, not just PHA preservation
- 34. Identify strategies around Mixed Use Development Tax Credit
- 35. Allocate resources toward long-term solutions paired with mental health and addition services can help address chronic street homelessness
- 36. Employ early interventions to stabilize, education, employ and empower young adults leaving foster care
- 37. Expand access to addiction treatment
- 38. Analyze the extent to which financial institutions are equitable maintaining or marketing bank-owned properties
- 39. Avoid labeling or targeting certain communities are more befitting of a bulk sales or investor purchase strategy
- 40. Promote sale of bank-owned REO properties to owner-occupants over investors
- 41. Establish robust vacant property registration and maintenance requirements to provide transparency regarding ownership and servicing of REO properties
- 42. Carefully review all strategies to address blight for impact on city's residents of color
- 43. AFH should identify a strategy to hold lenders to obligations under the Fair Housing, Equal Credit Opportunity and/or Community Reinvestment acts.
- 44. The public engagement process did not provide residents of Northeast Philadelphia with adequate opportunity to participate in the development of the AFH
- 45. Concerns of community residents are dismissed as "community opposition" or "NIMBY-ism"
- 46. Opposes recommendation to make publicly subsidized housing developments by-right under the zoning ordinance
- 47. The AFH drafting process should be reopened to allow additional participation
- 48. Opposed to additional section 8 and HUD housing in Somerton
- 49. Strongly opposes implementation of "fair housing" model
- 50. AFH is unconstitutional and should be rewritten
- 51. Strongly opposes this forceably imposed new regulation

- 52. Allow for more fair housing in Chinatown
- 53. Public engagement process did not engage LEP persons
- 54. Survey was not statistically significant
- 55. Surveys not completed in Chinese
- 56. Goals and priorities do not offer specifics with numerical objectives
- 57. PHA has failed to fully implement LEP language policy
- 58. Identify places like Chinatown as hubs to receive special consideration and protection
- 59. More needs to be done to provide housing assistance to Asian immigrants by both City and PHA
- 60. Disagree with data that says that Asians are closer than other minorities to jobs, healthcare, transportation and schools (proximity does not equal access)
- 61. Asian census data should be disaggregated
- 62. Address engagement and needs of the LEP community
- 63. AFH notes but does not address environmental risks
- 64. No goal addresses need of Chinatown or Asian community
- 65. Agree with twelve items City has identified, with emphasis on Goals I-V
- 66. PHA should continue to build and develop affordable housing
- 67. Help the homeless and veterans
- 68.40,000 vacant homes should be rehabilitated and provided to the homeless and needy (35/12)
- 69. Provide more good quality, affordable housing in Chinatown
- 70. Identify areas of high opportunity for particular groups (such as Chinatown)
- 71. Provide more housing assistance and other resources to Asian immigrants
- 72. Health care services need to be provided in the community in native languages
- 73. Preserve network of bilingual institutions in Chinatown to enable residents to obtain health care
- 74. AFH fails to identify host of factors impacting tenants
  - a. High rates of eviction in rapidly appreciating neighborhoods
  - b. Voucher/income discrimination in high opportunities areas
- 75. R/ECAP section omits discrimination against women with children, domestic violence survivors, racial and ethnic minorities, LEP communities
- 76. AFH should acknowledge its limitations in obtaining data on illegal or non-court ordered evictions
- 77. Gender and familial status discrimination and status as victim of domestic violence as contributing factors to segregation of housing access disparities not discussed

- 78. Publicly Supported Housing Analysis section should include deeper, more specific analysis
  - a. By R/ECAPs
  - b. By additional disparity factors such as persistent/generational poverty, domestic violence and sexual assault, gun violence, limited English proficiency, and disability
- 79. Reference changes in Blueprint to End Homelessness program
- 80. Issues with Rental Assistance Demonstration conversions
  - a. Exclusion of RAD Component 2 data
  - b. HUD makes little information available about properties converting to RAD under component 2
  - c. Data vary from HUD data and previously released PHA data
- 81. Missing information in Publicly Supported Housing Analysis section
  - a. Environmental hazards and habitability complaints
  - b. Public housing and private housing admissions and occupancy policies
  - c. Waitlists exceeding availability of units
  - d. Voucher/income discrimination
  - e. Lack of landlord knowledge/investment in HCV program
  - f. Evictions and program terminations based on economic factors or substandard housing conditions
- 82. Future versions of AFH and forthcoming Consolidated Plans should be more direct about goals and strategies to address racial and ethnic disparities in housing and to create more concrete metrics and milestones
- 83. Creating housing in high opportunity areas must be in addition to and not a replacement of investments in struggling neighborhoods
- 84. Concrete goals for number of units to be produced and households to be served by strategies should be included
- 85. Kenney Administration should withdraw from plans to securitize tax liens, which will create a barrier to the Land Bank's ability to acquire properties for assemblage and redevelopment
- 86. Dedicated funding for Philadelphia Housing Trust Fund should be doubled
- 87. PHA and DHCD waiting lists should remain open
- 88. Provide more supportive, multi-lingual services for newcomers to Philadelphia who are LEP
- 89. Create and support multi-lingual health education efforts
- 90. Work with hospitals and health care providers to create multi-lingual signs, educational literature and health system navigation programs
- 91. Work with local health systems to collect more disaggregated data on diverse ethnic communities
- 92. Prioritize screening for hepatitis B

- 93. AFH is missing deep discussion of housing quality, especially in communities of color
  - a. Data are available from L+I, Health
- 94. Goals are disconnected from problems
  - a. Rental housing, housing instability, evictions
  - b. Healthy Rowhomes
  - c. Vacant land
  - d. Communities at risk from displacement
- 95. PHA should consider how expensive redevelopment plans interact with mission to house as many people as possible
- 96. More diversity is needed among people who live in PHA housing
- 97. Analyze contributing factors to reduce impact
  - a. Housing cost burdens, housing quality, housing instability, involuntary displacement
  - b. Communities of color disproportionately affected
  - c. Use L+I and community-level data
- 98. Analyze contributing factors to low participation rates
- 99. Community engagement was insufficient
- 100. Goals are non-specific and unprioritized and continue existing strategies
- 101. More HUD-based vouchers need to go to veterans, especially veterans with medical conditions
- 102. There need to be more and better strategies to use REOs to prevent homelessness, including property donation process
- 103. Increase the amount of accessible PHA housing to 20 percent
- 104. Provide more accessible, affordable integrated housing so people with disabilities can leave nursing homes
- 105. Provide accessible shelters
- 106. Goals for survey completion should have been included
- 107. Survey should have been less reliant on electronic distribution and gone to locations that are more accessible to lower-income Philadelphians
- 108. Statements from focus groups and stakeholder meetings are organized in an unclear manner
- 109. A map of white, non-Hispanic concentration should be included
- 110. Unemployment data should be broken down by race and gender
- 111. Unemployment rate is an inadequate measure of unemployment; other measures should be included
- 112. Poverty data should be broken down by race and gender
- 113. Poverty rate is an inadequate measure of poverty because it is outdated. Another measure should be considered

- 114. Include a graph that shows the range of people living in deep poverty all the way up to sustainable wealth
- 115. Data is flawed because many people live with their partners without getting married
- 116. Age information should be presented in equal intervals
- 117. There should be charts and graphs that document mental and physical health disabilities juxtaposed with age, race and poverty
- 118. A map of eviction and foreclosure rates around 1990, between 2008-2013 and now should be included
- 119. Philadelphia should be identified as a "majority non-white" city, not "majority-minority"
- 120. Gentrification maps and analysis come from report with a high bar for gentrification; displacement risk ratio includes areas that report misses
- 121. No explanation of why Promise Zone and Choice Neighborhoods have not alleviated concentration of poverty and race
- 122. Impediments to mobility for voucher holders must address that many landlords refuse to rent to Section 8 tenants
- 123. PHA and DHCD must continue to identify, articulate and prioritize goals and strategies that will work to truly expand access to equal and fair housing opportunities to communities affected by persistent segregation and lack of access to housing opportunities due to their race, sex, ethnicity, familial status, national origin, limited English proficiency or disability

Most of the comments made are reflected in this final Assessment of Fair Housing. Those that were not accepted fell into the following categories.

Requests for more analysis. There was insufficient time available to conduct additional analysis of Philadelphia's housing issues. These requests will be considered as Philadelphia begins developing its five-year *Consolidated Plan* in early 2017.

Resource requests or suggestions. The Assessment of Fair Housing is a framework outlining the broad strategies and goals of DHCD and PHA. Resource issues are best addressed in a legislative setting (in the case of requests for more resources) or through the Annual Action Plan (in the case of requests related to resource allocation).

**Project-specific or neighborhood-specific requests.** Comments regarding the makeup of developments or their locations are best addressed in the Consolidated Plan and in the Annual Action Plans.

**Provide specific number of units to be produced.** The Assessment of Fair Housing is a framework outlining the broad strategies and goals of DHCD and PHA. Specific number of units to be produced are best addressed in the *Consolidated Plan* and in the Annual Action Plans.

Provision of health care. While access to health care is one of the elements of Affirmatively Furthering Fair Housing, specifics regarding the provision of health care cannot be addressed in the Assessment of Fair Housing.

Opposition to the Affirmatively Furthering Fair Housing rule and the Assessment of Fair Housing. DHCD and PHA are required by statute and regulation to affirmatively further fair housing and to produce the Assessment of Fair Housing.

# Section IV. Assessment of Past Goals and Actions

### Assessment of Past Goals and Actions

Indicate what fair housing goals were selected by program participant(s) in recent Analyses of Impediments, Assessments of Fair Housing, or other relevant planning documents:

The City of Philadelphia's 2013 update to the Analysis of Impediments to Fair Housing Choice identified five impediments, as well as five specific goals and 16 action items to overcome impediments to fair housing. This analysis is available online at:

http://www.phila.gov/dhcd/publications/analysis-impediments-fair-housing-choice/

(The 2013 update predates the City's current Affirmatively Furthering Fair Housing partnership with the Philadelphia Housing Authority. Accordingly, the goals, action items and progress update is the City's alone.)

Following is a summary of action items for each goal and the progress the city and its partners have made toward achieving those goals.



A) Progress made toward achieving 2013 AI goals and action items.

### 1) Economic Issues Affect Housing Choice

Philadelphia's minority populations have a higher unemployment rate and a higher poverty rate than the city's overall unemployment and poverty rates. This lack of economic opportunity prevents lowincome minority households from having the necessary income to have housing choices outside of areas of minority concentration. This is a fair housing concern.

Goal: Create job opportunities to increase household income. Provide support to nonprofit groups to assist low-income families in accessing programs to increase household financial stability.

### **Progress Update**

Action 1-A: Strengthen partnerships and support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income areas and minority neighborhoods.

Over the past four years, the City supported agencies and organizations that deliver technical assistance and loans to small and micro enterprises that provide goods and services in the city's lowand moderate-income neighborhoods. Specifically the City supported FINANTA, Women's Business and Development Center, Women's Opportunity and Resource Center, The Welcoming Center, The Enterprise Center and Entrepreneurial Works to achieve this goal. Following is a table of accomplishments.

1,389

# of Jobs Created/Retained # of Jobs Created/Retained Year From TA Provided to Businesses From Loans to Small Businesses FY 2013 183 633 FY 2014 542 447 FY 2015 705 473 FY 2016 896 286

Table 3: Jobs Created, Jobs Retained FY13-FY16

**Action 1-B**: Continue to promote the City of Philadelphia's participation goals of 15 percent, 10 percent and two percent respectively that have been established for Minority (MBE), Women (WBE) and Disabled (DSBE) Business Enterprises for city-supported contracts and development projects.

2,776

Total

The City maintained participation goals of 15 percent, 10 percent and two percent respectively for minority (MBE), women(WBE), and disabled(DSBE) owned businesses for construction contracts for development projects funded by DHCD and managed by the Redevelopment Authority. Similar goals have been established for professional services and supply contracts.

**Action 1-C**: Support groups to assist low-income families to access resources to alleviate poverty such as the **Earned Income Tax Credit (EITC)**.

DHCD supported two efforts: One at the Urban Affairs Coalition and one at CEIBA—to provide expanded income security to low-wage workers in the Philadelphia region by increasing their access to the Earned Income Tax Credit and other federal and state credits, low-cost financial services, improved financial planning and public benefits.

DHCD funding resulted in 5,599 households receiving this service over the past four years.

Action 1-D: Support transit-oriented development projects (TOD) so that lower-income persons have increased access to job opportunities outside their neighborhood.

Transit-oriented development projects offer lower-income persons increased access to job opportunities outside of their neighborhoods. Two significant city-supported TODs opened in FY 2014:

- Paseo Verde, a 120-unit, mixed-use, mixed-income, LEED-certified TOD at Ninth and Berks Streets in North Philadelphia opened. Developed by Asociación Puertorriqueños en Marcha (APM), Paseo Verde is adjacent to the Temple University Regional Rail station, which offers access to employment opportunities via 12 regional rail lines.
- Nicetown Community Development Corporation opened Nicetown Court II, an affordable transit-oriented rental housing facility located at 4428-70 Germantown Ave. in the Nicetown neighborhood of Philadelphia. This development adds 50 newly rehabilitated and newly constructed rental units to a growing transit-friendly neighborhood, which includes 37 units at Nicetown Court I. Nicetown Court II is located approximately a three-minute walk from the Wayne Junction Regional Rail Station and its six rail lines.

# 2) Inadequate Number of Accessible and Affordable Housing Units for the Disabled

According to the Housing Consortium of Disabled Individuals (HCDI), approximately one in six Philadelphians has some type of disability. At the same time, accessible housing makes up approximately one percent of Philadelphia's housing stock.

Goal: Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for individuals with disabilities.

### **Progress Update**

**Action 2-A:** Continue the City's **Adaptive Modifications Program (AMP)** to make residences more accessible to disabled renters and homeowners.

Over the last 4 years, the Philadelphia Housing Development Corporation's (PHDC) Adaptive Modifications Program (AMP) assisted **434 households**. This program provides free adaptations, including widened doorways, modified kitchens and bathrooms, handrails, grab bars, ramps and stair glides, allowing easier access to and mobility within the home. The program enables disabled homeowners and tenants to live more independently in their homes and thus in the community at large. The demographic breakdown is listed in the table below.

Table 4: Demographic Distributions for Adaptive Modifications Program

	FY13#	FY13%	FY14#	FY14%	FY15#	FY15%	FY16#	FY16%	Total #	Total %	
Demographic Distribut	ion - Inc	ome							·		
Very low	73	45%	47	47%	60	78%	63	66%	243	56%	
Low	28	17%	20	20%	17	22%	32	34%	97	22%	
Moderate	62	38%	32	32%	0	0%	0	0%	94	22%	
Over	0	0%	0	0%	0	0%	0	0%	0	0%	
Totals	163		99		77		95		434		
Demographic Distribut	ion - Rac	е									
White	16	10%	6	6%	2	4%	8	8%	32	8%	
Black	132	81%	79	80%	43	81%	75	79%	329	80%	
Other	15	<b>9</b> %	10	10%	6	11%	9	<b>9</b> %	40	10%	
Asian	0	0%	3	3%	1	2%	2	2%	6	1%	
American Indian	0	0%	1	1%	1	2%	1	1%	3	1%	
Totals	163		99		53		95		410		
Demographic Distribut	ion - Eth	nicity									
Hispanic or Latino	14	<b>9</b> %	9	9%	9	10%	10	11%	42	10%	
Not Hispanic or Latino	149	91%	90	91%	78	90%	85	89%	402	93%	
Totals	163		99		87		95		444		
Demographic Distribut	Demographic Distribution - Other Characteristics										
Female	118	72%	76	77%	24	28%	78	82%	296	68%	
Handicap	163	100%	99	100%	34	39%	52	55%	348	80%	
Elderly	115	71%	60	61%	26	30%	74	78%	275	63%	

**Action 2-B:** Increase the amount of accessible housing through new construction of affordable and accessible housing units.

**Action 2-C**: Continue to require that all new construction housing developments include visitability design features to the extent feasible.

The City continues to require that all new construction housing developments address accessibility requirements. New construction homeownership, rental and special needs developments must have 10 percent of their units accessible to persons with a physical disability, and four percent of the units must be accessible to persons with a vision or hearing disability. These requirements exceed federal requirements.

DHCD continues to require, to the extent feasible, all new construction to include visitability design features in all units. This includes at least one no-step entrance at the front, side, back or through the garage. All doors (including powder/bathroom entrances) should be 32 inches wide and hallways and other room entrances at least 36 inches wide. Visitability enables people with disabilities to more easily visit friends and family members.

From FY 2013-FY 2016, DHCD-funded developments added 189 accessible units, 60 units for people with hearing or vision disabilities and 876 visitable units to the City's housing stock. See "Table 5: Housing Production FY13-FY16" on page 34.

**Action 2-D**: Continue to utilize the DHCD-created Housing and Disability Technical Assistance Program to provide education and marketing materials that publicize issues and opportunities related to housing for persons with disabilities in Philadelphia.

DHCD continues to maintain NewsOnTap.org, a website designed to provide information on accessible housing, fair housing laws and regulations, financial and technical resources, model projects and other issues related to housing for people with disabilities in the City of Philadelphia. NewsOnTap provides information on visitability, housing counseling, the Adaptive Modifications Program, and the City's Model Affirmative Marketing Plan; offers links to informative websites; and includes a 120-page resource guide produced by DHCD. DHCD also utilizes the Housing and Disability Technical Assistance Program to provide education and marketing materials that publicize issues and opportunities related to housing for persons with disabilities in Philadelphia.

NewsOnTap includes Home Finder, an interactive feature that allows developers/managers of DHCD-funded housing to directly post the availability of accessible units. Individuals with disabilities, caseworkers, advocacy and service organizations can access the Home Finder to look for available accessible units.

Table 5: Housing Production FY13-FY16

		Units					Units			
Project Name	Developer	Н	R	SN	Total	Address	Accessible	Senso	ory Visitable	
FY 16										
Ingersoll Commons Homeownership	Community Ventures	10				1800 blk Master St.	1		10	
Wingohocking Street Development (Rehab)	Nicetown CDC	2				2006-2008 Wingohocking St.				
Nativity BVM	Catholic Social Services		63			3255 Belgrade Ave.	6	3	63	
NewCourtland Apartments at Allegheny	NewCourtland Elder Services		60			1900 W. Allegheny Ave.	6		60	
Tajdeed Residences	Arab American CDC		45			252-266 W. Oxford St.	5	2	40	
St. Raymond's House	Depaul USA			27		7901 Forrest Ave.	15	1	27	
Totals FY 16		12	168	27	207		33	6	200	
FY 15										
Cross/Greenwich	Habitat for Humanity	6				2325-35 Cross St.	1	1	1	
Latona Green	Innova	10				1700 Manton St.	1	1	1	
The Fairthorne	Intercommunity Action		40			6761-63 Ridge Ave.	61-63 Ridge Ave. 4		40	
HELP Philadelphia IV	HELP USA		60			7200 Grovers Ave.	8	2	60	
Mt. Airy Corridor Mixed Use	Mt Airy USA		3			6651-53 Germantown Ave.				
Wynnefield Place	Presby Inspired Life		48			1717-25 N. 54th St.	5	2	48	
Bigham Leatherberry Wise Place	PEC CDC			11		4226-30 Powelton Ave.	2	1	8	
Totals FY 15		16	151	11	178		21	9	158	
FY 14										
Beaumont Accessible Homes	Beaumont Initiative	2				5015-19 Beaumont St.	2		2	
North Philly Complete Blocks - Gratz/Wilts	Habitat for Humanity	3				1815 Gratz St.	3		3	
North Philly Complete Blocks - Morse	Habitat for Humanity	1				1900-02 Morse St.			1	
Queen and McKean Infill Project	Habitat for Humanity	4				5234-38 McKean	1 1 1		1	
Anthony Wayne Senior Housing II	Elon/Altman		46			1701 S. 28th St.	6	6 3 46		
John C. Anderson Apartments	Pennrose		56			249-57 S. 13th St.	6	3 56		
Lehigh Park I - Preservation	HACE		48			2622-46 N. Lawrence St.	3		48	

Dvoiget Name	Dovolonou	Units				Address	Units			
Project Name	Developer	Н	R	SN	Total	Address	Accessible	Senso	ry Visitable	
Mt. Vernon Manor	Mt. Vernon Manor		75			3313-17 Haverford Ave.	8		8	
Nicetown Court II	Nicetown CDC		50			4400 Germantown Ave.	6	2	50	
Nugent Senior Apartments	Nolen Properties		57			101 W. Johnson St.	6	3	57	
Paseo Verde	APM with Jonathan Rose		67			900 N. 9th St.	6	2	67	
Sartain Apartments (preservation)	New Courtland Elder Services		35			3017 W. Oxford			35	
Walnut Park Plaza	MCAP		224			6250 Walnut St.	12	9	12	
Adolfina Villanueva/ Johnnie Tillman	WCRP			77		700 Somerset St / 400 W. Master.	9	4	9	
Fattah Homes II	PEC			6		3811-13 Haverford Ave.	1	1	1	
Hope Haven/Kairos House Preservation	Project HOME			112		1515 Fairmount Ave./1440 N. Broad	21	4	21	
JBJ Soul Homes	Project HOME			55		1415 Fairmount Ave.	6	3	6	
Liberty at Disston	Liberty Housing Development Corp.			5		4800-04 Disston St.	4		4	
Liberty at Welsh Road	Liberty Housing Development Corp.			2		2628 Welsh Rd.	2 2		2	
Merrick Hall	Northern Children Services			4		5301 Ridge Ave.	1 1		1	
Totals FY 14		10	658	261	929		103	103 35 430		
FY 13										
Forgotten Blocks III	Allegheny West Foundation	5				2751 N 19th, 2838-42 N. Opal St.				
North Star - Point Breeze	North Star	6				1400 & 1500 blks S. 20th St.	1		1	
Community Ventures - Point Breeze Scattered	Community Ventures	8				S. 16th, S. 18th, & Manton Sts.	1		1	
WPRE III	WPRE		60			37th, 38th, 50th, 58th, Melon, Walton Streets	6	3	6	
Roxborough Redevelopment Phase 1	Octavia Hill		6			300 Dupont St.	1	1	1	
Cedars Village	Ingerman		64			921-31 Ellsworth St.	8	3	64	
Eli Apartments (preservation)	Iron Stone Strategic Partners		35			1418 Conlyn St.				
3909 Haverford Ave. (Rehab)	People's Emergency Center CDC		6			3909 Haverford Ave.				
Thompson Street Apartments	Gaudenzia Foundation		6			1815-19 Thompson St.	1	1	1 1	
Carol Ann Campbell Residences	Liberty Housing Development Corp.			13		5526-48 Vine St.	13	1	1 13	
Sojourner House	Women Against Abuse			14			1	1 1		
Totals FY 13		19	177	27	223		32	10	88	
H= Homeownership, R=	Rental, SN= Special	Need	ds							

### 3) Preserve and Maintain Affordable Housing

The fair housing advocates cited age of Philadelphia's housing stock as an impediment to fair housing. As a largely built-out city, Philadelphia's housing stock continues to age. Ninety-one percent of Philadelphia homes were built before 1980 and more than half are more than 65 years old. Many of these homes are owned by low-income and minority households. In addition, according to the Philadelphia Corporation for Aging (PCA), there are approximately 55,000 Philadelphia homeowners aged 60 and older who have incomes less than 150 percent of the poverty level. Forty percent of these elderly households are homeowners who need some type of major home repair. Although down from the 6,000 annual foreclosure filings at the height of the housing crisis, foreclosure filings averaged 4,200 per year over the past three years.

Goal: Promote the preservation of homeownership units for low- and moderate-income elderly and minority households.

### **Progress Update**

Action 3-A: Continue to support basic home improvements for homeowner households through the City's Basic Systems Repair Program (BSRP).

The City, through its delegate agency, PHDC, continued to operate the Basic Systems Repair Program (BSRP). This place-based program provides free repairs to the electrical, plumbing and heating systems of owner-occupied homes. Program activities benefit homeowners at or below 150 percent of the federal poverty level and enable these low-income homeowners to remain in their properties, which otherwise might be abandoned for lack of repairs due to the homeowners' inability to afford them. A total of **4,364 homes have been preserved** through this program over the past four years. The demographic breakdown of these homeowners is listed in the table on the following page.

# Action 3-B: Continue to support the city's nationally recognized Foreclosure Prevention program.

The City's Mortgage Foreclosure Prevention Program reached its seventh year of activity in June 2016. Over those seven years, DHCD has provided funding, support and management for door-to-door outreach, housing counseling, hotline assistance, legal assistance and financial capability education. To date more than 30,000 homeowners in foreclosure have received foreclosure prevention assistance, approximately 10,300 homes have been saved from foreclosure. Homeowners who participate in the voluntary program are nearly twice as likely to save their home as homeowners who do not participate.

**Table 6:** Demographic Distributions for Basic Systems Repair Program

	FY13#	FY13%	FY14#	FY14%	FY15#	FY15%	FY16#	FY16%	Total #	Total %
Demographic Distribut	ion - Inco	ome								
Very low	853	71%	601	57%	679	67%	896	82%	3,029	69%
Low	343	29%	460	43%	337	33%	170	16%	1,310	30%
Moderate	0	0%	0	0%	0	0%	24	2%	24	1%
Over	0	0%	0	0%	0	0%	1	0%	1	0%
Totals	1,196		1,061		1,016		1,091		4,364	
Demographic Distribut	ion - Rac	е								
White	87	7%	72	7%	70	7%	82	8%	311	7%
Black	941	79%	849	80%	811	80%	879	81%	3,480	80%
Other	164	14%	134	13%	128	13%	121	11%	547	13%
Asian	3	0%	5	0%	7	1%	6	1%	21	0%
American Indian	1	0%	1	0%	0	0%	3	0%	5	0%
Totals	1,196		1,061		1,016		1,091		4,364	
Demographic Distribut	ion - Eth	nicity								
Hispanic or Latino	158	13%	121	11%	118	12%	111	10%	508	12%
Not Hispanic or Latino	1,038	87%	940	89%	898	88%	980	90%	3,856	88%
Totals	1,196		1,061		1,016		1,091		4,364	
Demographic Distribut	ion - Oth	er Chara	cteristic	s						
Female	1,017	85%	870	82%	811	80%	847	78%	3,545	81%
Handicap	384	32%	251	24%	275	27%	221	20%	1,131	26%
Elderly	377	32%	213	20%	207	20%	169	15%	966	22%

### 4) Inadequate Supply of Affordable Rental Housing

Approximately 186,000 of all renter households that are extremely low-, low- or moderate-income—nearly 72 percent—are cost burdened. More than 70 percent of cost-burdened renter households have incomes less than 30 percent of Area Median Income (AMI).

Goal: Preserve existing rental units and support development of new affordable rental housing through a wide range of rental developments inside and outside impacted neighborhoods throughout Philadelphia.

### **Progress Update**

**Action 4-A:** Support and encourage housing counseling agencies to provide tenant counseling to enable low-income households to remain in their rental units.

The City provided funding to Tenant Union Representative Network (TURN) to support rental opportunities by providing tenant/landlord counseling and tenant rights workshops to residents experiencing problems with their landlords. TURN provides Tenant Rights Workshops consisting of information and education on the rights and responsibilities of tenants, and the eviction process.

The following topics are covered in these workshops:

- Fair housing rights, Fair Housing Commission, landlord harassment
- Reading and understanding the lease (lease terms and conditions)
- Repair and maintenance of rental units, code enforcement, obtaining housing inspections through the Department of Licenses and Inspections (L&I), and warranty of habitability utility regulations and shut off
- Rent increase and rental delinquency
- Illegal lockout
- Security deposit regulations and recovery

Tenants are trained in the appropriate use of administrative and judicial grievance forums, letter drafting, and negotiations. Participants requiring more intensive counseling to prepare them for a court appearance receive individualized counseling after the workshop.

TURN housing counselors also meet on an individual basis with tenants who have attended workshops to assist them in resolving housing-related issues. Counseling may also be given over the phone for people who are locked-out or have had their utilities shut off. Finally, TURN investigates discrimination in the rental of housing and will even provide testing services where discrimination is suspected.

Over the past four years, TURN provided assistance to **6,044 households**. This program reaches very low- and low-income households - the population most in danger of losing a rental home. In addition to TURN, DHCD's CDBG- and HOPWA-funded housing counseling agencies provided assistance to tenants experiencing difficulties with renting.

**Action 4-B**: Support private developers and nonprofit housing providers to develop plans for the construction of new affordable and mixed-income rental housing located in Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs).

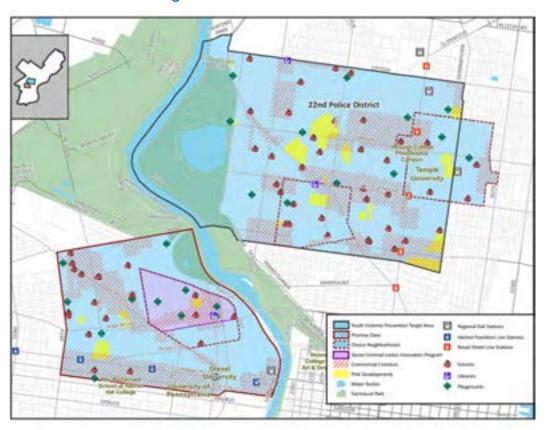
The update for Action 4-B is included in the response to Action 4-C below.

## **Action 4-C**: Support and encourage affordable housing developments located outside Racially and Ethnically Concentrated Areas of Poverty(R/ECAPs).

The City and its partners support a balanced approach to stabilizing neighborhoods by investing in affordable housing and other amenities within R/ECAPs and creating affordable housing opportunities outside R/ECAPs. The following is summary of key projects completed over the last four years.

In FY 2014, Philadelphia aligned investments and strategies through a bold place-based approach in distressed communities in West and North Philadelphia to transform them into neighborhoods of opportunity.

### **Place-Based Strategies**



Specifically, the City, PHA, APM, and Temple University secured a five-year \$30 million HUD Choice Neighborhoods Implementation Grant to transform the lives and the North Central neighborhood in and around the Temple Regional Rail Station. In addition, the City's Office of Community Empowerment and Opportunity (CEO) and its partners, including Drexel University, received a HUD Promise Zone designation for a portion of West Philadelphia. Finally, PHA was awarded HUD Choice Neighborhoods Planning grant for the Sharswood/Blumberg neighborhood.

Progress to date in those communities includes the completion of Paseo Verde, a 120-unit mixed-income, mixed-use TOD in the North Central Choice neighborhood and the construction of 57 affordable rental units in the first phase of redevelopment in the Sharswood/Blumberg neighborhood. In addition, PHA continues predevelopment activities to relocate its headquarters to Ridge Avenue in Sharswood/Blumberg neighborhood. During the last four years, the City and partners made progress in providing affordable housing in non-R/ECAP neighborhoods. In FY 2014, construction was completed on the City supported John C. Anderson Apartments - 56 LGBT-friendly affordable rental units for seniors in Center City, one of Philadelphia's most expensive housing markets, and in a census tract that is more than 70 percent White.

Project HOME opened JBJ Soul Homes, with 55 units for formerly homeless persons, in the Francisville neighborhood, which has seen significant development and appreciating home values. Project HOME also completed the rehabilitation of 112 units for homeless persons in the Francisville and Yorktown neighborhoods. Yorktown is a stable, middle-class community. In FY 2016, Project HOME and Philadelphia Chinatown Development Corporation (PCDC) completed the development of Francis House of Peace, 94 units of affordable supportive housing at 810 Arch Street in the Chinatown neighborhood of Philadelphia. The Philadelphia Redevelopment Authority (PRA) provided the land for this innovative nine-story, mixed-use development that is strategically located near transit and Center City services.

Also in FY 2016, two market-rate developers took advantage of the City's Zoning Code Mixed-Income Bonus - Floor Area or Building Height. The Zoning Code sets the following standard to earn a Mixed Income Bonus: at least 10 percent of a minimum of five residential dwelling units constructed using base floor area ratio shall be affordable; affordable units shall be affordable for a term of not less than 15 years, with future sales within such period governed by a restrictive covenant or long-term ground lease; and affordable units shall be constructed and available at the same time as market-rate units and reasonably dispersed throughout the development. Rental units have monthly costs affordable to households earning up to 80 percent AMI and homeowner units have total monthly costs affordable to households earning up to 100 percent AMI. The Zoning Code also provides an option to make a payment to the Philadelphia Housing Trust Fund (HTF) in lieu of building affordable units at the lesser of: the amount that a household at 80 percent of AMI adjusted for household size could afford to pay for purchase of a qualifying unit; or the average cost of constructing a qualifying unit.

In early FY 2016, construction started on 205 Race Street - the first development in the City to commit to leasing 10 percent of its high-end units at more affordable prices in exchange for the density bonus. Slated for completion in early 2017, the LEED Gold-certified building in Center City will include 15 affordable units in a 146-unit building with 14,000-square-feet of ground floor retail, on-site car and bicycle parking and an amenity deck on the fifth floor that will feature a gym, coworking lounge, and a green roof.

In late FY 2016, PMC Property Group, the developer for One Water Street - a luxury apartment complex with 250 units located on the Delaware River waterfront - elected to make a payment to the HTF (in lieu of providing 10 percent of its units affordable to households up to 80 percent AMI) in return for increased density. The \$3.75 million paid into the HTF in June 2016 will provide affordable housing opportunities at another location.

# 5) Mortgage Loan Denials and High-Cost Lending Disproportionately Affect Minority Applicants in Philadelphia

In 2011, minority households in Philadelphia experienced higher mortgage denial rates than White households. Specifically, Black households had the highest mortgage denial rate at 20.7 percent. Latino households experienced a denial rate of 15 percent, while the denial rate for Asian households was 14.5 percent. White households were far more likely to receive loans, as only 10.8 percent of applications were denied. Upper-income Black households in the City of Philadelphia were denied mortgage loans at more than double the rate (17 percent) of upper-income White applicants (8 percent). In addition, the top three reasons cited for denials across all races and incomes were:

- 1) debt-to-income ratio;
- 2) lack of collateral; and
- 3) bad credit history.

In addition, predatory lending remains a problem affecting minority and low-income households.

Goal: Approval rates for all originated home mortgage loans will be fair, unbiased and equal, regardless of race and income.

### **Progress Update**

**Action 5-A:** Continue the Tools for Financial Growth workshops sponsored by the PNC Foundation, to provide education to help households create a budget, set financial goals and improve credit.

As reported earlier, 10,300 homes have been saved through the City's Residential Mortgage Foreclosure Prevention program. However, since many participants receiving loan modifications continue to face financial challenges, in December 2011 the City established a comprehensive financial education effort called Tools for Financial Growth (TFFG) to help homeowners develop better financial planning and management habits.

The program consists of three classes:

- 1) Budgeting tips to help establish spending priorities;
- 2) Tracking Expenses technologies (i.e. Quicken) and tips to encourage tracking household expenses;
- 3) Improving Credit how foreclosure impacts credit and steps to restore good credit.

Since the program started, a total of **1,403 participants graduated** after successful completion of all three classes. In FY 2016, DHCD was forced to end this program because of funding reductions.

### **Action 5-B:** Continue pre-purchase, equity, title/vesting and foreclosure prevention counseling to prepare households for homeownership.

Pre-purchase counseling includes providing prospective homebuyers with the following information/ services: credit counseling and the ability to borrow; information on homeowners' rights and responsibilities; fair housing laws; and money management and budgeting. Prospective homebuyers are also informed about the actual homebuying process, including types of listings; home selection; broker selection; home purchase instructions; house pricing and the use of comparables (seller's price, market price, appraised value); types of mortgage products; and the importance of obtaining a property inspection. The counselors provide a thorough review of the agreement of sale language, emphasizing the Property Inspection Contingency language and the importance of the Special Clauses section (using a blank agreement of sale).

An important part of the counseling process is assisting the client to avoid predatory lending and instead to seek an advantageous mortgage product. Finally, the availability of grants for first-time homebuyers is reviewed. Over the last four years, DHCD-funded housing counselors provided 7,483 households with pre-purchase counseling and 8,629 households with foreclosure prevention counseling. A total of 178 received title/vesting counseling and 685 households received equity counseling.

### **Action 5-C:** Continue anti-predatory lending counseling to help households avoid high cost loans.

CDBG-funded housing counseling agencies provided **1,038 units of anti-predatory lending counseling** from FY 2013 to FY 2016. This included counseling about specific home repair loan products managed by the Philadelphia Redevelopment Authority, Urban Affairs Coalition and Pennsylvania Housing Finance Agency that provide safe and affordable lending alternatives to low- and moderate-income homeowners. Housing counselors also provided information about how to avoid home repair fraud.

As noted in the Analysis of Impediments, African-Americans, Latinos and Asians are disproportionately affected by mortgage loan denials and high-cost lending practices. To address the needs of households in these communities that are not proficient in English, languages spoken by DHCD-funded counselors include Spanish and multiple Asian languages, as well as several eastern European languages.

### B) EVALUATE SUCCESS AND/OR HOW YOU FELL SHORT IN ACHIEVING PAST GOALS.

Over the past four years, Philadelphia faced growing housing and community development-related challenges and needs. At the same time the City experienced drastic funding cuts -- DHCD's Federal funding has been cut by over \$40 million, a reduction of nearly 50 percent.

These substantial budget reductions have prevented the City from funding the range of projects and programs at the scale required to achieve past goals. For example, while the City's Adaptive Modification program provided home modifications for 434 homes and the Basic Systems Repair Program completed critical repairs for 4364 homes, the waiting list is now over five years for both programs, leaving thousands living in substandard housing. Over 10,300 have been saved from foreclosure through the City's nationally recognized Mortgage Foreclosure Prevention Program. However, the City anticipates that foreclosure filings will reach over 4,000 in FY 2017.

The City, PHA and partners were successful in securing a range of HUD's Placed-Based initiatives to address impediments to fair housing -- two Choice Planning grants, a \$30 million Choice Implementation grant, and a Promise Zone Designation. All of these initiatives are targeted in West and North Philadelphia, two of Philadelphia's impacted neighborhoods. At the same time, the City supported developments non-impacted communities and private developers have started to take advantage of the Zoning Code Mixed Income Density bonus to provide affordable housing in high opportunity neighborhoods. While the City made progress in providing new affordable housing opportunities, the need continues to exceed the availability of affordable units.

# C) DISCUSS ANY ADDITIONAL POLICIES, ACTIONS, OR STEPS THAT YOU COULD TAKE TO ACHIEVE PAST GOALS, OR MITIGATE THE PROBLEMS YOU HAVE EXPERIENCED.

The City acknowledges the 2013 AI strategies did not have specific, measurable and realistic targets. As a result, the City's activities were measured against the enormity of the need rather than a number achievable with the limited funding available.

In this 2017-21 document, PHA, the City and partners prioritized goals and set more targeted metrics and milestones to measure progress to ensure that strategies are effective in addressing the fair housing issues.

City of Philadelphia's Zoning Code has provisions to encourage Transit Oriented Developments (TOD) and production of affordable housing in strong market neighborhoods in exchange for density bonuses. The City will continue to encourage developers to take advantage of these bonuses as a critical strategy to address a range of fair housing issues.

The City, PHA, and partners are engaged in a wide range of affordable housing and community development activities. Improved coordination of these programs and alignment of available/potential funding (local, state and federal) opportunities will help ensure that the greatest number of residents possible have housing choice.

Finally, the City and PHA will promote outreach and training on the fair housing rule and how each partner can play a part in providing meaningful actions to address fair housing challenges.

# D) DISCUSS HOW THE EXPERIENCE OF PROGRAM PARTICIPANT(S) WITH PAST GOALS HAS INFLUENCED THE SELECTION OF CURRENT GOALS.

Program participants -- providers and community residents -- play a critical and ongoing role in setting priority fair housing and community development goals.

All stakeholders and partners have stressed the importance of continuing programs that supported the 2013 Al goals. These include taking a balanced approach to address the need to increase economic opportunities; preserve and create new affordable housing options; increase the number of accessible units and prevent discriminatory lending practices.

Program participants have also identified new priority needs and recommended actions to take to address contributing factors that impact fair housing issues. Strategies include but are not limited to: increased investments of amenities in impacted communities; expanded housing counseling to serve residents facing tax or reverse mortgage foreclosures; increased use of the voucher mobility initiative; and targeted programs to address rental housing evictions. Partners also emphasized increased need for education and training to educate: stakeholders in AFFH rule and strategies; tenants and community members in fair housing protections and remedies; and landlord legal requirements and responsibilities. These are more fully described in the 2017-2021 goals and objectives.

# Section V. Fair Housing Analysis

- A. Demographic Summary
- B. General Issues
  - i. Segregation/Integration
  - ii. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)
  - iii. Disparities in Access to Opportunity
  - iv. Disproportionate Housing Needs
- C. Publicly Supported Housing Analysis
- D. Disability and Access Analysis
- E. Fair Housing Enforcement, Outreach Capacity, and Resources Analysis

### A. Demographic Summary

### Background

Philadelphia, the nation's fifth-largest city, is a study in contrasts.

After decades of declining population, Philadelphia's population has grown for nine straight years. After decades of job loss, Philadelphia has experienced job growth for six straight years. The growth of millennials in Philadelphia is the fastest of the country's ten largest cities.

This growth is manifesting itself in the housing market. In Center City and the neighborhoods surrounding it, there is a housing boom. As infill development reduces available land in one neighborhood, private investment moves to the next neighborhood out.

At the same time, many Philadelphians are not participating in this renaissance.

The poverty rate in the city remains at nearly 26 percent, the highest of any large city in America. The unemployment rate, although down, remains the highest in the 11-county region. In 125,000 households - more than one out of every five - more than 50 percent of the household income goes to housing expenses. In 2014 there were nearly 90,000 vacant housing units in the city.

As one of the nation's oldest population centers, Philadelphia held the rank of either the second or third largest city in the United States for most of the 19th century. During the first portion of the 20th century, urban decentralization was partially offset by waves of immigration from Eastern and Southern Europe, as well as migration from the Southern states and Appalachia. However, the second half of the 20th century brought the decline of Philadelphia's once robust manufacturing sector, suburban sprawl, and the emergence of competing job centers (or "edge cities") within the metropolitan area. Each of these trends contributed to persistent and substantial population loss for the City of Philadelphia and a narrower range of employment prospects for those who remained. Between 1950 and 2006 Philadelphia's population declined by 25 percent, while the percentage of the population living below the poverty level rose by more than 50 percent between 1970 and 2006.

Despite these historical trends, Philadelphia has remained the dominant cultural and economic center for the region. The 2010 census and most recent American Community Survey figures indicate that the city's population has been growing and now stands at nearly 1.6 million, enabling Philadelphia to retain its ranking as the nation's fifth largest city. However, poverty remains a problem for Philadelphia. The local economy features industries with pay scales that are highly related to level of educational attainment.

For Philadelphians with college degrees, job opportunities include fields such as health care, higher education, professional services and government. For those of economic means, the City offers a full range of urban amenities, including world class culture and entertainment venues; fine dining and retail establishments; and thriving, walkable neighborhoods with housing that is diverse, available and affordable relative to their incomes.

However, those Philadelphians whose education and training are lacking will find fewer avenues to economic stability and residential mobility and choice. Employment opportunities are largely limited to lower paying service industry positions.

This assessment will explore whether and to what extent the specific classes of individuals that are protected under federal and local fair housing laws may experience barriers to entry when exploring the local residential housing market, as well as accessing educational, employment, and transportation opportunities. The following section provides a review of the relevant demographic, income and employment data for understanding the current status of Philadelphia's protected classes.

The data used in this section and throughout the Assessment has been provided by HUD, obtained from publicly available sources such as the Census, or locally developed. The locally developed data comes both from a Reinvestment Fund subcontract with Enterprise, a HUD-funded technical assistance provider, and the City's ongoing collaboration with PolicyMap.

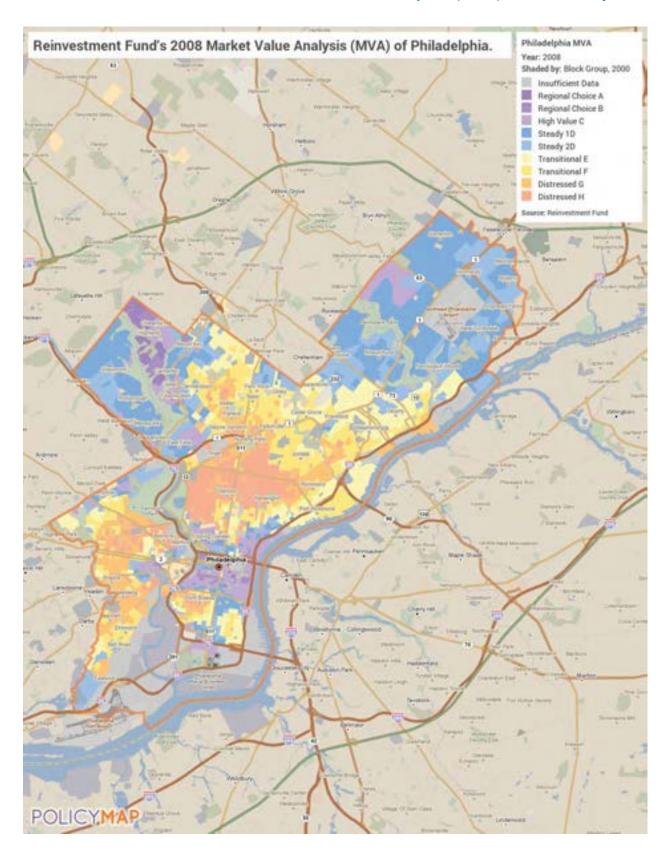
In 2001, Philadelphia partnered with Reinvestment Fund, to create the first Market Value Analysis (MVA). The MVA approach uses a variety of market indicators to analyze, validate and understand the nature and conditions of existing housing market types -- ranging from Distressed (weakest) to Regional Choice (strongest) -- throughout the city. This information is a valuable tool for the city and PHA in targeting strategies for a range of market types.

Since 2001, Reinvestment Fund has completed a total of four MVAs for the city of Philadelphia. The 2008 and 2015 MVAs (see the two maps on the following two pages) show areas of expanding market strength - University City, Temple University, Northern Liberties and the Far Northeast and Northwestern parts of the city. The maps also show areas that have remained distressed or lost ground over the last seven years - south and west of University City and north of Temple up to East Mt. Airy, Fern Rock and Olney.

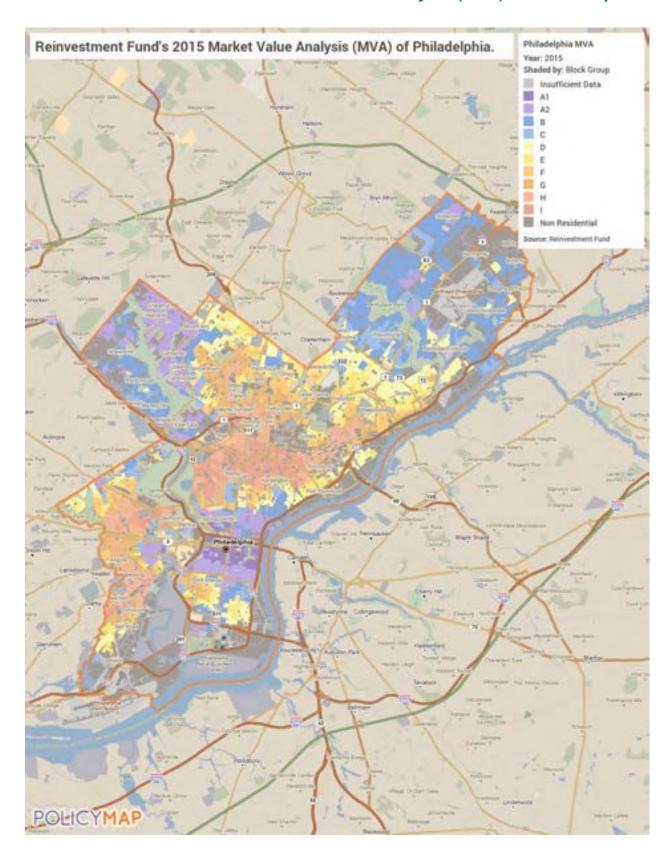
The City and PHA used the PolicyMap platform and Reinvestment Fund's MVA and the AFH-custom analytics to complete this Assessment of Fair Housing plan. Using the data and maps through the city's PolicyMap site license will allow the City and PHA to periodically track and analyze neighborhood conditions over the next five years. The PolicyMap and Reinvestment Fund tools make it possible to more effectively measure the effectiveness of the AFH strategies and progress toward AFH goals as the City and PHA address the challenges that impact housing choice.

NOTE: Maps developed by Reinvestment Fund and through the PolicyMap platform and text throughout this document refer to city neighborhoods, as required by HUD. These neighborhood designations are not intended to adhere to specific neighborhood boundaries but rather to provide an approximate geographic reference for the reader.

### Reinvestment Fund's 2008 Market Value Analysis (MVA) of Philadelphia



### Reinvestment Fund's 2015 Market Value Analysis (MVA) of Philadelphia



Describe demographic patterns in the jurisdiction and region, and describe trends over time (since 1990).

### **Population**

In decennial census surveys Philadelphia's population peaked at 2,071,605 in 1950, and began a gradual, persistent decline that leveled off in 2000 before rebounding slightly in 2010. The decade between 1970 and 1980 saw the single largest rate of population decline during the entire postwar era, more than 13 percent. The 1970s in Philadelphia represented a time of spatial adjustment for racial groups, in which White families moved further to the city's periphery - populating newly built-up sections of Roxborough and the far Northeast - or left the city for the inner ring suburbs. Meanwhile, Black households departed from traditional community bases in North, South, and West Philadelphia to occupy the then rapidly transitioning neighborhoods in Northwest and Southwest Philadelphia.

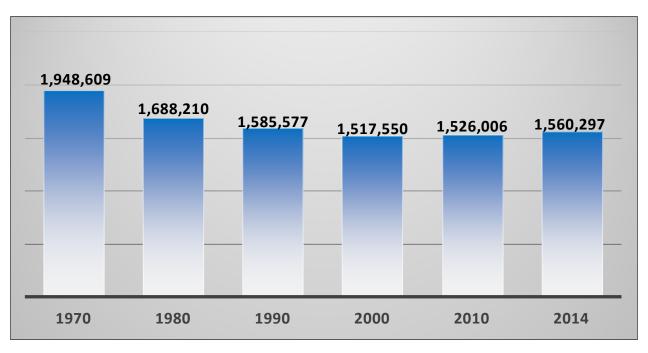


Chart 1: Population Trends in Philadelphia, 1970 - 2014

Philadelphia's population dynamics more recently can be understood as the net result of a balancing act in which White outmigration to the suburbs is partially offset by immigration. Immigrant communities have helped not only to bolster Philadelphia's population, but also to expand the diversity and strength of its neighborhood-based commerce. In the last two decades, Philadelphia has also been more successful in attracting young professionals, students and empty nesters, who have generated demand for rental housing and condominiums in Center City as well as in neighborhoods such as Fishtown, Southwest Center City and East Passyunk. Rising home prices have, at times, spilled over into traditionally low- and moderate-income neighborhoods (such as Point Breeze and South

Kensington), creating both new opportunities for private investment and the potential of inter-group conflict, spurred on by fears of gentrification and displacement.

In contrast to the population stabilization and then slow growth in the City of Philadelphia itself, the Philadelphia- Camden-Wilmington Metropolitan Statistical Area (MSA) has experienced steady growth over the last 20 years. Between 1990 and 2014, the population of the local MSA increased by 17 percent. These opposing trends have resulted in the City of Philadelphia comprising a declining share of metropolitan population with each decade: In 1990, Philadelphia made up 30.6 percent of the metro area population; by 2014, Philadelphia accounted for only 25.6 percent of regional population.

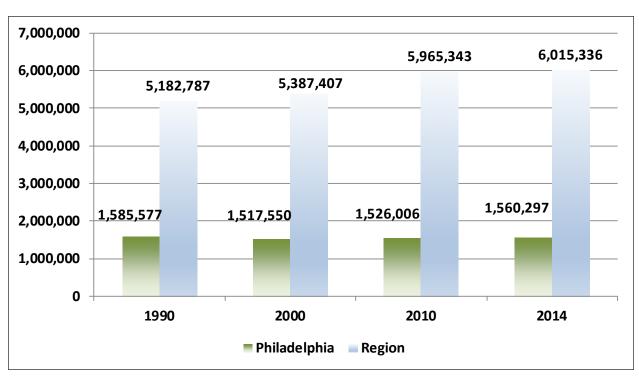


Chart 2: Population Trends in Philadelphia and Region, 1990 - 2014

In July 2016, the Delaware Valley Regional Planning Commission (DVRPC) released a report projecting population growth for their nine-county coverage area, which also represents the greater Philadelphia region as referenced in this assessment. Highlights from that report are as follows:

The DVRPC region is forecast to gain over 658,000 residents between 2015 and 2045 (an 11.5 percent increase).

As it has since the mid-2000s, the population of the City of Philadelphia increased between 2010 and 2015, with the city adding more than 41,000 residents. This trend is forecast to continue, with the city's population expected to increase by over 8 percent by 2045, adding over 128,000 residents. The share of the region's population living in the city is expected to decrease slightly from 26 percent in 2015, to 25 percent in 2045.

The population of the region's five southeastern Pennsylvania counties is forecast to increase by 11.8 percent between 2015 and 2045, while the population of the four New Jersey counties is expected to increase by 10.7 percent.

The largest percentage increases in population are expected in municipalities in Gloucester County, New Jersey (where the county's population is forecast to increase by over 29 percent) and Chester County, Pennsylvania (where the population is forecast to increase by more than 28 percent).

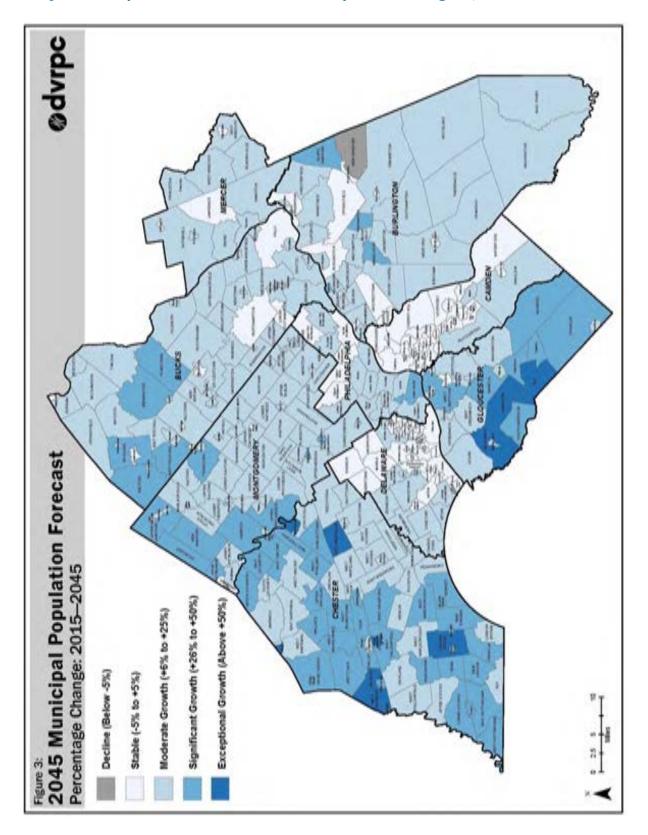
The largest absolute increase in population is forecast for Chester County, which is expected to gain over 146,000 residents and surpass Delaware County to become the region's fourth most populous county by 2045. Other counties forecast to see a significant number of additional residents include Philadelphia (as mentioned above), Montgomery County (with a forecasted increase of over 113,000 people), and Gloucester County, New Jersey (forecast to add almost 85,000 residents).

The table below and the map on the next page show a detailed breakdown in tabular and geographic form respectively.

Table 7: Projected Population Trends in Philadelphia and Region, 2015 - 2045

	2010	2015	2020	2025	2030	2035	2040	2045	2015-	2045
County	nty Census Cens	Census Estimate	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Absolute Change	% Change
Bucks	625,249	627,367	640,495	654,792	669,299	681,273	691,111	699,498	72,131	11.5%
Chester	498,886	515,939	543,702	571,641	599,932	624,832	645,562	662,283	146,344	28.4%
Delaware	558,979	563,894	568,337	572,758	577,248	581,136	584,329	587,037	23,143	4.1%
Montgomery	799,874	819,264	840,934	863,327	884,387	903,114	918,918	932,820	113,556	13.9%
Philadelphia	1,526,006	1,567,443	1,594,787	1,616,816	1,643,971	1,667,290	1,683,402	1,696,133	128,690	8.2%
Five PA Counties	4,008,994	4,093,907	4,188,255	4,279,333	4,374,837	4,457,645	4,523,322	4,577,771	483,864	11.8%
Burlington	448,734	450,226	459,344	468,428	475,978	482,560	488,026	492,709	42,483	9.4%
Camden	513,657	510,923	514,006	517,073	520,189	522,886	525,101	526,997	16,074	3.1%
Gloucester	288,288	291,479	307,766	323,969	340,425	354,677	366,383	376,308	84,829	29.1%
Mercer	367,511	371,398	377,328	383,227	389,219	394,407	398,669	402,283	30,885	8.3%
Four NJ Counties	1,618,190	1,624,026	1,658,444	1,692,697	1,725,811	1,754,530	1,778,179	1,798,296	174,270	10.7%
Nine-County DVRPC Region	5,627,184	5,717,933	5,846,699	5,972,030	6,100,648	6,212,175	6,301,501	6,376,067	658,134	11.5%
Source: Dela	ware Valley	Regional Pl	lanning Com	mission, Jul	ly 2016.					

### Projected Population Trends in Philadelphia and Region, 2015 - 2045



### Race/Ethnicity

Philadelphia continues to increase in measures of racial diversity over time, driven primarily by a declining White population and rising numbers represented in the census categories of Hispanics/Latinos, Asians, and other minority and mixed races. In 1950, the population of Philadelphia was roughly 82 percent White, and 18 percent Black or African-American. As documented in a recent study by Pew Charitable Trusts, this basic Black-White racial dichotomy persisted as a characteristic of Philadelphia's population through the end of the 1980s:

In 1990, Philadelphia was a city understood largely in terms of White and Black. At the same time, it was a majority White city with a large Black minority and small groups of Hispanics and Asians. Two decades later, it is a plurality-Black city with a large but dwindling White minority and rapidly expanding contingents of Hispanics and Asians.

Table 8: Demographic Trends 1990 - 2010

	(Phi	ladelph	nia, PA C Jurisdi		OME, ES	G)	(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region					
	1990		2000		2010		1990		2000		2010	
	#	%	#	%	#	%	#	%	#	%	#	%
Race/Ethnicity												
White, Non-Hispanic	823,840	52.03	644,325	42.46	562,585	36.87	4,124,764	75.91	4,015,992	70.61	3,875,844	64.97
Black, Non-Hispanic	622,998	39.35	659,170	43.43	644,287	42.22	996,823	18.35	1,146,210	20.15	1,204,303	20.19
Hispanic	88,809	5.61	128,857	8.49	187,611	12.29	186,894	3.44	285,806	5.03	468,168	7.85
Asian or Pacific Islander, Non-Hispanic	41,916	2.65	72,226	4.76	95,978	6.29	108,751	2.00	202,156	3.55	295,219	4.95
Native American, Non-Hispanic	2,956	0.19	4,709	0.31	3,498	0.23	7,901	0.15	16,865	0.30	9,541	0.16
National Origin												
Foreign-born	104,779	6.61	137,206	9.04	186,913	12.25	270,788	4.98	391,829	6.89	586,013	9.82
Limited English	Proficien	cy (LEP	)									
LEP	88,185	5.57	113,670	7.49	138,472	9.07	185,208	3.41	257,284	4.52	331,843	5.56
Sex												
Male	735,497	46.43	705,265	46.47	719,813	47.17	2,603,620	47.91	2,729,723	48.00	2,878,862	48.26
Female	848,746	53.57	812,281	53.53	806,193	52.83	2,830,426	52.09	2,957,418	52.00	3,086,481	51.74
Age												
Under 18	379,254	23.94	394,802	26.02	343,837	22.53	1,326,066	24.40	1,480,097	26.03	1,390,882	23.32
18-64	963,784	60.84	908,601	59.87	996,860	65.32	3,385,463	62.30	3,447,266	60.62	3,781,977	63.40
65+	241,206	15.23	214,144	14.11	185,309	12.14	722,517	13.30	759,779	13.36	792,484	13.28
Family Type												
Families with children	156,260	40.98	130,870	46.21	149,193	43.83	615,691	43.89	498,666	47.18	663,818	44.58
Source: HUD-pr	ovided tal	ble for A	AFH analys	is.			_					

The percentage of White, non-Hispanic residents in the city has dropped considerably from representing just over half of the total population in 1990 to 37 percent of the population in 2010. The White, non-Hispanic population also fell in the region at this time by about 11 percent, now accounting for 65 percent of the total population. Hispanic and Asian or Pacific Islander, non-Hispanic populations experienced significant growth from 1990 to 2010, doubling in size in both the city and region. The population of Black, non-Hispanics remained fairly steady over this 20-year period. However, in 2000, for the first time Black, non-Hispanic became the single largest racial category reported in Philadelphia census data even though the city's Black population had remained relatively constant between 1990 and 2000.

Opposite demographic breakdowns are seen when comparing the city and region. For example, the region has a much larger percentage of White, non-Hispanic persons, whereas the city has approximately double the percentage of Black, non-Hispanic residents than the region.

More recent data (ACS 2014) for the racial composition of Philadelphia was also analyzed. While substantial changes have not occurred during this time period, it should be noted that the White population has realized a slight uptick from 2010 to 2014, something not seen in decades. Long term population trends by race are illustrated in the chart below, followed by current breakdowns for the city's Asian and Hispanic or Latino populations.

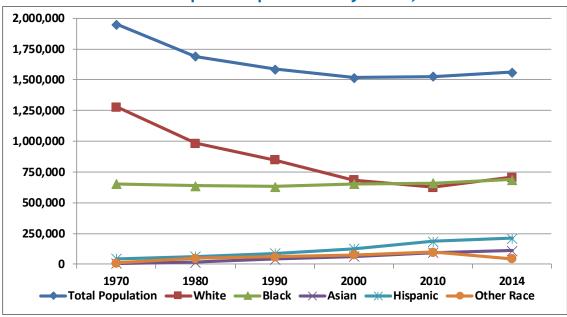


Chart 3: Philadelphia Population by Race, 1970 - 2014

Source: U.S. Census Bureau. Table 39: Pennsylvania - Race and Hispanic Origin for Selected Large Cities and Other Places: Earliest Census to 1990; Internet Release Date July 13, 2005; 2010 Census; 2010-2014 American Community Survey

Table 9: Asian Populations in Philadelphia, 2010-2014

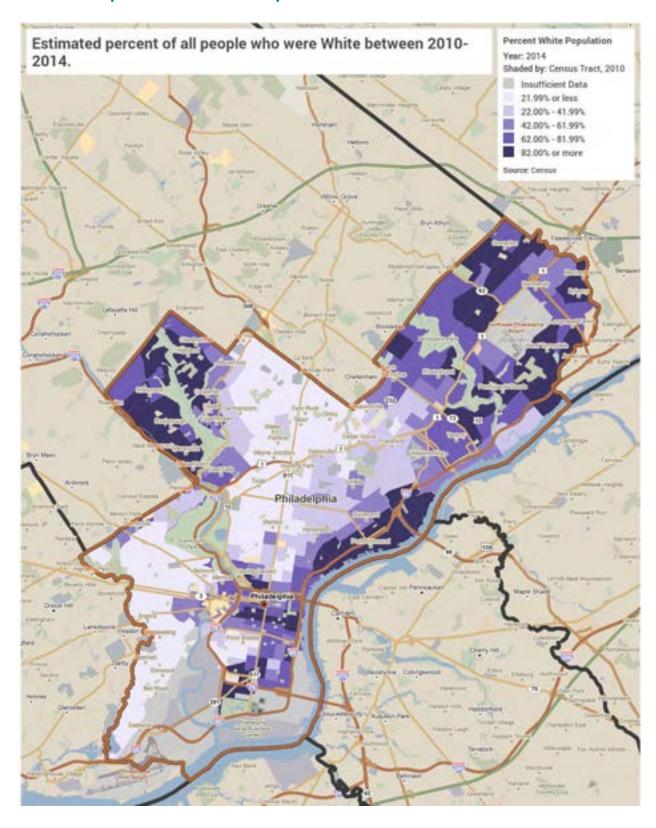
Asian	201	0	2014		%	%
Populations	#	%	#	%	Difference	Change
Chinese	29,396	1.9%	32,193	2.1%	0.2%	9.5%
Filipino	4,978	0.3%	5,674	0.4%	0.0%	14.0%
Japanese	1,034	0.1%	1,124	0.1%	0.0%	8.7%
Indian	18,520	1.2%	18,527	1.2%	0.0%	0.0%
Korean	6,217	0.4%	6,414	0.4%	0.0%	3.2%
Vietnamese	14,431	1.0%	16,328	1.1%	0.1%	13.1%
Cambodian	8,707	0.6%	11,349	0.7%	0.2%	30.3%
Hmong	77	0.0%	205	0.0%	0.0%	166.2%
Laotian	1,084	0.1%	1,422	0.1%	0.0%	31.2%
Thai	386	0.0%	421	0.0%	0.0%	9.1%

Table 10: Hispanic/Latino Populations in Philadelphia, 2010-2014

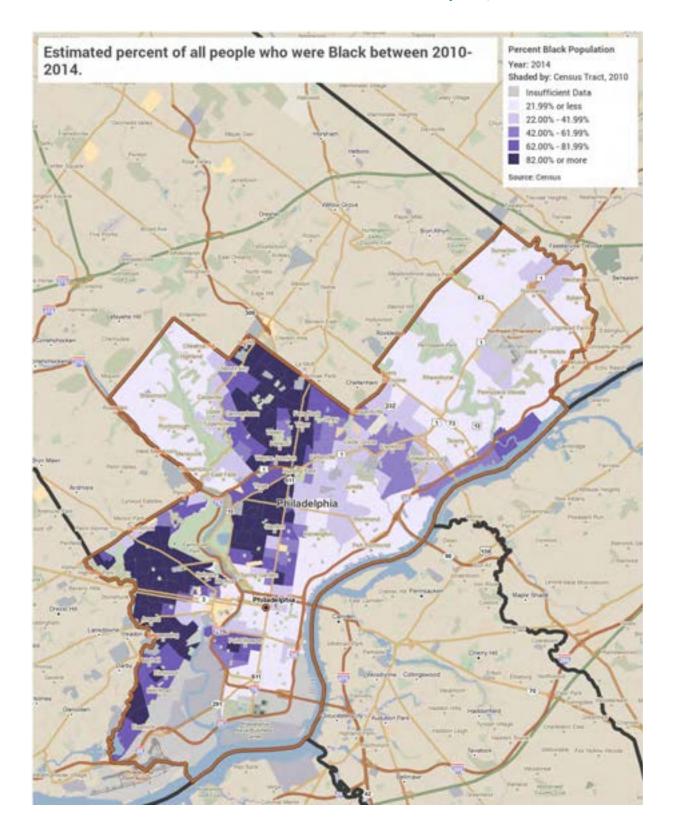
Hispanic/Latino	201	0	2014		%	%
Populations	#	%	#	%	Difference	Change
Mexican	15,531	1.0%	15,396	1.0%	0.0%	-0.9%
Puerto Rican	121,643	8.0%	133,044	8.6%	0.6%	9.4%
Cuban	3,930	0.3%	3,949	0.3%	0.0%	0.5%
Dominican	15,963	1.1%	19,171	1.2%	0.2%	20.1%
Other Hispanic	30,544	2.0%	30,015	1.9%	-0.1%	-1.7%

Changes in the demographic profile in Philadelphia between 2000 and 2014 have also had a significant impact on the racial and ethnic composition of Philadelphia neighborhoods. The following four maps demonstrate the current concentration of Whites, African-Americans, Hispanics and Asians in Philadelphia's neighborhoods. (See the Segregation/Integration section beginning on page 87 for more detail.)

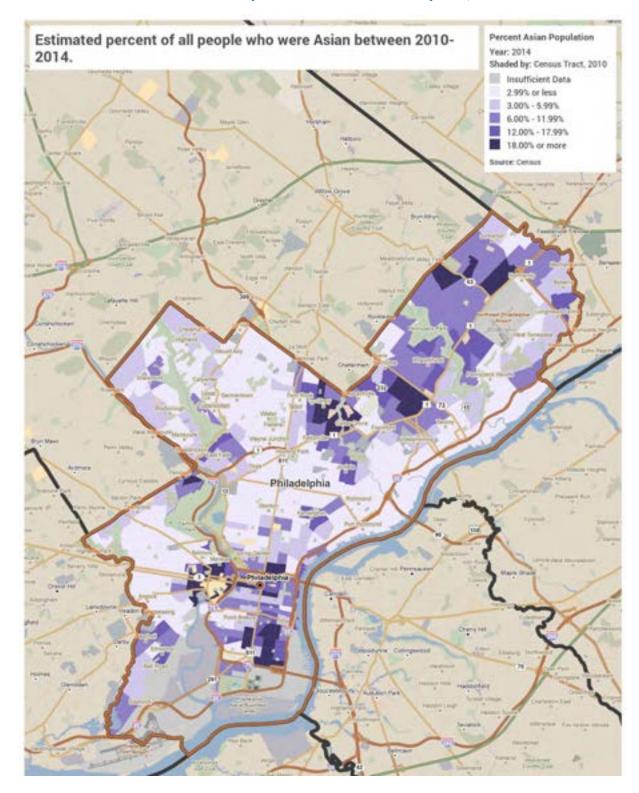
## Estimated percent of All People Who Were White Between 2010-2014



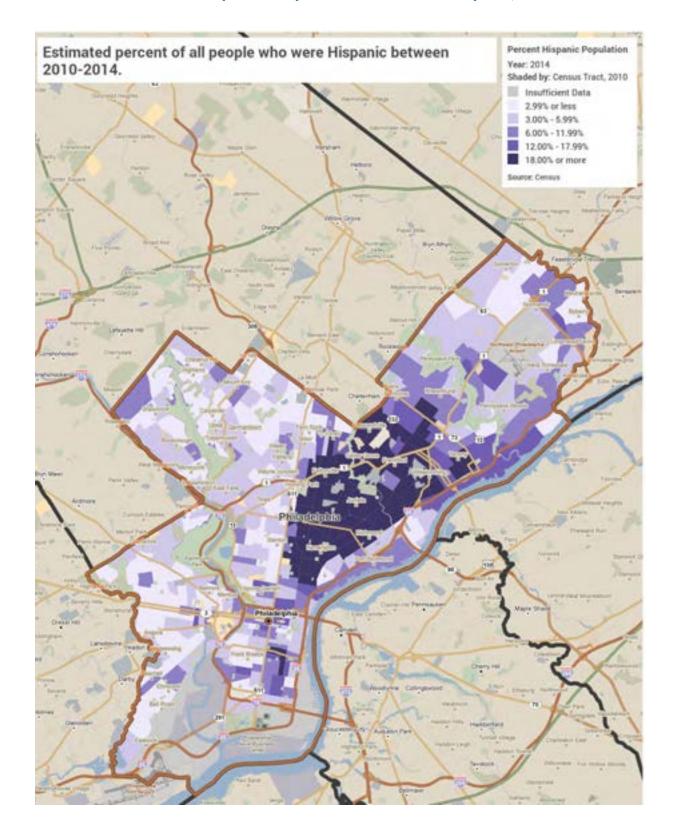
# Concentrations of African-Americans in Philadelphia, 2014



# Concentrations of Asian Populations in Philadelphia, 2014



# Concentrations of Hispanic Populations in Philadelphia, 2014



#### **National Origin**

The highest percentage of residents originating from a foreign country in both the city and region is just over one percent. In the city, the greatest numbers, in descending order, originate from Asian countries (China, Vietnam, and India), then the Caribbean and Central America (Dominican Republic, Jamaica, Mexico, and Haiti), with the exceptions being Ukraine and Liberia. Similar breakdowns are seen in the region, with only a subtle variation in percentages when compared to the city, but it should be noted that the countries at the top of the list have changed order (India, Mexico, and China).

The total percentage of foreign-born persons has nearly doubled in the city and region, now representing 12.3 percent and 9.8 percent of the population, respectively.

Table 11: Population by National Origin in Philadelphia and Region, 1990 - 2010

(Philadelphia, PA CDBG, HC	ME, ESG)		(Philadelphia-Camden-Wilmington, P.	A-NJ-DE-MD	CBSA)		
Jurisdiction			Region	# % 65,128 1.09 53,736 0.90			
Country	#	%	Country	#	%		
China excl. Hong Kong & Taiwan	16,467	1.08	India	65,128	1.09		
Vietnam	14,929	0.98	Mexico	53,736	0.90		
India	11,344	0.74	China excl. Hong Kong & Taiwan	37,755	0.63		
Dominican Republic	10,095	0.66	Vietnam	28,206	0.47		
Jamaica	7,730	0.51	Korea	25,980	0.44		
Ukraine	7,331	0.48	Dominican Republic	18,042	0.30		
Mexico	7,163	0.47	Philippines	17,882	0.30		
Haiti	6,576	0.43	Jamaica	17,795	0.30		
Cambodia	5,805	0.38	Ukraine	15,561	0.26		
Liberia	5,284	0.35	Italy	13,297	0.22		
Source: HUD-provided table for AFH and	lysis.						

As noted above, immigration to Philadelphia is increasingly made up of individuals from China, South Asia and Southeast Asia. The table on the next page compares the countries of origin for the foreign-born population in Philadelphia in 1970 and in 2010. It shows that in 1970, immigrants to Philadelphia hailed primarily from Europe and the former Soviet Union. By 2010, the top three countries of origins for Philadelphia's immigrants were China, Vietnam, and India. The city has also seen a large influx of residents from the Caribbean (Dominican Republic, Jamaica, and Haiti) and Mexico, a part of the world not represented in figures from 1970. The growing diversity of the foreign-born population is also reflected in the changing composition of the foreign-born population generally. In 1970, more than three-quarters of all foreign-born residents came from 10 countries of origin. In 2010, the 10 most common countries of origin accounted for only about 49.4 percent of Philadelphia's foreign-born population.

Table 12: Top 10 Countries of Origin for Foreign Born (FB)
Population, Philadelphia, 1970 & 2010

	1970	Total Foreign Born	% Foreign Born		2010	Total Foreign Born	% Foreign Born
1	Italy	25,629	20.2%	1	China excl. Hong Kong & Taiwan	16,467	1.1%
2	USSR	23,349	18.4%	2	Vietnam	14,929	1.0%
3	Poland	11,116	8.8%	3	India	11,344	0.7%
4	Germany	10,849	8.5%	4	Dominican Republic	10,095	0.7%
5	UK	9,514	7.5%	5	Jamaica	7,730	0.5%
6	Ireland	6,060	4.8%	6	Ukraine	7,331	0.5%
7	Austria	3,603	2.8%	7	Mexico	7,163	0.5%
8	Hungary	2,505	2.0%	8	Haiti	6,576	0.4%
9	Canada	2,387	1.9%	9	Cambodia	5,805	0.4%
10	Lithuania	1,741	1.4%	10	Liberia	5,284	0.4%
	Top Ten Total	96,753	76.3%		Top Ten Total	92,724	6.1%
	Total FB Population	126,896	100.0%		Total FB Population	186,913	100.0%
Sour	ce: HUD-provided table for a	AFH analysis.		-			

Immigrants have tended to cluster within distinct enclaves centered in various neighborhoods all across the city, including Northeast Philadelphia (Russian, Ukrainian, South Asian); Olney (Korean, Vietnamese, Haitian, South Asian); Chinatown (Chinese, Indonesian, Vietnamese, Guyanese); South Philadelphia (Cambodian, Mexican, Italian); West Philadelphia (Africa, South Asian, Korean); and Southwest Philadelphia (Africa, West Indian, Haitian).

#### **Limited English Proficiency**

Philadelphia's growing immigrant communities can face language barriers.

Table 13: Limited English Proficiency Language in Philadelphia and Region

Rank	(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction			(Philadelphia-Camden-Wilmington, PA-NJ- DE-MD CBSA) Region			
	Language	#	%	Language	#	%	
1	Spanish	56,053	3.91	Spanish	141,836	2.38	
2	Chinese	17,851	1.25	Chinese	33,585	0.56	
3	Vietnamese	10,673	0.75	Vietnamese	19,385	0.32	
4	Russian	7,559	0.53	Korean	14,394	0.24	
5	Cambodian	4,559	0.32	Russian	13,495	0.23	
6	Other Asian Language	3,813	0.27	Other Asian language	10,229	0.17	
7	French Creole	3,499	0.24	Italian	8,174	0.14	
8	African	3,127	0.22	Other Indic language	7,596	0.13	
9	Arabic	3,092	0.22	Gujarati	7,310	0.12	
10	Other Indo-European Language	3,046	0.21	French	6,850	0.11	
Source: I	HUD-provided table for AFH analysis.						

Spanish, Chinese, and Vietnamese populations represent the top three groups in the city and the region. Spanish represents the highest percentage in the city and region by a wide margin. The city contains higher percentages of each group, representing more diversity in this regard when contrasted with the region.

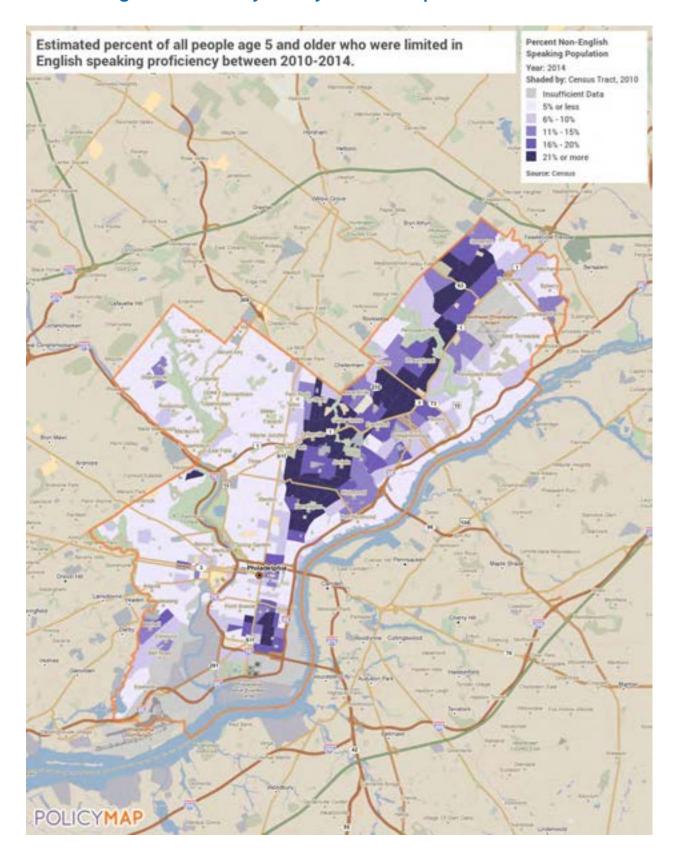
Further breakdowns by household language show that Spanish-speaking households account for the greatest portion of the city's LEP households. Asian and Pacific Island communities also appear to have the greatest relative LEP burden, with an LEP to non-LEP household ratio of 0.75.

Table 14: Limited English Proficiency Households by Language, Philadelphia 2010-2014

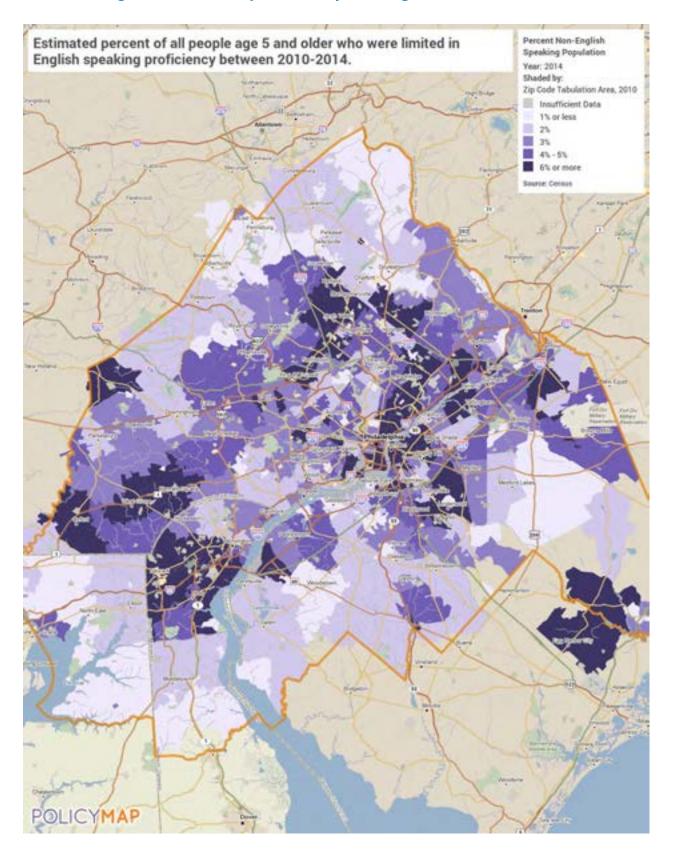
Languago(s)	Total H	Hs	LEP H	lHs	LEP to Non-LEP Ratio
Language(s)	#	%	#	%	LEP TO NOTI-LEP RATIO
Households	580,297	100%	39,030	100%	0.09
Spanish	58,741	10.1%	15,469	39.6%	0.36
Other Indo-European	35,962	6.2%	10,796	27.7%	0.43
Asian and Pacific Island	25,960	4.5%	11,147	28.6%	0.75
Other	8,509	1.5%	1,618	4.1%	0.23

The maps on the next two pages show areas in the city and metropolitan region with Limited English Proficiency population concentrations. The sections of Philadelphia that are most likely to have populations characterized by Limited English Proficiency are in the Northeast, Olney, Eastern North Philadelphia, Chinatown and parts of South Philadelphia east of Broad Street.

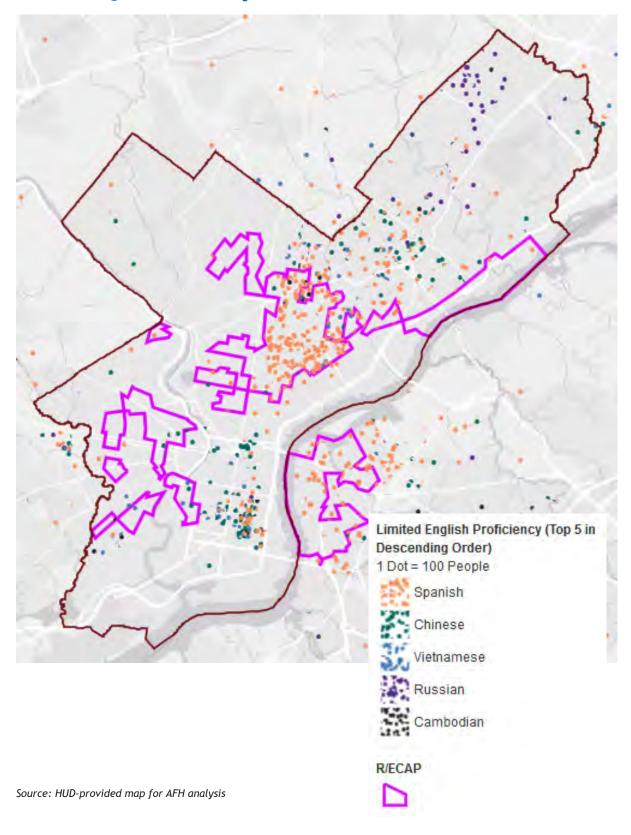
## Limited English Proficiency in City of Philadelphia



## Limited English Proficiency Philadelphia Region



# **Limited English Proficiency**



#### Sex

Very similar splits are found in the city and region, with females (51 percent) representing a slightly higher percentage of the population in each. The percentage of males and females residing in the city and region has remained fairly constant over time.

#### Education

Philadelphia trails each of the surrounding four Pennsylvania counties in educational attainment. As a percentage of the population 25 years of age and older, Philadelphia's high school drop out rate is two-to-three times higher and its college graduation rate is one-third to one-half of the suburbs.

As outlined in the table below, nearly 20 percent of Philadelphians 25 or older did not complete high school. Thirty-five percent graduated from high school, with approximately 47 percent going on to attend college. Just over five percent of Philadelphians have earned an associate degree, just over 14 percent have earned a bachelor's and just over 10 percent have earned a graduate, professional or doctorate degree. These educational attainment levels, while continuing to trail the suburban counties, have increased since 2011, likely because of the significant increase in millennials in the city.

Table 15: Educational Attainment of Population by Metropolitan County 2014

Educational Attainment: 2014	Philadelphia	Bucks	Chester	Delaware	Montgomery
Educational Attainment of Population, by M	etropolitan Co	unty			
Total Population 25 and Older	1,009,812	439,152	338,850	374,231	564,218
Less than 9th Grade	61,828	7,995	10,438	9,657	12,319
9th to 12th, No Diploma	125,714	20,504	13,955	20,565	24,160
High School Graduate (includes equiv.)	347,054	137,334	80,253	119,966	140,710
Some College, No Degree	175,532	80,400	48,933	64,031	88,500
Associate Degree	52,158	32,461	20,076	27,343	37,604
Bachelor's Degree	143,530	98,050	99,253	77,773	147,415
Graduate, Professional or Doctorate Degree	103,996	62,408	65,942	54,896	113,510
Educational Attainment as a Percentage of P	opulation 25 8	de Older by I	Metropolita	n County	
Total Population 25 and Older	100%	100%	100%	100%	100%
Less than 9th Grade	6.10%	1.80%	3.10%	2.60%	2.20%
9th to 12th, No Diploma	12.40%	4.70%	4.10%	5.50%	4.30%
High School Graduate (includes equiv.)	34.40%	31.30%	23.70%	32.10%	24.90%
Some College, No Degree	17.40%	18.30%	14.40%	17.10%	15.70%
Associate Degree	5.20%	7.40%	5.90%	7.30%	6.70%
Bachelor's Degree	14.20%	22.30%	29.30%	20.80%	26.10%
Graduate, Professional or Doctorate Degree	10.30%	14.20%	19.50%	14.70%	20.10%

#### **Employment**

In June of 2016 Philadelphia had approximately 709,000 residents in its labor force of whom approximately 660,000 were employed. The unemployment rate of 6.9 percent, while higher than each of the four Pennsylvania counties surrounding Philadelphia, was significantly reduced from 8.4 percent in June of 2014.

June 2014 June 2015 County June 2016 Philadelphia 8.4 7.4 6.9 **Bucks** 5.3 4.7 4.6 Chester 4.3 4.0 4.1 Delaware 5.8 5.1 5.1 Montgomery 4.8 4.2 4.3 **United States** 6.3 5.5 5.1

**Table 16: Unemployment Rates** 

In Philadelphia, women have a lower unemployment rate than men. African-Americans, Hispanics, and other minority races have the highest rates of unemployment, while Asians and non-Hispanic or Latino Whites have the lowest unemployment rates.

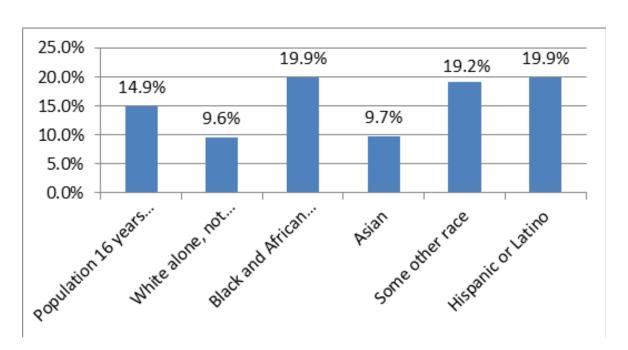
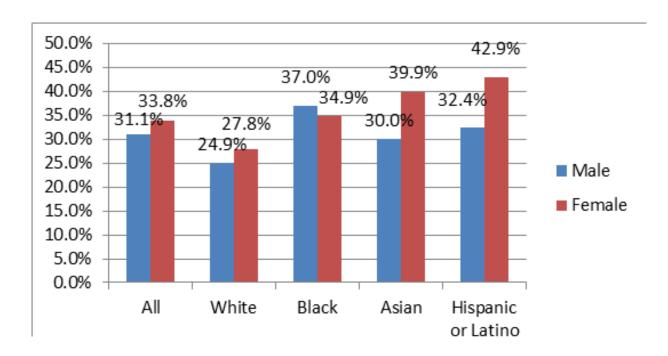


Chart 4: Unemployment by Race/Ethnicity

Additionally, of the working age population age 16 to 64, labor force participation is lowest among females across racial and ethnic groups, with the exception of Black females who have a higher employment rate than Black males. Over 35 percent of Hispanic or Latina females, Asian females, and Black and African American men of working age do not participant in the labor force. White males and females have the lowest non-participation rates, followed by Asian and Hispanic or Latino males.

Chart 5: Working Age Population Not in Labor Force by Race and Sex



#### **Poverty**

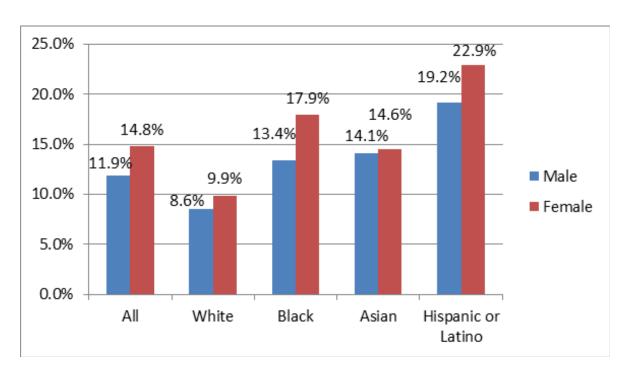
Despite six straight years of job growth, and significant income growth in the past year, Philadelphia's poverty rate remains stubbornly high. Although down slightly from 26.4 percent in 2010, the poverty rate of 25.8 percent remains the highest among the nation's 10 largest cities.

		Philadelphia	County
	Total Estimate	Below poverty level Estimate	Percent below poverty level Estimate
Population for whom poverty status is determined	1,525,590	393,203	25.80%

Table 17: Population Living in Poverty

Poverty rates are most pronounced in Philadelphia's minority populations. The poverty rates of each minority group is well above the poverty rate of Whites, and for African-Americans, Hispanics and "other races," well above the citywide rate. Women are slightly more likely than men to be in poverty, and children are significantly more likely than adults to be in poverty. Those who did not complete high school are 50 percent more likely to be in poverty than high school graduates, more than twice as likely to be in poverty than those with some college education, and nearly four times more likely to be in poverty than college graduates.





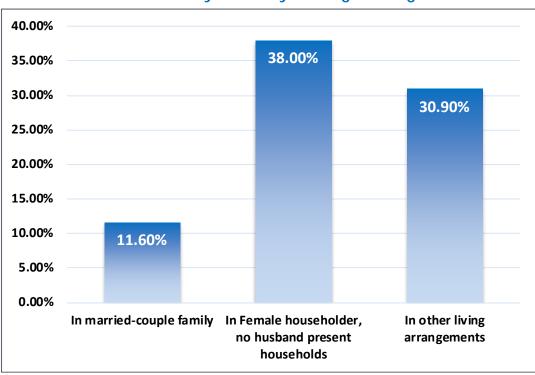
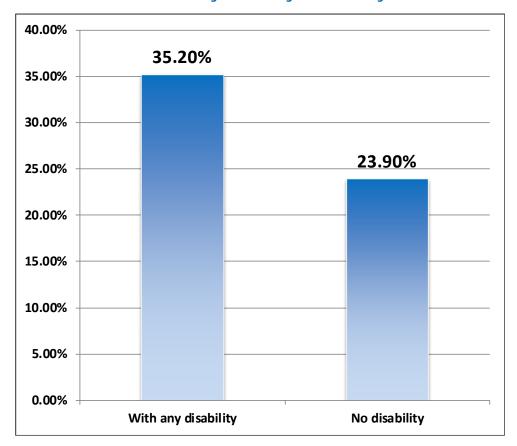


Chart 7: Poverty Rate by Living Arrangement





In addition to poverty rate, income-to-poverty ratio is used to measure depth of poverty. While the poverty rate shows the proportion of people with income below the poverty threshold, the income-to-poverty ratio gauges the depth of poverty and shows how close a family or individual's income is to its pov¬erty threshold. Families and individuals with an income-to-poverty ratio of less than 100 percent are identified as in poverty. An income-to-poverty ratio of 50 percent indicates a family or person is living with income that is half of their poverty threshold, which is considered as "deep poverty." An income-to-poverty ratio of 100 to 124 constitutes "near poverty."

The chart below shows that in Philadelphia, 26 percent of the population lives below the poverty level, 12.3 percent live in deep poverty, and an additional 5.9 percent live in near poverty.

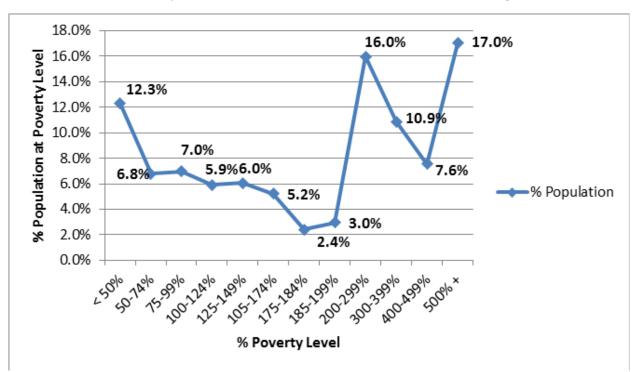
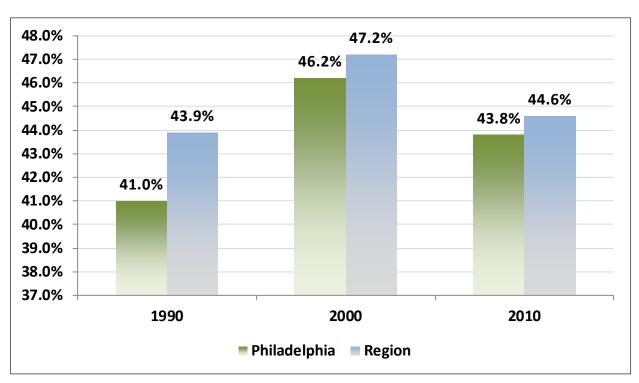


Chart 9: Population At, Above and Below Poverty Level

#### Families with Children

Between 2000 and 2014, the total number of households with children in Philadelphia decreased by nearly 10,000, or almost two percent. Of the city's approximately 580,000 households, more than half (53 percent) are family households and less than a quarter (22.5 percent) are family households with minor children. The percentage of households that are female-headed (either with or without children) declined slightly between 2000 and 2014 from 22.3 percent to 20.4 percent. Families with children as a percentage of family households rose between 1990 and 2000 in both the city and the region, even as there was a decrease in the total number of families with children. By 2010 that percentage had risen back to 1990 levels.

Chart 10: Families with Children in Philadelphia and Region, 1990 - 2010



Consistent with the finding that students and young professionals comprise a growing demographic category in the city, between 2000 and 2010 the number of non-family households increased from 40.3 percent to 43.2 percent.

#### Age

The following table displays a broad overview of age breakdowns within Philadelphia and the surrounding regions. The jurisdiction and region show remarkably similar proportions of people under 18, 18-64, and 65 and older.

Table 18: Age in Philadelphia and Region, 1990 - 2010

	(Ph	iladelp	hia, PA Cl Jurisdi		OME, ESG	)	(Philadel	(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region				
Age	199	1990 2000 2010		1990	)	2000	)	2010	10			
	#	%	#	%	#	%	#	%	#	%	#	%
Under 18	379,254	23.94	394,802	26.02	343,837	22.53	1,326,066	24.40	1,480,097	26.03	1,390,882	23.32
18-64	963,784	60.84	908,601	59.87	996,860	65.32	3,385,463	62.30	3,447,266	60.62	3,781,977	63.40
65+	241,206	15.23	214,144	14.11	185,309	12.14	722,517	13.30	759,779	13.36	792,484	13.28

Source: HUD-provided table for AFH analysis.

When viewed over time, the percentage of individuals under 18 in the city and region saw a slight uptick in 2000, but fell back down to a similar level in 2010 as was seen in 1990. Individuals 18-64 grew by about 5 percent in the city over this timeframe, whereas they remained constant in the region as a whole. Residents 65 and over dropped by about 3 percent in the city and remained at similar levels in the region.

Between 2000 and 2014, the median age in Philadelphia remained steady at 34 years of age. Additional detail on the distribution of population by age in Philadelphia is provided in the table below and in the chart on the following page.

Table 19: Philadelphia Population by Age, 2000 and 2014

Ago Croup	# of F	Persons	% Change	% Change       % of Pop. (2014)         9.2%       6.9%         -17.1%       6.0%         -20.7%       5.8%         -6.5%       3.6%         9.2%       5.3%         17.5%       7.1%         19.9%       17.2%         -15.8%       12.2%
Age Group	2000	2014	% Change	% or Pop. (2014)
0 - 4 years	97,573	106,515	9.2%	6.9%
5 - 9 years	111,088	92,091	-17.1%	6.0%
10 - 14 years	113,922	90,348	-20.7%	5.8%
15 - 17 years	60,286	56,368	-6.5%	3.6%
18 - 20 years	74,702	81,559	9.2%	5.3%
21 - 24 years	93,782	110,227	17.5%	7.1%
25 - 34 years	221,700	265,916	19.9%	17.2%
35 - 44 years	224,791	189,370	-15.8%	12.2%
45 - 54 years	181,579	194,347	7.0%	12.6%
55 - 64 years	123,983	170,513	37.5%	11.0%
65 - 74 years	108,049	100,707	-6.8%	6.5%
75 - 84 years	80,031	60,084	-24.9%	3.9%
85+ years	26,064	28,875	10.8%	1.9%

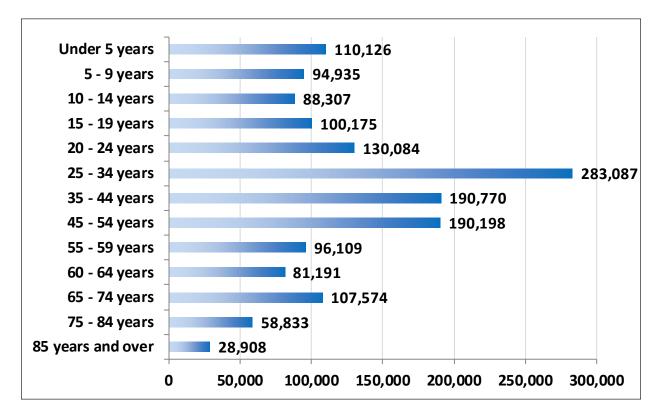


Chart 11: Philadelphia Population by Age, 2014

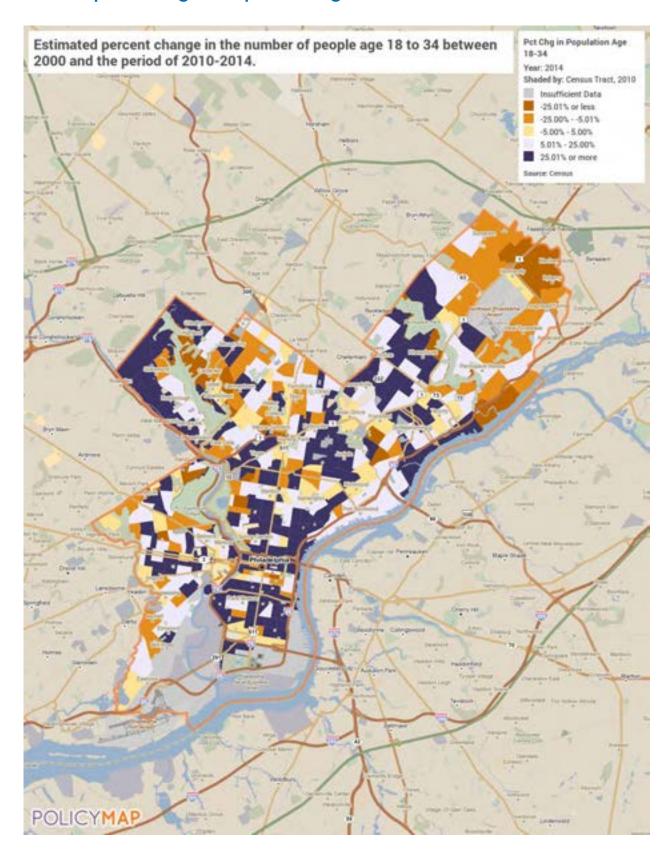
The millennial population age 18-34 grew by 17 percent, suggesting that Philadelphia is becoming a more desirable place to live for younger persons. A report released in January of 2014 by the Pew Charitable Trusts (Millennials in Philadelphia: A Promising but Fragile Boom) states that since 2006, no major city has experienced a larger increase in 20- to 34-year-olds than Philadelphia, as measured by the change in their percentage of each city's overall population. Highlights of the report include:

The racial and ethnic makeup of Philadelphia's young adults is slightly different from that of the rest of the population. Of the overall population non-Hispanic Blacks are the largest bloc, accounting for 42 percent of the city's population. Among millennials, non-Hispanic Whites are the largest group, representing 40 percent of the total.

The highest concentrations of millennials are found primarily in Center City and the surrounding areas, including University City and the two ZIP codes that constitute the northern half of South Philadelphia. In addition, Manayunk, East Falls, Kensington/Fishtown, and Roxborough have large percentages of millennials.

Young adults accounted for nearly two-thirds of the individuals who reported having moved into the city recently, according to the Census Bureau's American Community Survey. Areas with high percentages of new arrivals include Center City, Chestnut Hill, Manayunk, and University City.

## Philadelphia Change in Population Aged 18 to 34 between 2000 and 2014



At the same time, the decrease in persons 35-44 and children between the ages of five and 17 suggests that the trend of parents leaving the city when their children reach school age continues. That growth among those 50-64, many of whom may still have school-age children, was limited (see below) may also relate to the concern about placing children in the City's public schools.

While parents of school-age children seem reluctant to live in the city, Philly Voice reports that city investments in parks and open space and downtown revitalization efforts are making Philadelphia more attractive to Baby Boomers. Local real estate brokers report encountering an increasing number of Boomers interested in trading their suburban homes for city dwellings, most often condos, in Center City, particularly in Rittenhouse and Washington Square.

The population of persons 55-64 grew by 37.5 percent between 2000 and 2014 and the Center City District, in its February 2015 report, found substantial growth between 2000 and 2013 in the District's 55-69 population. While the 2010 Census shows only modest growth in Philadelphia's 50-64 population, the number of people age 60-64 nearly doubled during TIME FRAME.

In examining a different age subset Governing Magazine finds that Philadelphia was one of only two counties in the Philadelphia region to experience growth in prime working-age populations between 2010 and 2015. From 2010-2015, Philadelphia's prime working-age population, or those between the ages of 25 and 54, grew by 37,514 people, or almost 6 percent, while all the other southeast PA counties saw those populations decrease. Notwithstanding that increase, over one-third of Philadelphians reverse commute to the suburbs for work every day, and despite some modest overall job gains within the city limits, Philly is still lagging the suburbs in private sector job growth.

Older adults age 65 and make up approximately 12 percent of the city's total population. Consistent with the finding that students and young professionals comprise a growing demographic category in the city, the percentage of households with one or more individuals 65 years of age and older fell from 27 percent to 23.9 percent between 2000 and 2010

Philadelphia Corporation for Aging (PCA) has noted several important trends within the older population in Philadelphia. First, PCA finds that rising numbers of older Asians and Hispanics are leading to an increase in the proportion of the older population from those ethnicities, in particular an increase in the "young-old" (ages 60-74) population. According to PCA, "55 percent of the city's current older adult population are minority, foreign-born or both and PCA expects this number to grow over the next four years2."

PCA also recognizes that many seniors fall in between income eligibility guidelines for state and federal assistance programs, which can make them less able to access resources in an emergency and increases their overall vulnerability. Finally, PCA notes that a significant proportion of older Philadelphians (38 percent) live alone, which may lead to "a greater reliance on the formal aging care system3" over time.

Concentrations of elderly residents are in several sections of the city, including Center City, the Far Northeast, Roxborough, Wynnefield Heights, Germantown, and South Philadelphia.

#### Disability

The city has higher percentages of individuals in disabled categories than the region. There are 238,443 people age five and older living with one or more disabilities in Philadelphia, or 16.8 percent of the city's population. There are 699,750 people age five and older living with one or more disabilities in the greater region, or 13 percent of the region's population.

Ambulatory difficulty represents the highest percentage for both city (9.4 percent) and region (6.7 percent). Cognitive difficulty and independent living difficulty are the next highest on the list for both. Hearing, vision, and self-care difficulty are all under four percent for the city and region.

Table 20: Philadelphia Population with Disability by Type

Disability Type		PA CDBG, HOME, urisdiction	(Philadelphia-Camden-Will CBSA) Re	
, , , , , , , , , , , , , , , , , , ,	#	%	#	%
Hearing difficulty	44,512	3.14	167,972	3.03
Vision difficulty	47,883	3.38	122,645	2.21
Cognitive difficulty	104,386	7.37	279,046	5.03
Ambulatory difficulty	133,029	9.39	371,932	6.71
Self-care difficulty	53,382	3.77	146,430	2.64
Independent living difficulty	100,663	7.11	275,868	4.98
Source: HUD-provided table fo	or AFH analysis.			

Breakdowns by sex and age show that disability is more common among females than males (16.5% and 14.7%, respectively), specifically for females age 35 and over.

Table 21: Population with Disability by Age and Sex, Philadelphia 2010-2014

		Male			Female	
Age Groups	Total	With Disability		Total	Total With Disa	
	#	#	# %		#	%
Under 5 years	54,186	710	1.3%	52,329	611	1.2%
5 to 17 years	120,755	12,210	10.1%	117,650	7,374	6.3%
18 to 34 years	216,547	16,643	7.7%	236,590	14,878	6.3%
35 to 64 years	257,938	49,301	19.1%	292,940	61,908	21.1%
65 to 74 years	42,076	12,495	29.7%	56,897	18,144	31.9%
75 years and over	30,028	14,419 48.0%		53,863	30,799	57.2%
Total	721,530	105,778	14.7%	810,269	133,714	16.5%

Veterans with disabilities make up a third of the veteran population and 8.7% of the overall population with disabilities. Most (58.4%) are seniors (65 years and older) and the remaining 41.6% are 18 to 64 years of age.

Table 22: Veterans with Disability by Age in Philadelphia, 2010-2014

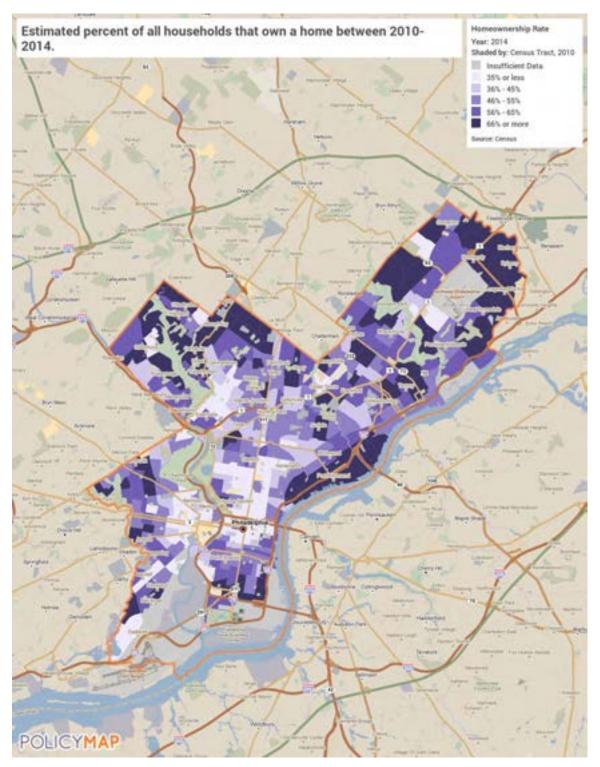
Age Group	Total	Veterans w	vith Disability
Age Group	#	#	%
18 to 64 years	37,079	8,609	41.6%
65 years and over	31,337	12,108	58.4%
Total	68,416	20,717	30.3%



#### **Homeowners and Renters**

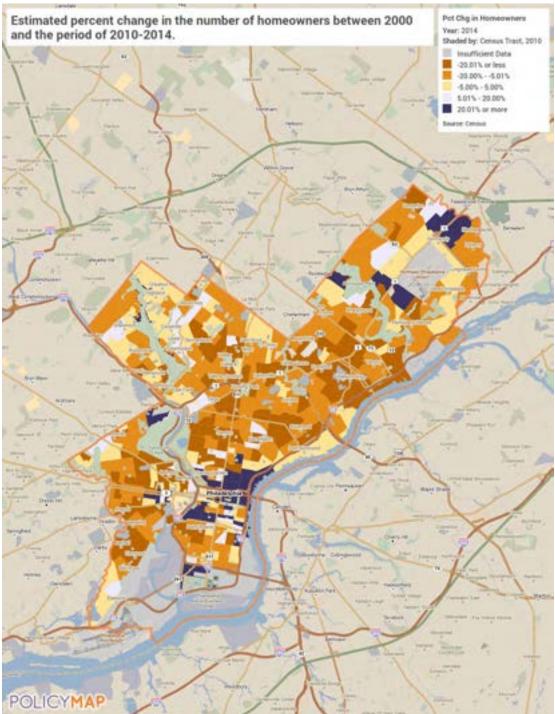
The region has a noticeably higher homeownership rate than that of the city. Rates begin to rise immediately outside of the city. Homeownership rates in the region are noticeably lower in the outer urban centers. Homeownership rates are declining in many areas of the region, but have remained somewhat constant overall, with little fluctuation from 2000 to 2010. The growth that has occurred is generally seen in the outermost suburbs. Within the city, homeownership rates are generally the highest near the border, with the Northeast experiencing particularly high levels.

#### Homeownership Rate, Philadelphia 2014



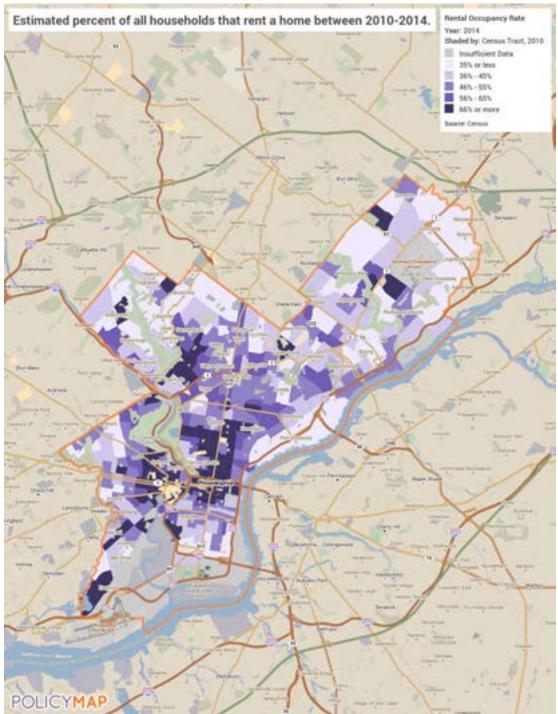
From 2000 to 2010 the city saw a drop in homeownership. However, there are a few areas within the city exhibiting growth. Significant increases are seen in Center City and the surrounding neighborhoods, including Northern Liberties, Bella Vista, and Southwest Center City.

# Homeownership Rate Percentage Change, Philadelphia 2000 - 2014



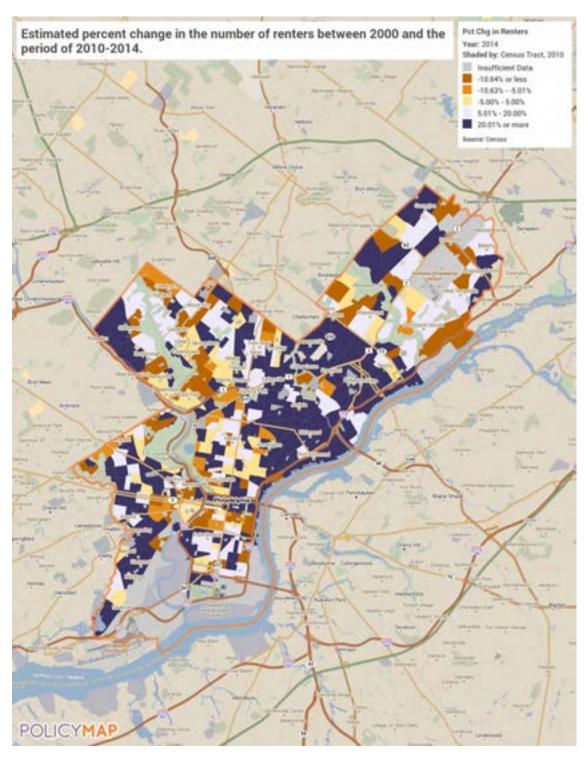
Philadelphia has a higher percentage of renters than the region as a whole. Renters are concentrated around colleges/universities; in Center City; and some pockets of the city where minority populations are seen such as Germantown in Northwest Philadelphia, Strawberry Mansion in North Philadelphia, and Belmont in West Philadelphia.

# Rental Rate, Philadelphia 2014



In the region, the percentage of households that rent is high in outlying cities, such as Camden, Chester, Wilmington, and Norristown. That percentage is also high in the region near employment and retail centers. Examples include King of Prussia, West Chester, Conshohocken, Willow Grove, and Cherry Hill. The percentage of renters has risen in the city as a whole from 2000 to 2010. Notable exceptions to this increase are Northeast and Northwest Philadelphia.

#### Rental Rate Change, Philadelphia 2000 - 2014



Region wide the percentage of renters has been steadier. Discernible patterns and trends are not as easily identifiable here. The following chart illustrates overall changes in homeownership and rental rates in Philadelphia from 1990 to 2014. Homeownership rates have steadily declined for over 20 years, though recent trends show that this change may be leveling.

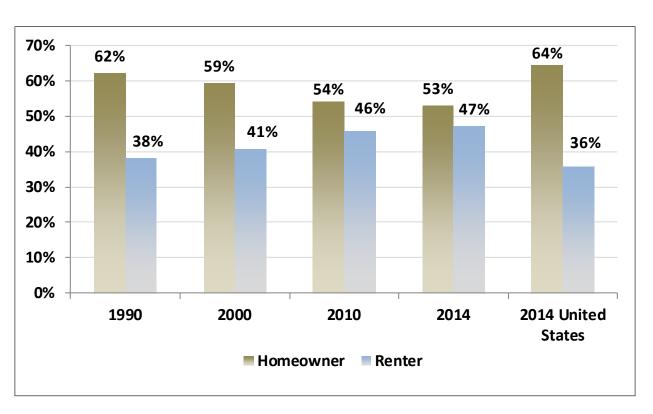


Chart 12: Homeownership and Rental Rate Comparison,
Philadelphia 1990 - 2014

A closer look at this change through the lens of race/ethnicity shows that White populations have consistently maintained higher levels of homeownership than those of minorities. Each racial/ethnic group has seen homeownership rates decline in a manner consistent with the chart above, however an exception is seen with Asian populations. This group has seen rates rise significantly from 2000 to 2010, though more recent numbers indicate that this change may be stagnating.

Table 23: Homeownership Rates in Philadelphia by Race/Ethnicity

Race/Ethnicity	1990	2000	% Change 1990 - 2000	2010	% Change 2000 - 2010	2014	% Change 2010 - 2014
White	67%	65%	-2%	59%	-6%	58%	-1%
Black	57%	55%	-2%	50%	-4%	48%	-2%
Asian	47%	43%	-4%	52%	9%	51%	0%
American Indian and Alaskan Native	43%	50%	7%	42%	-7%	41%	-2%
Hispanic	51%	51%	0%	46%	-5%	43%	-3%

# **B.General Issues**

- i. Segregation/Integration
- ii. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)
- iii. Disparities in Access to Opportunity
  - a. Educational Opportunities
  - b. Employment Opportunities
  - c. Transportation Opportunities
  - d. Low Poverty Exposure Opportunities
  - e. Environmentally Healthy Neighborhood Opportunities
  - f. Patterns in Disparities in Access to Opportunity
- iv. Disproportionate Housing Needs

# Bi. Segregation/Integration

Philadelphia is a majority minority city with approximately 63 percent of its population identifying as minority. Although citywide Philadelphia is one of the most diverse cities in the U.S., at the neighborhood level, it is much less diverse. The following will provide a more detailed analysis of the degree of segregation and integration patterns and trends at the regional, city and neighborhood level.

1a. Describe and compare segregation levels in the jurisdiction and region. Identify the racial/ ethnic groups that experience the highest levels of segregation.

To describe levels of segregation in the jurisdiction and region HUD provides a dissimilarity index. This index measures the degree to which two groups are evenly distributed across a geographic area and is a commonly used tool for assessing residential segregation between two groups.

The dissimilarity index provides values ranging from 0 to 100, where higher numbers indicate a higher degree of segregation among the two groups measured. Generally, dissimilarity index values between 0 and 39 generally indicate low segregation, values between 40 and 54 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation.

Table 24: Dissimilarity Index

40-54

55-100

Value Level of Segregation 0 - 39Low Segregation Dissimilarity Index

Moderate Segregation

**High Segregation** 

The dissimilarity index below shows a high level of segregation for Philadelphia and the region. The highest levels, in order, exist between Black/White, Non-White/White, and Hispanic/White residents in the City and the region. Asian or Pacific-Islander/White is the only comparison group that demonstrates a moderate level of segregation. Overall, the dissimilarity index for all racial/ ethnic groups is lower for the region than the city in 1990, 2000 and 2010.

Table 25: Racial/Ethnic Dissimilarity Trends

	(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction			(Philadelphia-Camden-Wilmington, PA-NJ- DE-MD CBSA) Region		
Racial/Ethnic Dissimilarity Index	1990	2000	2010	1990	2000	2010
Non-White/White	76.14	69.14	66.80	67.19	61.00	59.56
Black/White	82.45	76.63	75.50	74.78	70.12	70.93
Hispanic/White	69.94	64.14	63.24	60.83	58.39	56.93
Asian or Pacific Islander/White	50.15	48.38	49.88	42.22	42.38	45.74
HUD provided table for AFH (Date				<u> </u>	<u> </u>	

HUD-provided table for AFH (Data Sources: Decennial Census)

Value (0-100)

Note 2: Refer to the Data Documentation for details (www.hudexchange.info).

#### 1b. Explain how these segregation levels have changed over time (since 1990).

The segregation levels between non-White/White, Black/White, and Hispanic/White declined from 1990 to 2010 in the city and the region. However, generally the decline in the region was less than that in the city. For example, the segregation level between Black/White dropped from 82.45 to 75.50 in the city and from 74.78 to 70.93 in the region. The biggest decline for all three of these groups occurred from 1990 to 2000. The drop in levels for these three groups was very slight from 2000 to 2010 in both the city and the region. There was almost no change in the level of Black/White segregation in the region from 2000-2010.

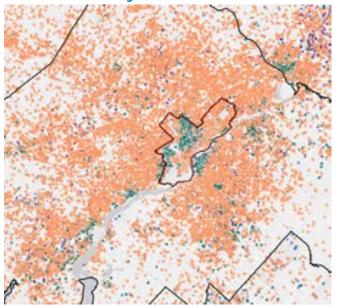
The segregation level between Asian or Pacific Islander/White decreased very slightly in the city from 1990 to 2000 and remained the same in the region. The level for this group actually increased from 48.38 to 49.88 in the city and from 42.38 to 45.74 in the region from 2000 to 2010.

1c. Identify areas with relatively high segregation and integration by race/ethnicity, national origin, or LEP group, and indicate the predominant groups living in each area.

#### Race/Ethnicity

As illustrated in the HUD Race/Ethnicity map below the high degree of segregation of Whites and Blacks is striking, both within the region and the city. The greater Philadelphia region is predominately White. There are concentrations of Asian and Black populations near the West/Southwest border of the city in Upper Darby and Yeadon. The bordering city of Camden exhibits large Black and Hispanic populations. Other outlying cities such as Chester, Wilmington, and Norristown show high concentrations of Black populations.

Race/ Ethnicity



Demographics 2010

1 Dot = 100 People

White, Non-Hispanic

Black, Non-Hispanic

Native American, Non-Hispanic

Asian/Pacific Islander, Non-Hispanic

Hispanic

Other, Non-Hispanic

Source: HUD-provided map for AFH analysis

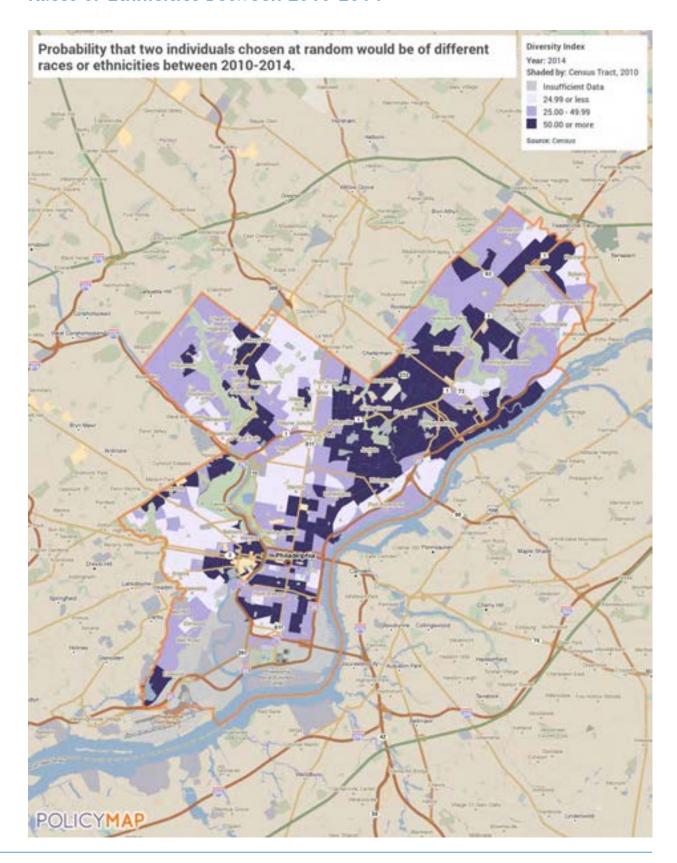
Segregation patterns within Philadelphia are evident from the concentration of White population in the Northwest (Manayunk, East Falls, Roxborough, Chestnut Hill and West Mount Airy) and the majority of the Northeast. This pattern continues along the River Wards, Center City and surrounding ring of neighborhoods (Fairmount, Northern Liberties, and Bella Vista). Finally, there are large concentrations of White residents in South Philadelphia near the Stadium Complex and approaching the Navy Yard.

There are large concentrations of Black individuals in the Upper Northwest (Germantown, East Mount Airy, West Oak Lane) and large portion of North, West, and Southwest Philadelphia. The highest concentrations of Hispanics live in North Philadelphia, east of Broad Street (Juniata, Hunting Park, West Kensington, Frankford and Crescentville). There is also a pocket of Hispanics in South Philadelphia, east of Broad Street. The highest concentrations of Asians are found in Oxford Circle in the Lower Northeast, Chinatown in Center City, and a pocket of South Philadelphia, east of Broad Street. See the maps on the following three pages for more detail.

While there are some integrated areas bordering the segregated areas, the majority of the divisions are definitive. Some integrated areas include: South Philadelphia, east of Broad Street (White, Asian, and Hispanic) and north of Passyunk Avenue west of Broad Street (White, Asian, and Black); University City and Wynnefield Heights in West Philadelphia (White and Black); and sections of the Lower Northeast (White, Black, Hispanic and Asian).

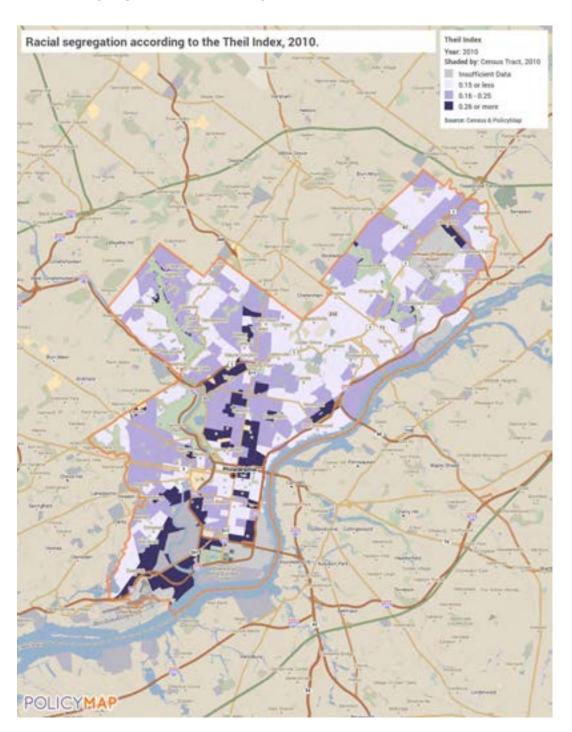
The following maps offer two ways of viewing integration and segregation levels throughout the city. The first map, highlighting integration, shows the probability that two individuals chosen at random would be of different races or ethnicities, with darkly shaded areas representing high integration and lightly shaded areas indicating low integration.

# Probability That Two Individuals Chosen At Random Would be Different Races or Ethnicities Between 2010-2014

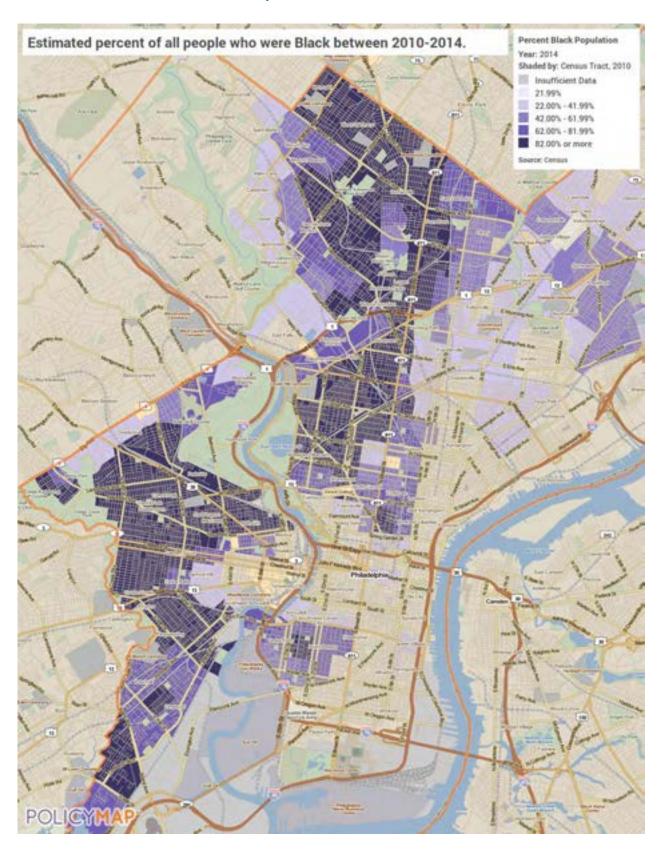


The second map, highlighting segregation, utilizes the Theil index that represents how evenly members of racial and ethnic groups are distributed within Philadelphia. The index is calculated by comparing the diversity of all sub-regions (Census blocks) to the region as a whole. The index values correspond to level of segregation, such that low index values indicate low segregation and high index values indicate high segregation.

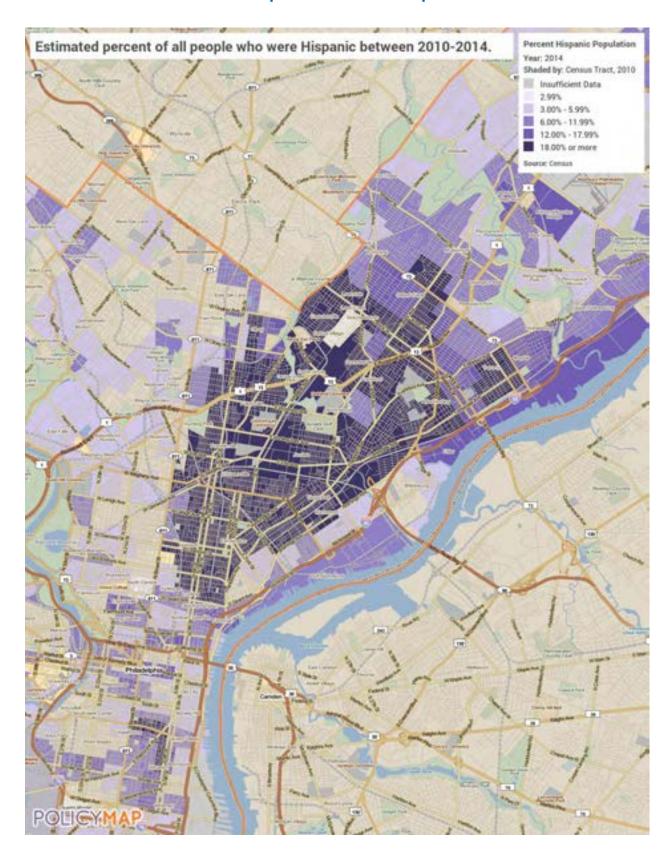
#### Racial Segregation According to the Theil Index, 2010



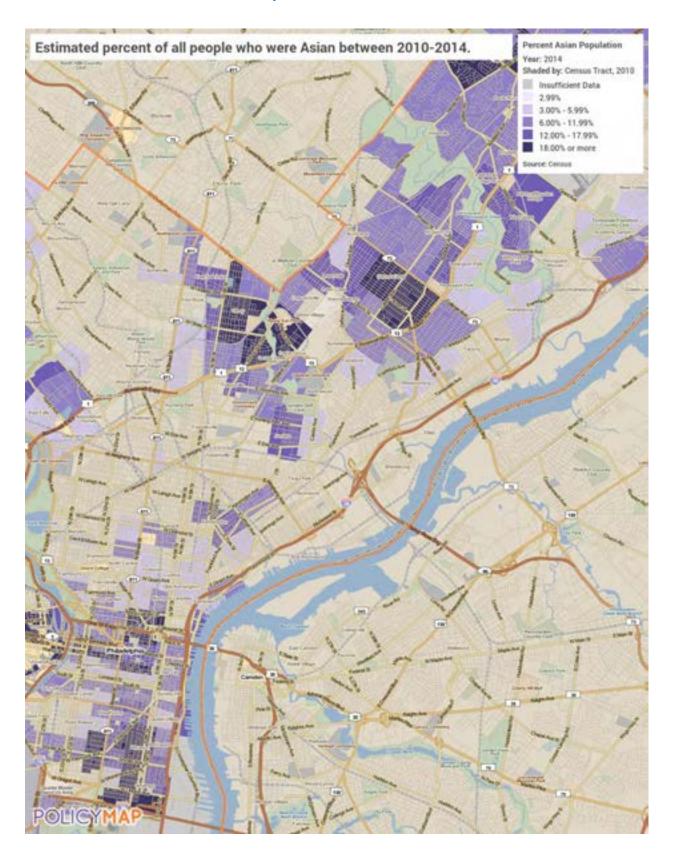
## Estimated Percent of All People Who Were Black Between 2010-2014



### Estimated Percent of All People Who Were Hispanic Between 2010-2014



### Estimated Percent of All People Who Were Asian Between 2010-2014

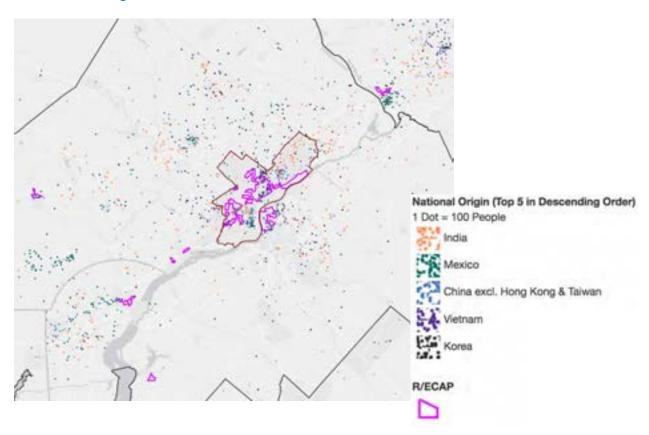


#### **National Origin**

Foreign-born residents constitute a small percentage of the total regional population as illustrated in the map on the next page. In the city, areas with concentrations of foreign-born individuals include: Oxford Circle (Chinese, Vietnamese, and Indian); North Philadelphia, east of Broad Street (Chinese and Vietnamese,); and in and around Chinatown (Chinese) and South Philadelphia (Mexican, Chinese and Vietnamese). Indian populations are not necessarily concentrated, but are seen throughout the Northeast.

Like Philadelphia, foreign-born individuals represent a small percentage of the regional population. Mexicans are predominately concentrated in areas in Northern Delaware state and Chester County. Individuals of Indian origin are represented throughout the region.

#### **National Origin**

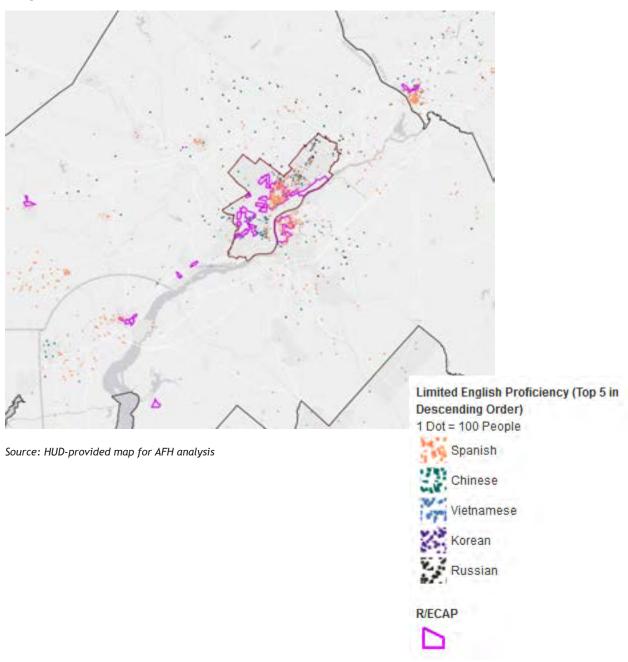


Source: HUD-provided map for AFH analysis

### **Limited English Proficiency (LEP)**

As illustrated in the map below Spanish, Chinese, and Vietnamese populations represent the top three groups in the city and the region. Spanish represents the highest percentage in the city and region by a wide margin. The highest concentrations of Spanish-speaking individuals are in North Philadelphia, east of Broad Street (Juniata and West Kensington). The city contains higher percentages of each group, representing more diversity in this regard when contrasted with the region.

#### **Region - LEP**



### 1d. Consider and describe the location of owner and renter occupied housing in determining whether such housing is located in segregated or integrated areas.

As noted earlier, both the City of Philadelphia and the region have high dissimilarity indices, demonstrating a high level of segregation. As a result, it can be assumed that much of the housing described below - both owner and renter occupied housing - is located in significantly segregated areas.

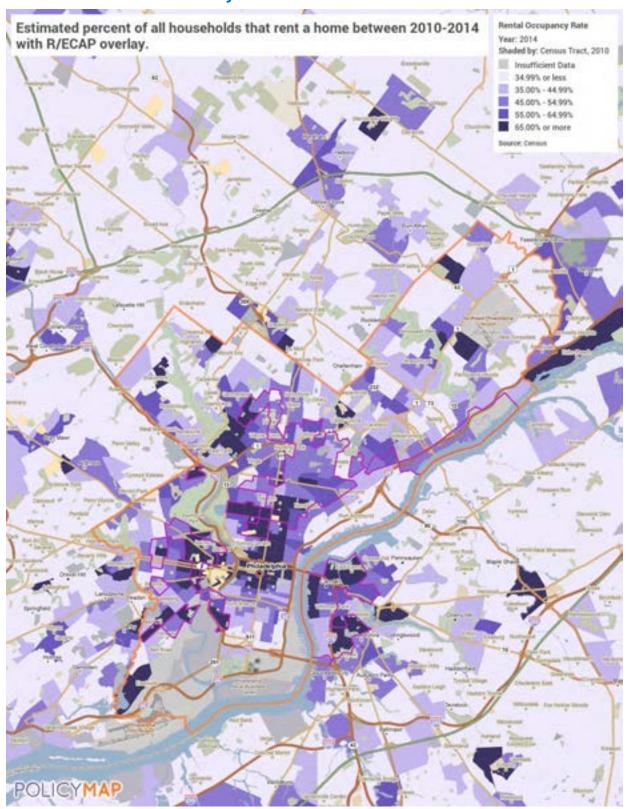
The following maps provide a spatial representation of rental and homeownership levels among Whites and minorities. Rental levels are highest in in the R/ECAP areas in both the city and the region and are lower outside the R/ECAP areas in the city.

The maps also show that the region has a noticeably higher homeownership rate than that of the city. Rates begin to rise immediately outside of the city. Homeownership rates in the region are noticeably lower in the outer urban centers.

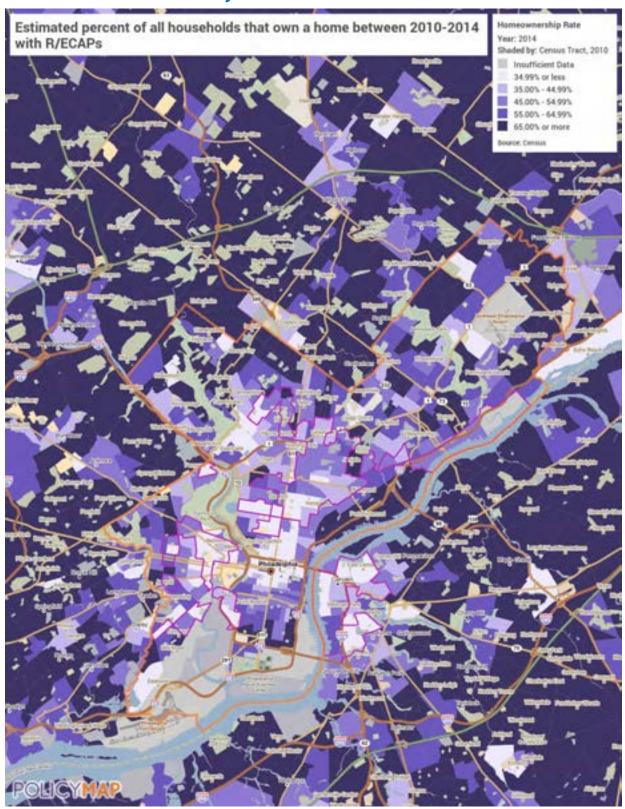
The demographic section indicates that while Homeownership rates are declining in some areas, regionwide they have remained somewhat constant overall with little fluctuation from 2000 to 2010. The growth that has occurred is generally seen in the outermost suburbs. Within the city, homeownership rates are generally the highest near the border, with the Northeast experiencing particularly high levels.

As also stated in the demographic section, White populations have consistently maintained higher levels of homeownership than those of minorities. Each racial/ethnic group has seen homeownership rates decline; Asian populations are the exception. This group has seen rates rise significantly from 2000 to 2010, though more recent numbers indicate that this change may be stagnating.

# Estimated Percent of All Households That Rent a Home Between 2010-2014 with R/ECAP Overlay



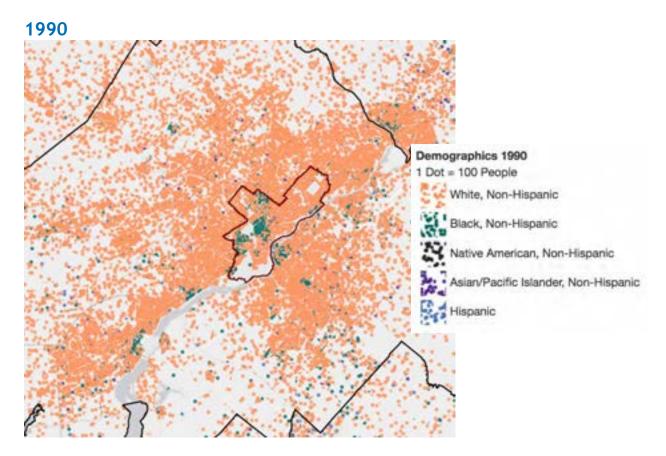
# Estimated Percent of All Households That Own a Home Between 2010-2014 with R/ECAP Overlay



#### 1e. Discuss how patterns of segregation have changed over time (since 1990).

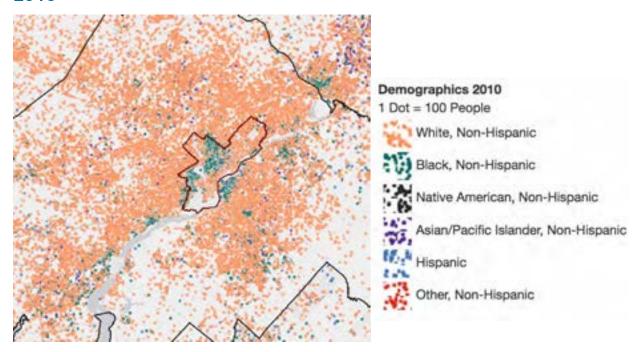
Although the dissimilarity index shows that the high level of segregation between non-White/White, Black/White, and Hispanic/White decreased some between 1990 and 2000, the following two HUD maps illustrate that on a spatial level there remains high segregation levels between Blacks and Whites — the region remains predominantly White except around regional metro areas. In addition, there are several neighborhoods in Philadelphia that still have a high degree of segregation. Another significant change, as referenced in the Demographic section, is the rapid growth of the Hispanic and Asian population within the city.

The full impact is perhaps best illustrated by considering the 20-year period between 1990 and 2010, which is the time frame adopted in a recent report by Pew Charitable Trusts on race and ethnicity in Philadelphia (Pew, 2011). The report found the largest decreases in Philadelphia's White population (here representing declines of 50 percent or more) in 10 zip codes, which included the Lower Northeast neighborhoods of Frankford (19124) and Port Richmond (19134); the Upper North Philadelphia neighborhoods of Olney (19120), East Oak Lane (19126), Hunting Park (19140) and Fern Rock (19141); West Kensington (19133) in North Philadelphia; Overbrook (19151) in West Philadelphia; and the Southwest Philadelphia neighborhoods of Elmwood (19142) and Eastwick (19153).



Source: HUD-provided map for AFH analysis

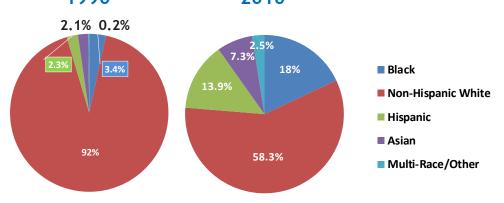
2010



Source: HUD-provided map for AFH analysis

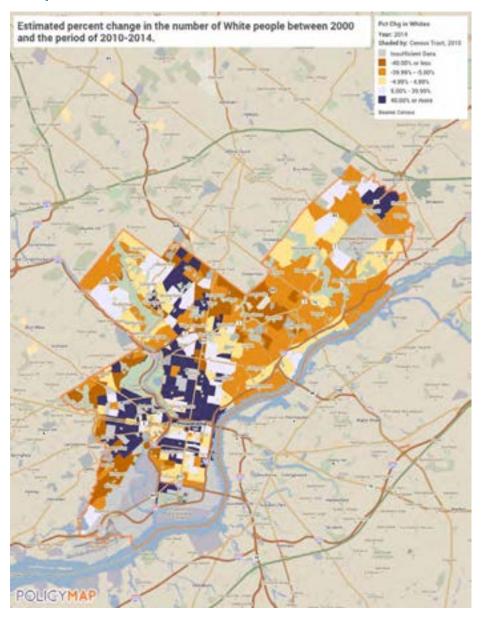
While the Frankford and Port Richmond sections of Northeast Philadelphia saw the most dramatic declines in White population, Northeast Philadelphia as a whole experienced substantial racial and ethnic transition during this period. The balance of neighborhoods making up the Lower Northeast (i.e., Fox Chase, Mayfair, Oxford Circle and Tacony) lost between 30 and 49 percent of White population between 1990 and 2010. The Far Northeast (i.e., Bustleton, Somerton, Torresdale, Rhawnhurst, Holmesburg) saw more moderate change, losing between 10 and 29 percent of White population. Despite the loss of White residents, Northeast Philadelphia continued to increase in population, due to growth in the Black, Asian and Hispanic populations, primarily in the Lower Northeast. The rise in racial and ethnic diversity in Northeast Philadelphia since the 1990 census is illustrated in the two pie charts below.

Chart 13: Racial and Ethnic Composition of Northeast Philadelphia 1990 2010



As the White population declined in the Northeast and other sections of Philadelphia, it increased in a collection of census tracts anchored by Center City Philadelphia. These spatial changes in the White population in Philadelphia are clearly evident in the map below.

### Estimated Percent Change in the Number of White People 2000 and the period 2010-2014

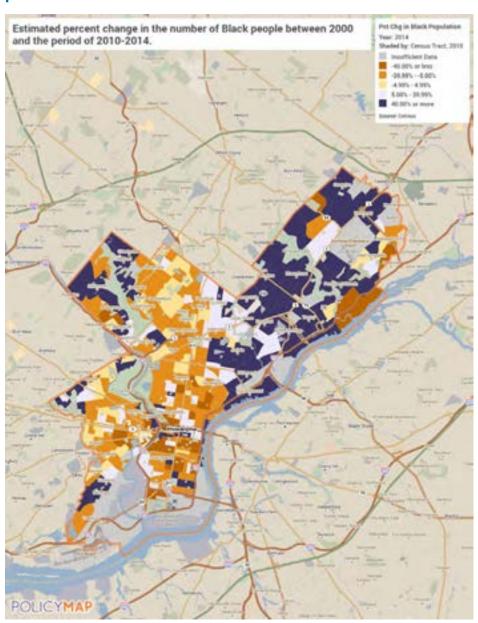


Philadelphia's African-American population remained relatively constant between 2000 and 2010, changing by less than one percentage point. However, there has been extensive change in the residential settlement patterns of Black families across Philadelphia neighborhoods - particularly when considering the slightly longer term perspective between 2000 and 2014. A substantial decline in Black population is seen in the Northern Liberties/Fishtown area, which has seen a boom in condominium construction and demand for housing by young professionals. Other neighborhoods that have also

experienced significant declines in Black population have similarly been the sites of concentrated private investment: Brewerytown, Southwest Center City, Point Breeze and University City.

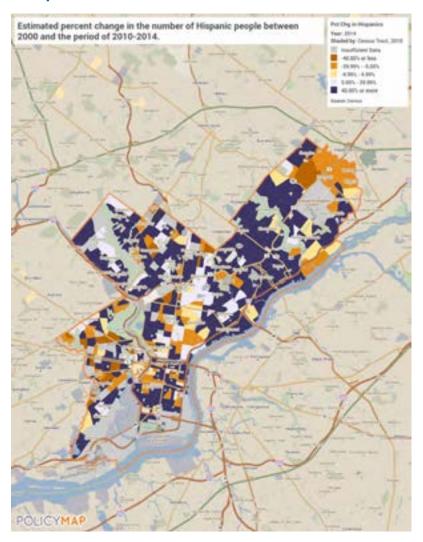
The data show that the percentage of African-Americans has increased substantially (by 20 percent or more) in parts of Lower Northeast Philadelphia, Overbrook and Southwest Philadelphia. The trends appear to show a more gradual outward migration of the Black population in Philadelphia away from the center to the periphery - with slight declines in several communities in the heart of North, South and West Philadelphia, and increases (of varying degrees) in bordering and outlying neighborhoods in the Northeast and Northwest sections of the city. The map below demonstrates the recent shift in Philadelphia's African-American population:

### Estimated Percent Change in the Number of Black People 2000 and the period 2010-2014



The Hispanic population of the jurisdiction and region more than doubled in both areas between 1990 and 2010, rising from 5.61 percent to 12.29 and 3.44 percent to 7.85 percent of the population respectively. In examining more recent figures, it's clear that Hispanic population increases of more than 20 percent have occurred in large swaths of the city. Nearly every section of the city has increases at this dramatic level, as seen in the following map.

### Estimated Percent Change in the Number of Hispanic People 2000 and the period 2010-2014



Given the relative size of their populations compared to total population, the locations of the Asian and Hispanic populations in Philadelphia are best illustrated by census tract. The maps in the Demographic Summary highlight areas in the city that have concentrations of minority populations, including African- American, Hispanic, and Asian. The maps reveal a concentration of Hispanic individuals in Eastern North Philadelphia and Hunting Park. Areas that see a large percentage of Asian populations are predominately found in South Philadelphia (east and west of Broad Street - the city's main north/south artery), University City, Center City, Upper North Philadelphia, and part of the Northeast.

1f. Discuss whether there are any demographic trends, policies, or practices that could lead to higher segregation in the jurisdiction in the future.

The significant level of segregation that exists today between Blacks and Whites, in both the city and Region, began decades ago.

"The city's black population peaked at some 655,000 residents in 1970. By that year, African-Americans represented one-third of the population. Unfortunately for black Philadelphians, their numbers grew just as the city's economy declined. For generations a national industrial leader, especially in smaller craft occupations, Philadelphia lost textile, metal manufacturing, and electronic production jobs by the tens of thousands from the 1950s-1970s. Some of the jobs moved to the South and foreign countries while others migrated to the suburbs. African-Americans found that because of discriminatory housing practices they could not follow the jobs to suburban Bucks and Montgomery counties, and they increasingly became locked in poor inner-city neighborhoods shorn of jobs and resources." (http://philadelphiaencyclopedia.org/archive/african-american-migration/) James Wolfinger

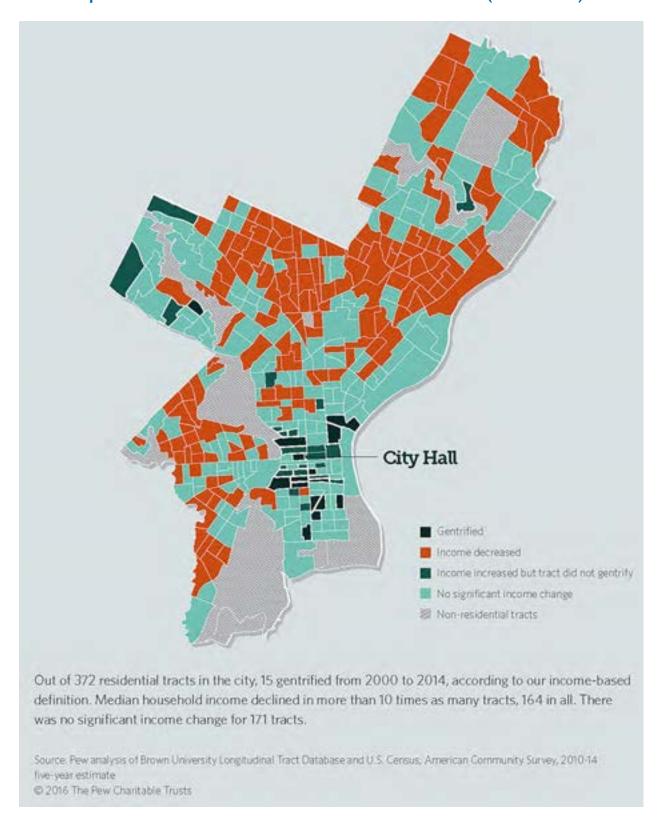
Lending disparities persist today—as described in the next section—further limiting mobility for minorities. However, other factors also limit minority mobility. Poor schools leave young residents unprepared to access higher-paying jobs, which leave them financially unable to move to a higher opportunity neighborhood. Multiple factors affecting access to opportunity are addressed throughout this report.

In addition, changes in housing markets and other neighborhood conditions often have a spatial impact on race. A recent study by the Pew Charitable Trusts determined the incidence of gentrification\* in Philadelphia and placed it in the context of other forms of neighborhood change. (*Pew: Philadelphia's Changing Neighborhoods*, 2016). Pew found that 15 out of 372 census tracts in Philadelphia had gentrified from 2000 to 2014. The gentrified tracts were located in South Philadelphia and in or just north of Center City (see map on following page). More than 10 times that many census tracts—164 in all—experienced statistically significant drops in median household income during the same period.

Twelve of the 15 gentrified neighborhoods had higher percentages of White residents in 2000 than the city as a whole, and all 15 had larger proportions of Whites in 2014. There were modest increases in the share of Hispanic and Asian residents as well. The three predominately working class African-American tracts—located in the Graduate Hospital neighborhood—experienced the most dramatic changes in racial composition: the Black population fell from 7,793 in 2000 to 3,450 in 2014 while the number of White residents tripled.

<sup>\*</sup> The descriptions of gentrification in Philadelphia in the Pew Report, though rooted in income, also include other indicators often associated with neighborhood change. Among them are housing crisis, educational attainment, and racial and ethnic composition.

### Philadelphia Gentrified Residential Tracts 2000-2104 (Pew 2016)



Pew also looked at other types of neighborhood changes that took place in Philadelphia that did not meet its definition of gentrification. In some neighborhoods, particularly those where Whites have replaced African-Americans, longtime residents have expressed fears about rising housing prices and a changing sense of place. Other areas have experienced drops in median income since 2000. Two examples from the study are as follows:

#### University Neighborhoods

"According to census estimates, there were 14 tracts in the city that were majority black in 2000 but not in 2014. Three were the gentrified tracts in Graduate Hospital; one was in East Mount Airy; two were the adjacent tracts of Francisville and Spring Garden, which are North Philadelphia neighborhoods where incomes were up but not enough to meet our gentrification standard; and eight were close to institutions of higher education: three near the University of Pennsylvania and the University of the Sciences (Cedar Park, Spruce Hill, and Walnut Hill), three that included parts of Temple University's main campus, one in West Powelton next to Drexel University, and one adjacent to La Salle University. These shifts were, in part, a result of changes in university policy."

For example, the University of Pennsylvania, facing growing concerns about crime in the area, expanded public safety patrols and encouraged staff members to settle in the neighborhood with a mortgage assistance program, retail development, and the opening of a new, highly regarded elementary school.

#### Public Housing Redevelopment Areas

"Some parts of Philadelphia have been transformed over the past two decades by the redevelopment of public housing complexes, endeavors funded largely with federal dollars as part of the HOPE VI program, which encouraged the replacement of 'distressed' subsidized housing with low-density, mixed-income development. The idea was to reduce concentrated poverty and thereby improve quality of life. These changes have been especially apparent in neighborhoods where public housing sat next to high-income neighborhoods, as was the case with the site of Martin Luther King Plaza in the gentrified Bella Vista/Hawthorne tract, and Southwark Plaza in Queen Village. Most of the residents of old public housing complexes were African-American. As a result, from 1990 to 2000, the number of black residents in the Bella Vista/Hawthorne tract fell from 1,425 to 536 as the Martin Luther King towers were cleared out and then demolished. But the number has held relatively stable since 2000, indicating that the continued presence of subsidized housing may have helped the neighborhood retain some black residents."

#### 2. Additional Information

a. Beyond the HUD-provided data, provide additional relevant information, if any, about segregation in the jurisdiction and region affecting groups with other protected characteristics

### Mortgages and Fair Housing

Lending disparities are a contributing factor in several types of impediments to fair housing: segregation, disparities in access to opportunity, and disproportionate housing needs. This analysis examined application, approval and denial data for home purchase mortgage loans to determine whether lending activities differed in neighborhoods with varying racial and ethnic compositions, and therefore whether there were discriminatory effects. The data used was collected in 2014-15 under the Home Mortgage Disclosure Act (HMDA), which captures the activities of most institutional lenders.

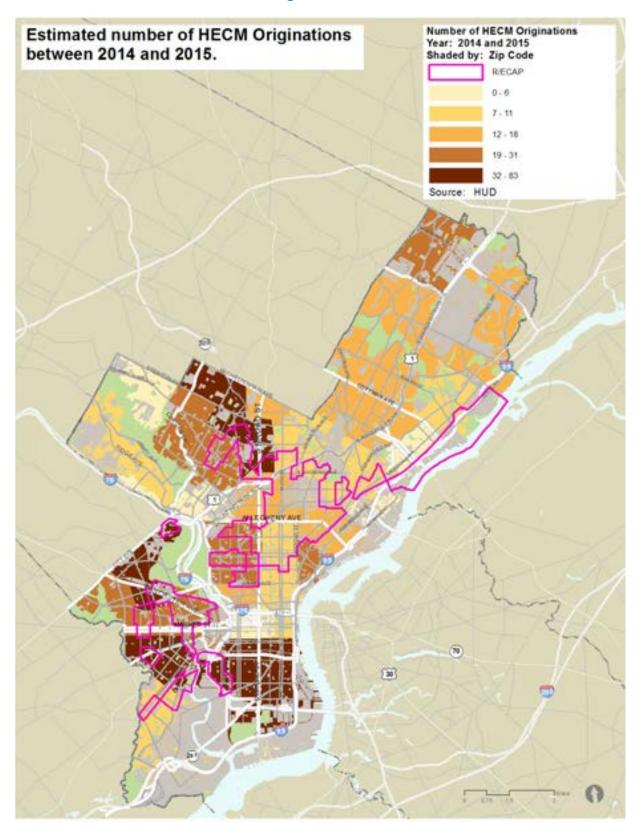
There were notable differences in mortgage application denial rates and loan types (conventional vs. government-backed) between areas with different racial and economic compositions. Disparities in loan type are important because while government-backed mortgages fill a need, particularly after the collapse of the subprime lending market, these loans are more expensive and more restrictive than other loan types. Areas that have a preponderance of these loans therefore are spending more aggregate income on housing and have less access to certain refinancing or mortgage assistance tools, such as HEMAP. These conditions can reinforce problematic housing patterns.

R/ECAPs had higher denial rates for loan applications then other tracts, whether they were for conventional or government loans. The share of home purchase mortgages that used government loans was higher in R/ECAP tracts, at 58 percent, than non-R/ECAP areas (37 percent). There were no clear patterns associated with an area's level of diversity and lending activity, particularly in strong and middle markets as defined in the city 2015 MVA. In distressed markets, more diverse areas had lower rates of loan denial and government loans as a share of the total than low diversity neighborhoods (includes highly segregated minority areas).

Mortgage lending patterns within each market category (strong, middle, and distressed) varied significantly between areas with different racial compositions. Within strong markets, purchase loans were about twice as likely to be government-backed in areas with a moderate or high share of African-American residents as in areas with low shares. Government loans were also more prevalent in moderate/high Black areas within middle and distressed markets. In middle and distressed markets, conventional denial rates rose where there was a larger Black presence. Government loan approvals and denials did not appear to follow a discernible pattern associated with regard to neighborhood racial makeup. There was little indication of lending variation associated with the relative size of the Hispanic population in a Census Tract, either within or across market types.

Home Equity Conversion Mortgages (HECM) (reverse mortgages) appeared to be concentrated in heavily Black areas, although not necessarily in R/ECAPS (see map on the next page).

### Estimated Number of HECM Originations Between 2014 and 2015



# b. The program participant may also describe other information relevant to its assessment of segregation, including activities such as place-based investments and mobility options for protected class groups.

The City, PHA and its partners support a balanced approach to stabilizing neighborhoods by investing in affordable housing and other amenities within R/ECAPS and creating affordable housing opportunities outside R/ECAPS. Two years ago, Philadelphia aligned investments and strategies through a bold place-based approach in distressed communities in West and North Philadelphia to transform them into neighborhoods of opportunity. Specifically, the City, PHA, Asociación Puertorriqueños en Marcha, and Temple University secured a five-year \$30 million HUD Choice Neighborhoods Implementation Grant to transform the North Central neighborhood around the Temple Regional Rail Station and the lives of those who live there. In addition, the City's Office of Community Empowerment and Opportunity (CEO) and its partners, including Drexel University, received a HUD Promise Zone designation for a portion of West Philadelphia. Finally, PHA was awarded a HUD Choice Neighborhoods Planning grant for the Sharswood/Blumberg neighborhood.

The City and PHA also support and invest in the preservation of existing affordable rental and homeownership units to maintain long-term affordability options in neighborhoods experiencing a rapid rise in market and to strengthen weak-market communities. Newly available and existing units are affirmatively marketed to ensure broad awareness of housing opportunities among all populations groups citywide. The city has also proposed a comprehensive plan that would make quality pre-K accessible to thousands of families, create 25 community schools, and rebuild Philadelphia's parks, recreation centers and libraries.

PHA has also implemented an HCV Housing Mobility Program to support HCV households that wish to move to higher opportunity areas. HUD funded the initial pilot program and PHA elected to use its Moving To Work program funding to continue it indefinitely. The overall goal is to encourage voucher holders to find housing and jobs in areas that provide higher economic, educational, and social mobility opportunities both within and outside of the City of Philadelphia. Participants are provided with a broad range of supportive services, housing counseling, and other efforts to promote the successful transition to higher opportunity areas.

# 3. Contributing Factors of Segregation. Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of segregation.

Deteriorated vacant structures and land: Decades of urban disinvestment and population loss to the suburbs, have left Philadelphia with approximately 40,000 vacant properties, of which approximately 8,000 are publicly owned. Blighted vacant land often leads to increased crime and decreased property values. These conditions actually may increase vacancy as residents with options chose to leave declining neighborhoods. Areas with high long-term vacancies deter private investment which could promote continued patterns of segregation.

Displacement of residents due to economic pressures: As Philadelphia's housing market changes and some areas gentrify (i.e. neighborhoods in North and South of Center City), increases in real estate taxes and rents pose threats to long-time residents and their ability to remain in those neighborhoods. Economic pressures such as increasing rents and property taxes in appreciating neighborhoods may pose a threat to long-term affordability. Displacement may disproportionately impact people of color, ethnicity and LEP. A recent report by the National Coalition for Asian Pacific American Community Development & Council for Native Hawaiian Advancement - http://nationalcapacd.org/sites/default/files/u19/anti\_displacement\_strategies\_report.pdf - offers a range of strategies to address these economic pressures.

Lending disparities: Reinvestment Fund's HMDA data analysis examined application, approval and denial data for home purchase loans to determine whether lending activities differ in neighborhoods with varying racial and ethnic compositions, and therefore whether there were discriminatory effects. Overall, Blacks and Hispanics have higher loan denial rates and high-coast loans than Whites and Asians.

Lack of private investment in specific neighborhoods: Stakeholders and residents expressed the need for a range of private investments -- mixed-income/mixed-use developments, grocery stores, banks, health care facilities and others -- in low-opportunity areas. Lack of these amenities contributes to overall market conditions and may impact segregation patterns.

**Location and type of affordable housing:** Blacks, Hispanics and single heads of households have disproportionately lower educational attainment and higher unemployment - subsidized housing and rental/owner options in areas of disinvestment are only affordable options. This impacts segregation patterns.

Lack of public investment in specific neighborhoods, including services of amenities: A range of public amenities and services- parks, high-performing schools, libraries, recreation centers, lighting, sidewalks, trash collection - are important factors in stabilizing neighborhoods and ensuring equitable access. Many public facilities are in need of repairs and/or many communities lack this range of public amenities. Lack of high quality public amenities may impact segregation patterns.

Community opposition: Stakeholders and community residents identified community opposition as a challenge to provide affordable housing in high opportunity areas and in R/ECAPS. PHA almost always encounters community opposition when proposing new developments - community residents often have negative perception of PHA residents. If an affordable housing project requires a zoning variance, opponents use that process to try to block the development. This can lead to lengthy delays or the cancellation of the project. Community opposition to projects in high opportunity areas can limit housing choice and perpetuate patterns of segregation. Stakeholders expressed a need to educate community residents on the high quality and benefits of affordable housing.

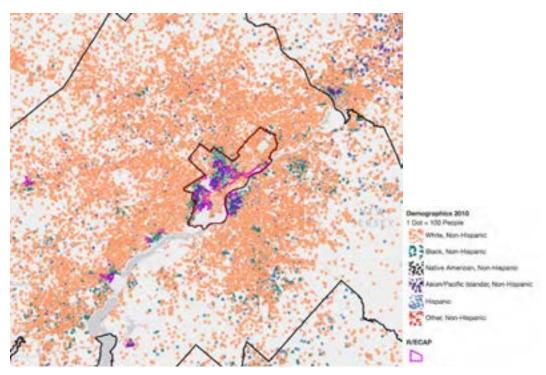
Community revitalization plans: Stakeholders emphasized the importance of city and neighborhood plans that engage community residents as critical to ensuring all Philadelphians have access to housing and opportunities. The City Planning Commission will continue district planning efforts as part of its Philadelphia2035 comprehensive planning process. Communities across the city have adopted neighborhood plans.

# Bii. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

#### 1a. Identify any R/ECAPs or groupings of R/ECAP tracts within the jurisdiction. (Maps 1, 3, & 4)

The U.S. Department of Housing and Urban Development (HUD) defines a Racially or Ethnically Concentrated Area of Poverty (R/ECAP) as a census tract where: (1) the non-White population comprises 50 percent or more of the total population and (2), the percentage of individuals living in households with incomes below the poverty rate is either (a) 40 percent or above or (b) three times the average poverty rate for the metropolitan area, whichever is lower.

#### Race/Ethnicity



Source: HUD-provided map for AFH analysis

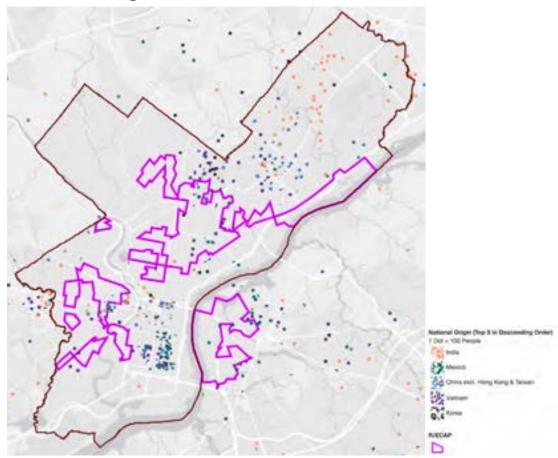
Racially and ethnically concentrated areas of poverty (R/ECAPs) occupy a significant coverage area within the city limits. While much of Northeast, Northwest, and South Philadelphia do not contain R/ECAPs, sizeable designations are seen in the following areas:

- The largest R/ECAP area is found in North Philadelphia, east of Broad Street. This area contains predominately Black and Hispanic populations. Also in the eastern portion of North Philadelphia is a R/ECAP centered around Juniata.
- The Sharswood/Blumberg neighborhood, south of Cecil B Moore Avenue and north of Poplar Street, contains a predominately Black population and is identified as an R/ECAP.

Additional groupings in North Philadelphia include Strawberry Mansion to the west of Sharswood/Blumberg, which is also principally Black, and Germantown and Olney to the north, which exhibit a mix of Black, Hispanic and White populations.

- In the Lower Northeast, a narrow census tract running along the river, mainly consisting of a prison population, is a R/ECAP.
- Much of West Philadelphia falls within an R/ECAP designation. Neighborhoods include Mantua, Haddington, and Cobbs Creek/Angora, all of which are home to predominately Black populations. An anomaly is seen in a section south of Market Street between 41st Street and 45th Street, most likely due to a large student population. Also, R/ECAP coverage dissipates at the western portion of Lancaster Avenue, approaching the Main Line region of the Philadelphia suburbs
- Two neighborhoods in Southwest Philadelphia, Elmwood and Paschall, are situated in R/ECAPs. They each share a diverse mix of races.
- In South Philadelphia, the only R/ECAP is predominately located in the Grays Ferry neighborhood, located on the western side adjacent to I-76 and an industrial swath of land.
   This neighborhood shares a mix of Black and White residents

### **National Origin**

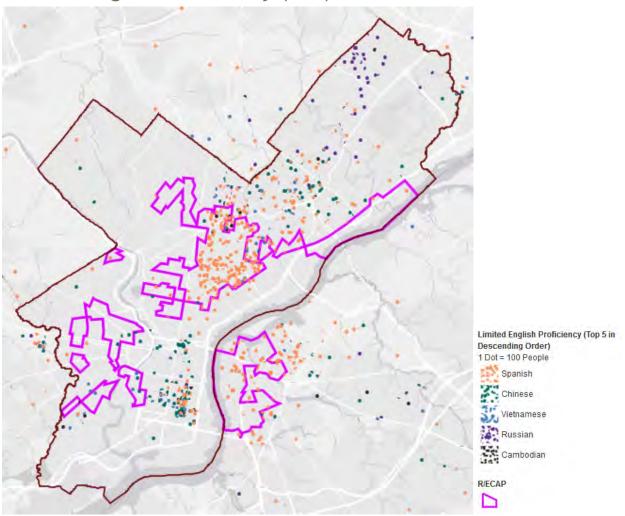


Source: HUD-provided map for AFH analysis

Very few foreign born individuals reside in R/ECAPs in the city of Philadelphia. An exception is seen in North Philadelphia, south of Glenwood Avenue, where a mix of Dominican and Asian residents is found.

Of note is an area situated between the largest R/ECAP in North Philadelphia and a smaller R/ECAP present in Juniata. There is a high concentration of foreign-born individuals in this location. Primarily Indian and Vietnamese residents are found here.

### **Limited English Proficiency (LEP)**



Source: HUD-provided map for AFH analysis

Limited English Proficiency is also not very extensive within R/ECAPs. There is, however, a very substantial concentration of those with limited English speaking proficiency in North Philadelphia, east of Broad Street. As noted earlier, a considerable Hispanic population resides here. Spanish is widely spoken.

1b. Which protected classes disproportionately reside in R/ECAPs compared to the jurisdiction and region? (Maps 1, 3, & 4; Table 4)

#### Race/Ethnicity

Table 26: R/ECAP Population by Race/Ethnicity in Philadelphia and Region

	(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction		(Philadelphia-Camden-Wilmington, PA- NJ-DE-MD CBSA) Region				
R/ECAP Race/Ethnicity	#	%	#	%			
Total Population in R/ECAPs	303,875		366,636				
White, Non-Hispanic	32,919	10.83%	38,836	10.59%			
Black, Non-Hispanic	168,176	55.34%	201,715	55.02%			
Hispanic	85,477	28.13%	107,008	29.19%			
Asian or Pacific Islander, Non-Hispanic	11,585	3.81%	12,126	3.31%			
Native American, Non-Hispanic	804	0.26%	975	0.27%			
Other, Non-Hispanic	555	0.18%	637	0.00%			
Source: HUD-provided table for AFH analysis.							

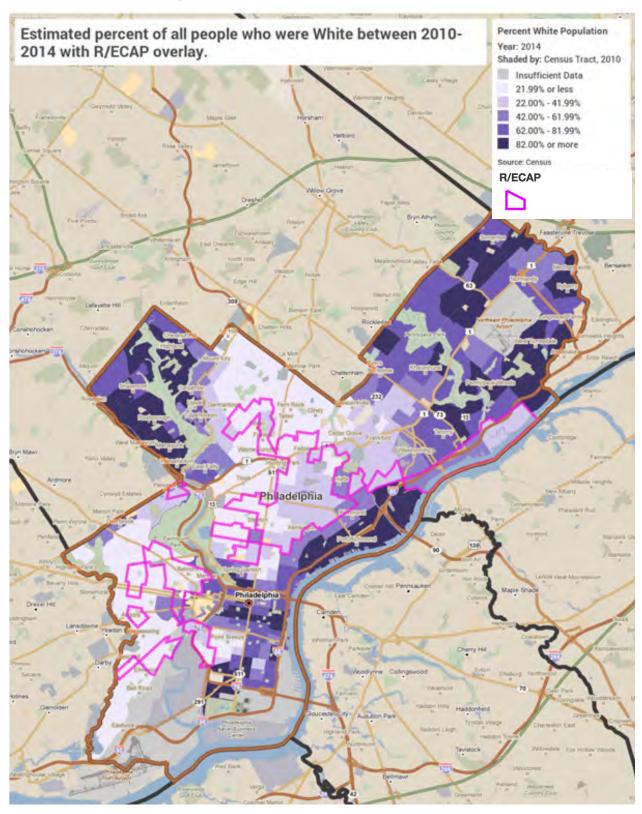
Over 80 percent of those living in R/ECAPs reside in the city of Philadelphia. Very few R/ECAPs are found in the region. Those that do exist are found in smaller urban areas. These include Camden, directly east of the city in New Jersey, Chester and Wilmington, found further south along the I-95 corridor, and Coatesville in western Chester County. Each of these locales contains a highly concentrated population, particularly when compared to other outlying areas of Philadelphia, where blight and poverty abound.

Percentages are fairly consistent across each group when comparing race/ethnicity within R/ECAPs in the jurisdiction and region. For example, Whites constitute approximately 11 percent of those living in R/ECAPs in both cases. Similarly, Blacks represent 55 percent of those living in R/ECAPs in both the city and region. This trend manifests itself for Hispanics and Asians as well.

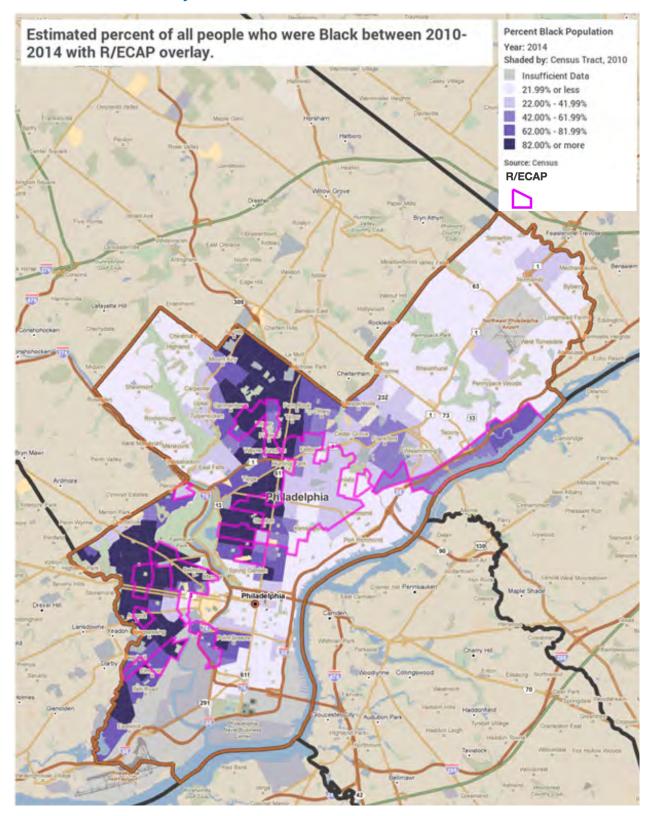
There are a disproportionate number of Black and Hispanics individuals that reside in R/ECAPs. While Whites represent a signification share of the population here, their representation pales in comparison to the overall percentage they represent when examining their share of the overall populations in the city and region. The opposite holds true for Black and Hispanic populations. The percentage of Blacks found in R/ECAPs in the city is 13 percent higher than their overall percentage of the population here. This is particularly evident in the region where Blacks constitute 55 percent of those in R/ECAPs and only 20 percent of the overall population. Similar characteristics can be seen with respect to Hispanics. For example, in the city and region, Hispanics account for approximately 28 and 29 percent respectively, of those living in R/ECAPs. However, they only comprise 12 and 8 percent of the overall population of these areas.

The following maps show R/ECAPs in Philadelphia in relation to concentrations of the different races/ethnicities referenced above.

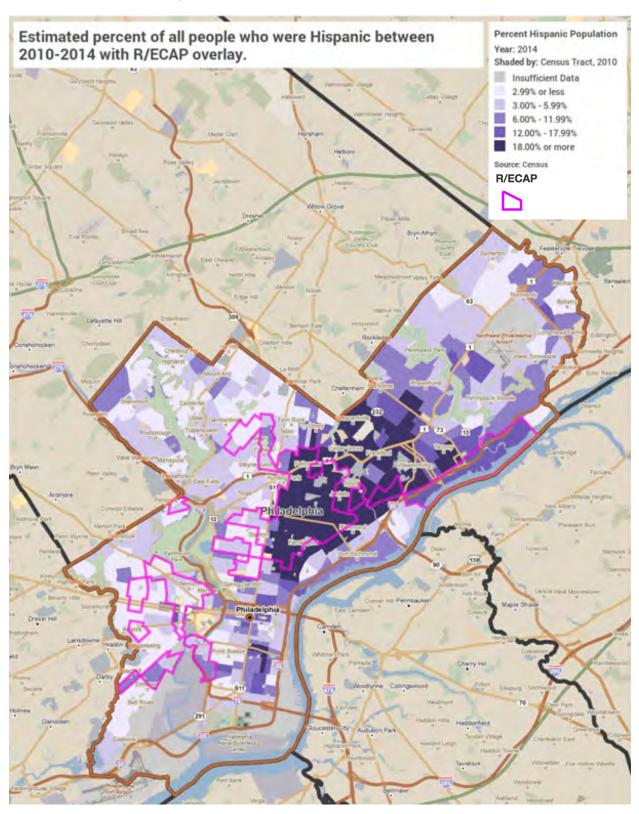
# Estimated Percent of All People Who Were White Between 2010-2014 With R/ECAP overlay



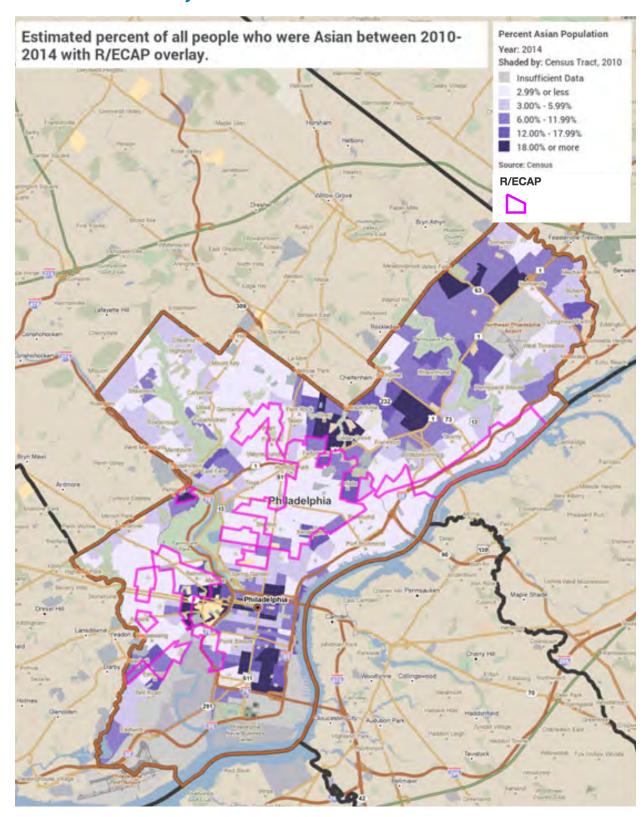
# Estimated Percent of All People Who Were Black Between 2010-2014 With R/ECAP overlay



# Estimated Percent of All People Who Were Hispanic Between 2010-2014 With R/ECAP overlay



## Estimated Percent of All People Who Were Asian Between 2010-2014 With R/ECAP overlay



#### **National Origin**

Table 27: R/ECAP Population by National Origin in Philadelphia and Region

	(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction			(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region				
	R/ECAP National Origin Country	#	%	R/ECAP National Origin Country	#	%		
R/ECAP Population		303,875			366,636			
1	Dominican Republic	4,741	1.56%	Dominican Republic	6,066	1.65%		
2	Vietnam	2,188	0.72%	Mexico	3,644	0.99%		
3	Mexico	1,873	0.62%	Vietnam	2,214	0.60%		
4	China excl. Hong Kong & Taiwan	1,710	0.56%	China excl. Hong Kong & Taiwan	1,733	0.47%		
5	Liberia	1,384	0.46%	Jamaica	1,697	0.46%		
6	Jamaica	1,380	0.45%	Liberia	1,507	0.41%		
7	Guatemala	1,065	0.35%	Guatemala	1,101	0.30%		
8	Cambodia	853	0.28%	Trinidad & Tobago	922	0.25%		
9	Trinidad & Tobago	830	0.27%	Colombia 8		0.24%		
10	Colombia	771	0.25%	Cambodia	862	0.24%		
Source: HUD-provided table for AFH analysis.								

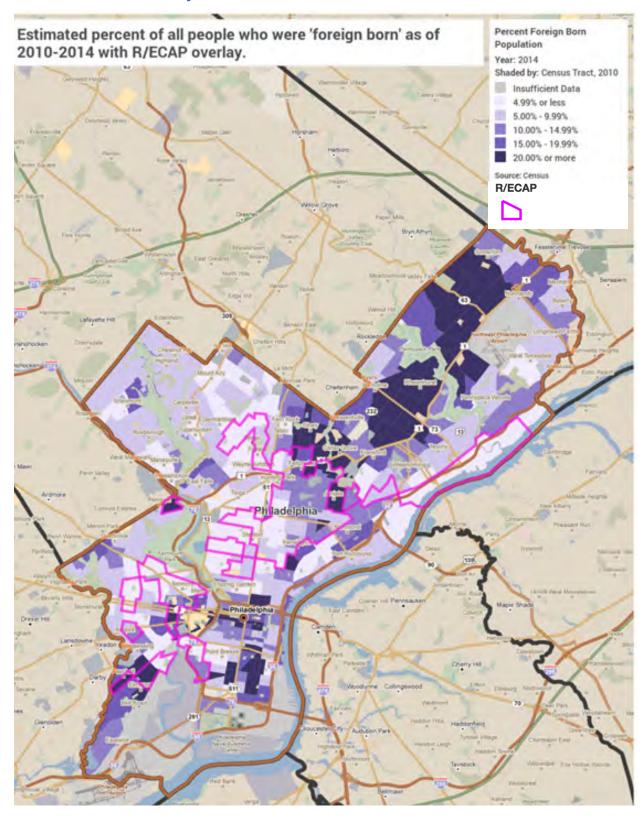
The top 10 countries representing individuals with a foreign national origin are identical in the city and region. There are subtle changes in order and percentage breakdowns, but overall remain very much the same.

Individuals from the Dominican Republic represent the largest group with a foreign national origin in the city and region, accounting for 1.6 percent and 1.7 percent of the population, respectively. All other countries account for less than one percent of the total population.

In the city, Vietnam, Mexico, and China comprise the next three highest ranking groups (in order). These countries are also represented in the region, although in a different order.

The following map depicts all foreign born residents and their location in the city relative to R/ECAPs.

# Estimated Percent of All People Who Were Foreign Born as of 2010-2014 With R/ECAP Overlay



#### Families with Children

Table 28: R/ECAP Population by Family Type in Philadelphia and Region

	(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction		(Philadelphia-Camden-Wilmington, PA- NJ-DE-MD CBSA) Region			
R/ECAP Family Type	#	%	#	%		
Total Families in R/ECAPs	63,422		76,009			
Families with children	32,203	50.78%	39,226	51.61%		
Source: HUD-provided table for AFH analysis.						

In both the city and the region just over half of the families living in R/ECAPs have children. In 2010, 44 percent of families in the city had children and 45 percent of families in the region had children. These percentages increase by 7 percent in the city and region within R/ECAPs.

#### 1c. Describe how R/ECAPs have changed over time (since 1990). (Maps 1, 2, & 3)

In 1990, within the City, almost all R/ECAPs were comprised of predominately Black populations. An exception is seen in North Philadelphia in the eastern section of the largest R/ECAP in the city, where a concentrated Hispanic population was found.

A number of R/ECAPs exhibit a very sharp racial divide along their borders. Particularly, this is seen when a minority population encounters a predominately White population.

In 1990, the region exhibited very similar characteristics to that of the city in regards to the racial and ethnic make-up of R/ECAPs. The three main R/ECAPs were found in Wilmington, Chester, and Camden. These are all cities with higher population density and more diversity than the majority of the neighboring suburban communities.

The lone other R/ECAP found in the region at this time was found in Salem, NJ. This area differs from the others in that it is much smaller in population - in 1990, less than 7,000 people lived here. The vast majority of the population within the R/ECAP boundary was African-American.

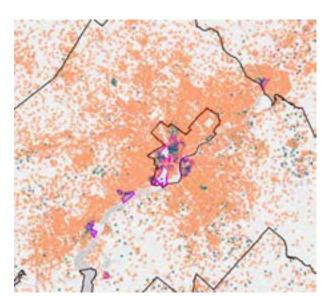
There was not a dramatic shift in R/ECAP boundaries between 1990 and 2000 in the city. There are, however, a few notable exceptions.

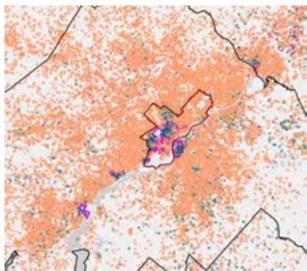
The area in South Philadelphia now referred to as Graduate Hospital went from being entirely located within a R/ECAP to no longer falling within this designation. (As noted in the previous Segregation/Integration section, this neighborhood later gentrified between 2000 and 2014.) Also, just south of here, in the neighborhoods of Grays Ferry and Point Breeze, R/ECAP prevalence was fading. Additionally, there was the development of a smaller R/ECAP area surrounding Snyder Avenue on the east side of Broad Street between 5th and 10th Streets.

Southwest Philadelphia saw coverage areas decrease, but a closer examination shows that this occurred in highly industrial areas.

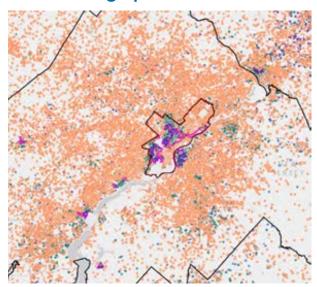
#### 1990 Demographics with R/ECAP

#### 2000 Demographics with R/ECAP





#### 2010 Demographics with R/ECAP





Source: HUD-provided map for AFH analysis

Coverage also dissipated while traveling along the Germantown Avenue corridor from Nicetown in North Philadelphia to the Germantown neighborhood in lower Northwest Philadelphia.

An area in upper North Philadelphia, in the southern portion of the Olney neighborhood, saw the disappearance of R/ECAP.

In the lower Northeast, the Frankford neighborhood became a R/ECAP.

The region also did not experience very many changes in the location or overall coverage area of R/ECAPs. Of note, however, is that the small R/ECAP in Salem, NJ was no longer present. Other changes

were seen in Chester where an R/ECAP retreated from the water line along the Delaware River and Camden experienced a subtle contraction in the northern part of the city.

R/ECAPs also experienced some movement between 2000 and 2010. Once again, the city experienced more change than seen when analyzing the outlying region, but both areas deserve a closer inspection.

South Philadelphia has lost several R/ECAPs during this timeframe. In fact, Grays Ferry is the only remaining neighborhood that carries this designation. Areas of west of Broad St., including Point Breeze, have seen significant growth during this time and continue to do so. New construction has replaced vacant lots, bringing an influx of new residents to this area.

The Eastwick neighborhood of Southwest Philadelphia no longer contains an R/ECAP. As a result, the trend of R/ECAPs decreasing in this area continues.

The West Philadelphia area of Cobbs Creek/Angora now contains an R/ECAP. This is unique in that no other R/ECAPs are found in the immediate vicinity. The same has occurred in the Wynnefield section. The Haddington/Carroll Park neighborhood experienced significant R/ECAP expansion during this time. Similarly, an R/ECAP has continued to push its way west along Parkside Avenue.

North Philadelphia has seen a shifting of R/ECAPs during this stretch of time. R/ECAPs in the southern portion, closer to Center City, have disappeared. However, this shrinkage was at least partially offset by the expansion of an R/ECAP at northern areas in this section of the city. Here, as in the case of South Philadelphia, development is continuing to expand from the city's center, changing the demographics and income characteristics of the neighborhoods in these areas. Additional information about this phenomenon can be seen the public housing analysis below.

The lower Northeast did see the development of an R/ECAP. Of note, however, is that this area is primarily comprised of a large prison complex.

In the region, Chester and Wilmington experienced the loss of R/ECAPs in some areas. Camden, on the other hand, had R/ECAP coverage identical to that seen 2000. The small municipality of Salem, New Jersey, now shows an R/ECAP in the same location one was found in 1990. This locale has seen considerable population loss over the last two decades. Coatesville, in Chester County, became a R/ECAP in 2010, most likely due to the ongoing loss of its manufacturing base.

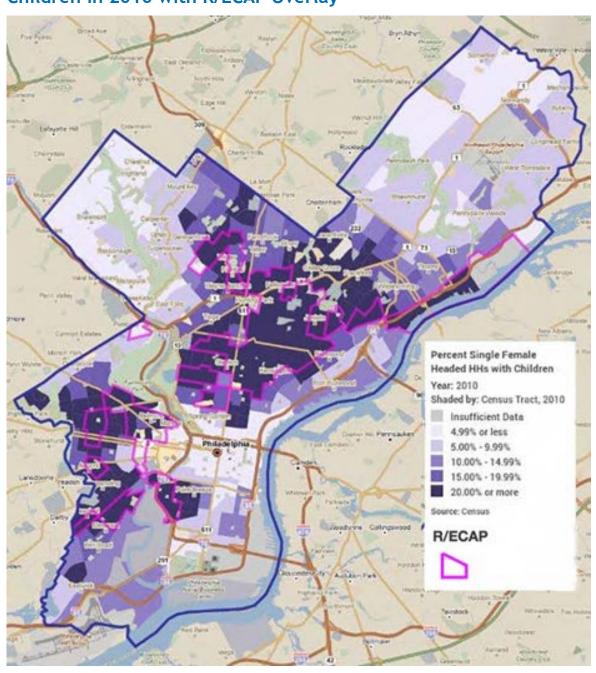
In both the city and region, R/ECAPs are generally clustered together. In the rare instances where R/ECAPs are not adjacent, they often occur within close proximity of one another.

#### 2a. Additional Information

Beyond the HUD-provided data, provide additional relevant information, if any, about R/ ECAPs in the jurisdiction and region affecting groups with other protected characteristics. (Local data and knowledge knowing the limitations of the HUD-provided data)

While there are many factors at play, the map below demonstrates that areas where 20 percent or more of the households with children are headed by a female fall predominately within R/ECAPs.

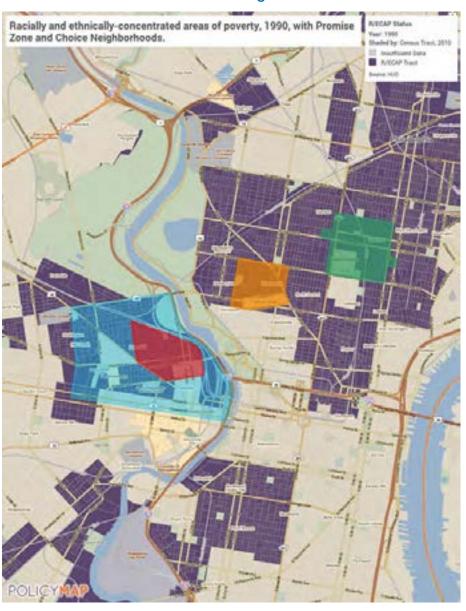
### Percent of All Households That Are Single Female-Headed with Children in 2010 with R/ECAP Overlay



2b. The program participant may also describe other information relevant to its assessment of R/ECAPs, including activities such as place-based investments and mobility options for protected class groups.

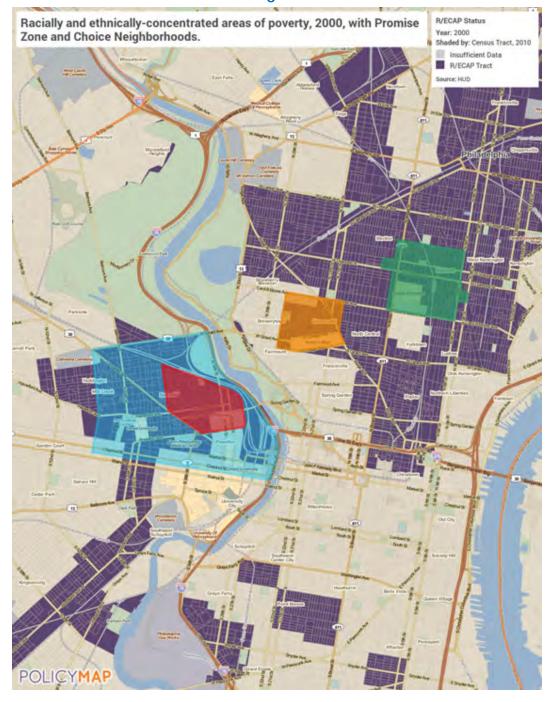
Several of the City's place-based strategy areas were highlighted in the Segregation/Integration section of the Assessment. They are depicted in the maps below: North Central Choice Neighborhood (green), Promise Zone (blue), and areas with Choice Neighborhood Planning grants - Sharswood/Blumberg (orange), Mt. Vernon Manor/Mantua (red).

# Racially and Ethnically Concentrated Areas of Poverty, 1990 with Promise Zone and Choice Neighborhoods



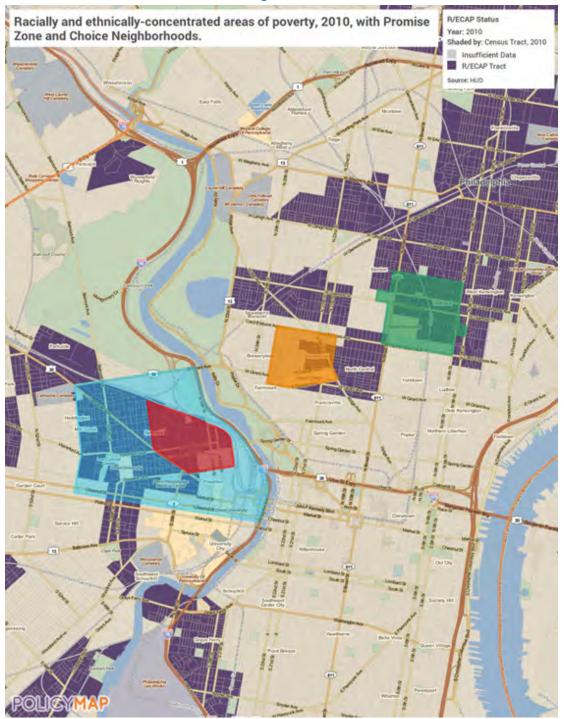
In 1990, all of these place-based strategy areas were either entirely or mostly covered by R/ECAPs. In addition, some of the surrounding areas also contained R/ECAPs.

### Racially and Ethnically Concentrated Areas of Poverty, 2000 With Promise Zone and Choice Neighborhoods



There was some R/ECAP movement in and around these areas between 1990 and 2000. While North Central and vicinity remains largely the same, a R/ECAP disappears in the northwest corner and on the west side of Sharswood/Blumberg and a R/ECAP develops in the western portion of the Promise Zone.

### Racially and Ethnically Concentrated Areas of Poverty, 2010 with Promise Zone and Choice Neighborhoods



Major changes occurred surrounding the North Central Neighborhood between 2000 and 2010. An R/ECAP directly to the west, in and around the vicinity of Temple University's campus is no longer present. Also, a large R/ECAP area once located directly south of here has completely receded. R/ECAPs dissolve further east of the neighborhood are dissolving. Though much of North Central is still found in R/ECAP designation at this time, we are see conditions rapidly changing here.

The status of Sharswood/Blumberg in relation to the position of R/ECAPs has remained largely the same, with the exception of the disappearance of an R/ECAP north of the neighborhood.

The Promise Zone area in and around Mantua has also not experienced much change during this period. The only movement occurred along Parkside Ave. in the north where a R/ECAP has moved slightly west to outside the Promise Zone.

As place-based strategy areas continue to experience investment, it will be important to further analyze changes in R/ECAP boundaries in relation to these areas over time. Doing so can provide insight into the benefits of specific strategies and can lead to their implementation in other areas of city experiencing R/ECAP pressure.

An analysis was undertaken to look at the impact housing investments by public agencies has had in three distinct sections of North Philadelphia.

#### 1990



2000



2010



From 1990 to 2000, the Cecil B. Moore (pink) and Ludlow (orange) housing development areas were comprised entirely of R/ECAPs. In 2010, only half of Ludlow and three-quarters of Cecil B. Moore contained R/ECAPs. Ludlow's southern half and Cecil B. Moore's northwest corner lost R/ECAP status in 2010, indicating improvement in these tracts.

The New Kensington (blue) housing development area did not contain any R/ECAPs from 1990 to 2010. There were, however, notable changes in the R/ECAP-status of tracts bordering New Kensington over

this period. In 1990, R/ECAPs were located directly west and northwest of New Kensington. By 2000 a R/ECAP had formed just north of New Kensington's northwest corner. Finally, in 2010, roughly half of the tracts west of New Kensington lost their R/ECAP status, specifically the southernmost tracts.

These changes reflect a larger citywide trend where overtime R/ECAPs are moving away from Center City, especially in the North. In addition, the strategy to invest in affordable housing decades ago helped create housing markets that eventually attracted private investment. These developments also provide long-term affordable housing options as the neighborhood moves away from R/ECAP classification.

A commentary by Joe Cortright of *City Observatory* titled "Why mixed-income neighborhoods matter: lifting kids out of poverty," promotes the benefits of a diversity of residents in terms of income level. He recommends that cities, especially those with higher than average poverty rates, ought to employ a multitude of strategies that promote mixed-income neighborhoods.

#### He cites the following:

- Mixed-income neighborhoods help reduce poverty and promote equity.
- Research shows that children from low-income families have better economic outcomes if they grow up in mixed-income neighborhoods.

#### Displacement Risk Ratio (DRR)

Place-based and public housing redevelopment area strategies can help turn R/ECAP areas into stable mixed-income, mixed-use communities. However, if affordable housing preservation and redevelopment strategies are not in place, areas with appreciating housing markets could eventually tip a neighborhood so that long-time low-income residents will be forced to move.

(Note that R/ECAP residents in general do not want to move from their neighborhoods. More than 63 percent of survey respondents from ZIP codes with R/ECAP areas would choose to continue living in their neighborhood. However, public investment in R/ECAPs would likely be welcome as residents of AIP codes with R/ECAP areas rate the quality of public amenities lower than do residents of ZIP codes without a R/ECAP.)

Reinvestment Fund developed the Displacement Risk Ratio (DRR) to assess the relative likelihood that the typical household in a neighborhood will be priced out as housing values in that neighborhood change over time. To do this, the DRR compares an area's median household income (inflation-adjusted) in a fixed year (for this analysis, the year 2000) to the median residential sales price at a later point in time. The DRR is adjusted for citywide changes in sale prices; this is done to distinguish typical changes in sale prices (i.e., comparable to citywide changes) from those changes that are more unusual.

The higher the index value, the more likely the typical household living there in 2000 would be priced out of the neighborhood at the later date. Values higher than 2.5 are considered unaffordable to most longtime residents and are therefore associated with a higher risk of displacement. Rising values generally indicate increasing investment and can also represent an opportunity to help lower-income

households remain in improving neighborhoods. Negative DRR values indicate relative declines in home sale prices, which connote greater affordability than the city average. To that end, viewed over the course of time, declining and lower/negative values of DRR suggest declining economic fortunes in an area.

Highly diverse tracts on the whole had higher DRR values than mid- or low-diversity tracts. Looking at tracts by racial and ethnic composition, tracts with moderate levels of Black and Hispanic residents were more likely to have DRR scores above 2.5 than tracts with either low or high levels. Within strong markets, areas with mid-to-high levels of Hispanic and Black populations had higher DRR scores than low-minority areas. This could be a sign of lower-income minority neighborhoods transitioning to higher income non-minority populations, and also an opportunity to preserve affordable options in strengthening, diversifying markets.

Nearly all tracts with high minority populations had low/negative DRR levels; just 2 percent of census tracts with high minority population had DRR values greater than 2.5. In contrast, only half of low-Black tracts rated as deeply affordable. These low DRR values mean that the typical year 2000 resident could likely still afford to live in the neighborhood in 2015. However, they also may indicate that owners are stuck in homes they are unable to sell due to low market demand, and may have difficulty qualifying for home repair loans, refinancing, or other financial tools due to declining equity. Severely depressed home prices can lead to disinvestment and abandonment.

In comparing DRR values in 2010-2011 to DRR values in 2014-2015, the increases have been in areas with low-Black and mid-level Hispanic populations, and in strong markets.\* RECAPS saw falling DRR values, while the city's remaining tracts as a group saw an average DRR increase.

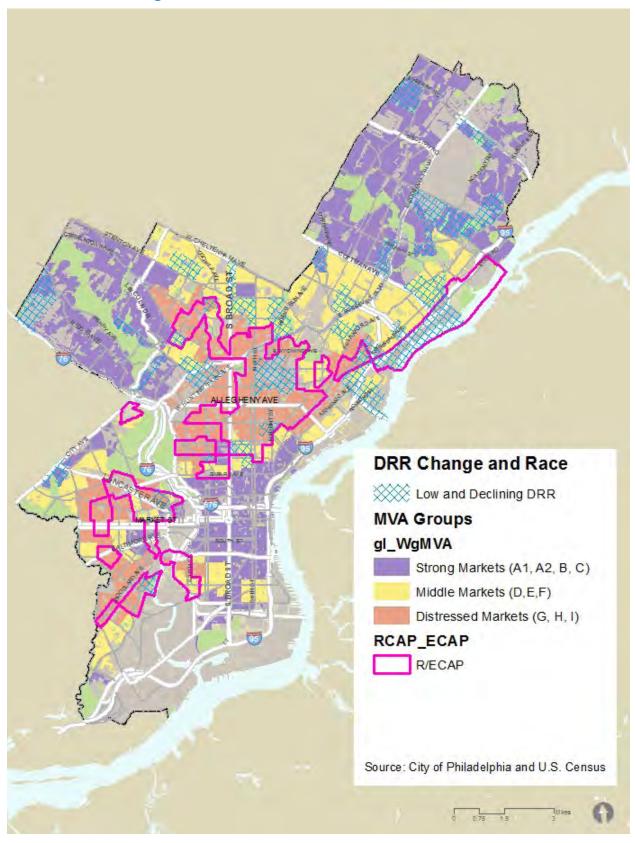
Census tracts with declining DRR ratios, especially in middle and distressed markets, are places that may be at risk of becoming RECAPs (see map on the following page).

Reinvestment Fund's Market Value Analysis combines multiple indicators to create a data-based, internally-referenced set of categories describing the relative strength of local real estate markets. The market categories discussed here are drawn from the 2015 MVA conducted for the City of Philadelphia.

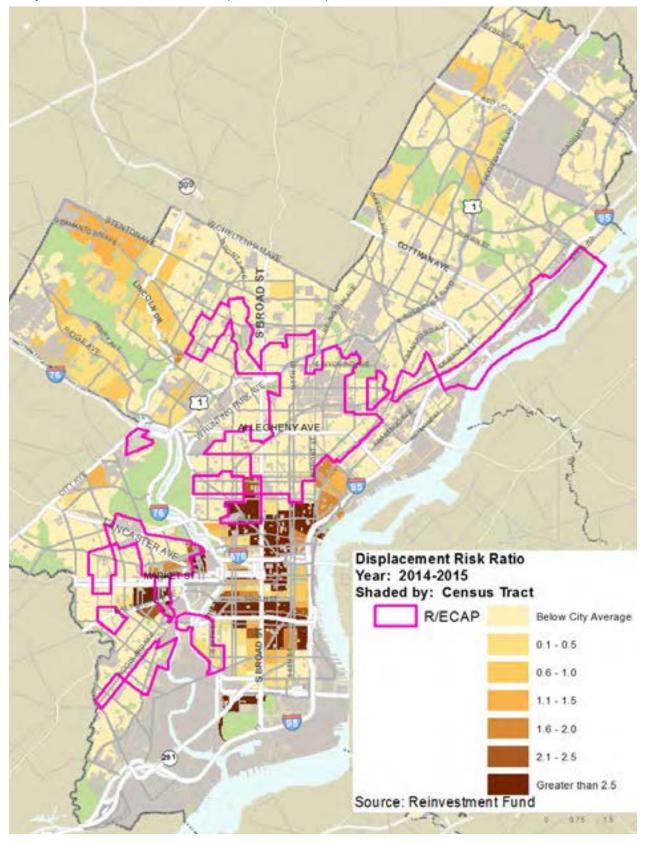
Only 9.4 percent of residential Philadelphia Census tracts had DRR values in excess of 2.5. Strong markets were the most likely by far to have tracts in this category (21.3 percent of strong market tracts compared to 2.6 percent of middle markets and no distressed market tracts). Although recent sales prices are a significant part of the market value calculation, and thus some overlap between strong markets and elevated DRR values driven by high sales prices is to be expected, the income component of DRR would potentially set up more middle markets to reach a higher index score. That so few middle market tracts exceed a 2.5 DRR may point to a sizeable supply of affordable homes. However, as noted in the lending analysis, households may not have access to appropriate financing to purchase and maintain lower-cost homes.

<sup>\*</sup> While high Black and Hispanic tracts in strong markets appeared to have notable DRR increases, there were only two tracts in each of these categories.

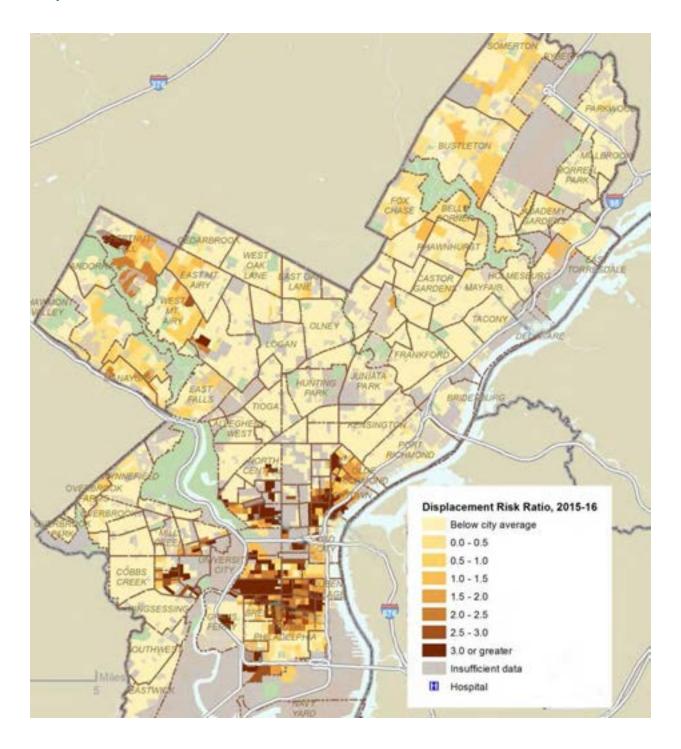
## Low and Declining DRR Value Between 2010-11 and 2014-15 (Annual Average)



## Displacement Risk Ratio (2014-2015)

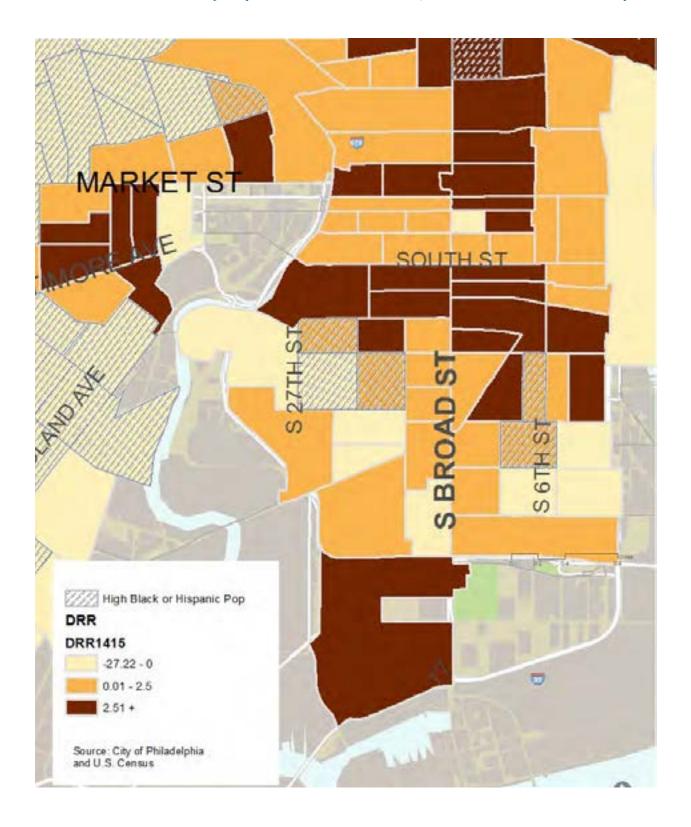


## Displacement Risk Ratio 2015-2016

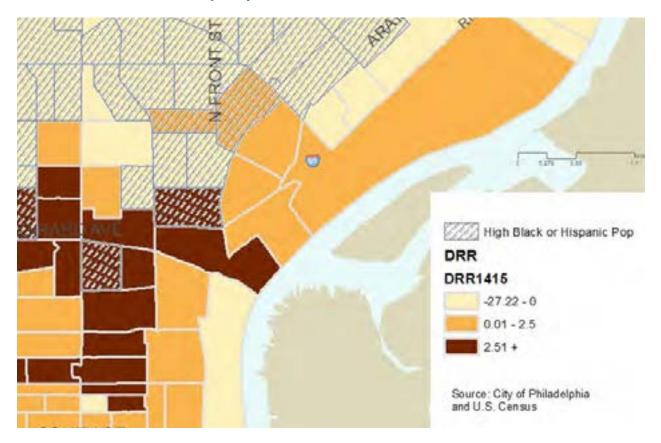


More in-depth analysis of tracts with high minority populations, revealed pressure at the high end of the market in areas like the River Wards, South Philadelphia, and University City (see maps below).

## DRR Value and Minority Population Lower North, West and South Philadelphia



#### **DRR Value and Minority Population River Wards**



This DRR analytic tool can help inform targeted strategies to maintain affordable housing options in rapidly appreciating markets. Alternatively, further assessment of areas with decreasing DRR's can help point to strategies to stabilize the neighborhood in danger of becoming a R/ECAP.

#### 3. Contributing Factors of R/ECAPs

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of R/ECAPs.

Deteriorated vacant structures and land: Decades of urban disinvestment and population loss to the suburbs have left Philadelphia with approximately 40,000 vacant properties, approximately 8,000 of which are publicly owned. There are high concentrations of vacant property -- many publicly owned - in and around R/ECAP areas. These blighting conditions further exacerbate neighborhood instability and present a challenge for turning R/ECAP areas into communities of opportunity. Philadelphia's Land Bank will be a strategic tool in addressing vacancy issues.

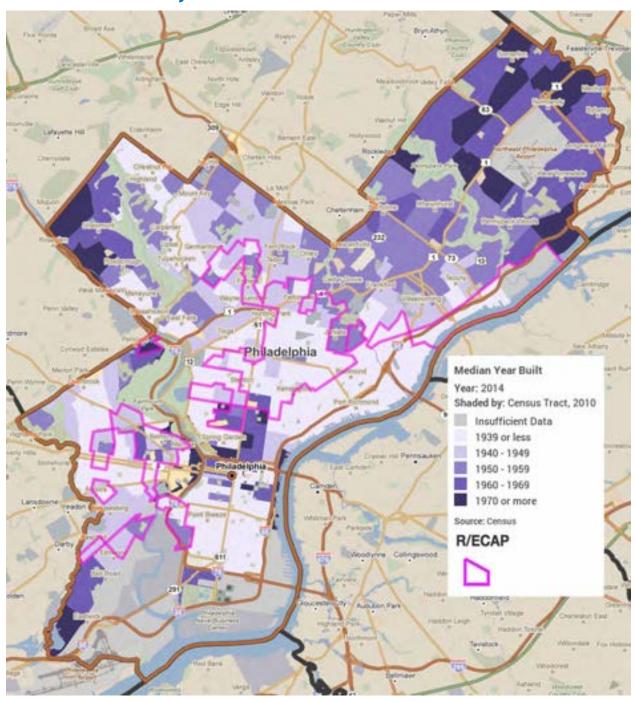
Of the properties that remain occupied, those in R/ECAP areas are both old and occupied by residents with limited means. As shown on the map on the next page, a significant amount of the housing in R/ECAPs was built prior to 1939 and is approaching 80 years old. As evidenced by the five-year waiting list in the City's primary home repair program, homeowners in these structures have difficulty maintaining them.

Lending disparities: Reinvestment Fund examined HMDA data, including application, approval and denial data for home purchase loans, to determine whether lending activities differ in neighborhoods with varying racial and ethnic compositions, and therefore whether there were discriminatory effects. Overall, Blacks and Hispanic have higher loan denial rates than Whites. R/ECAPs had higher denial rates for loan applications then other tracts, whether they were for conventional or government loans. The share of home purchase mortgages that used government loans was higher in R/ECAP tracts, at 58 percent, than non-R/ECAP areas (37 percent). Disparities in loan type are important because while government-backed mortgages fill a need, particularly after the collapse of the subprime lending market, these loans are more expensive and more restrictive than other loan types.

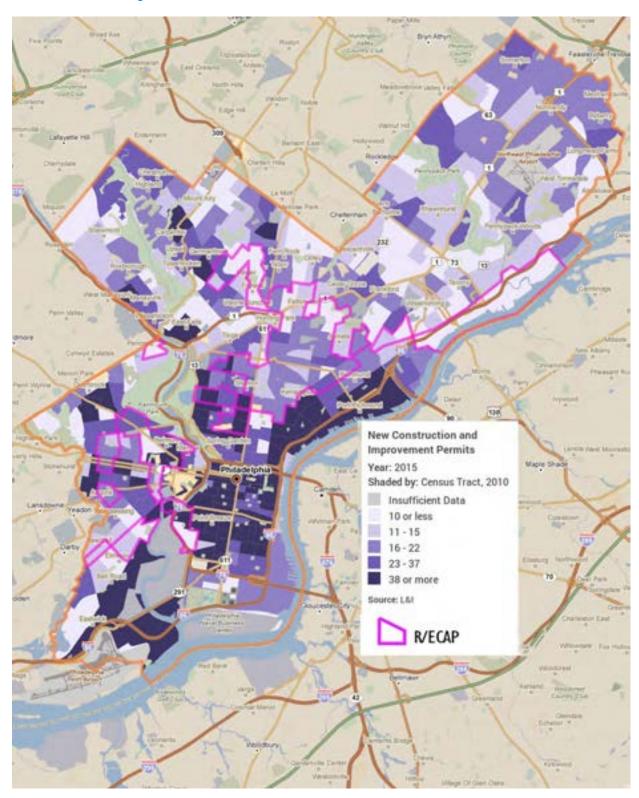
Lack of regional coordination: In areas of transportation and economic development, SEPTA and the Delaware Valley Regional Planning Commission provide networks for regional cooperation and coordination. However, there could be improved regional coordination for the development of affordable housing. Urban centers within the region have similar R/ECAP issues.

Location and type of affordable housing: Of the occupied units of publicly supported housing representing all four categories of housing as identified in the HUD maps and tables, an estimated 35 percent are located in R/ECAP tracts. Stakeholders emphasized the need to develop new affordable rental and homeownership housing in all neighborhoods, and to encourage private developers to take advantage of the city's inclusionary zoning mixed-income housing bonus to provide affordable housing in areas of opportunity.

## Estimated Typical (Median) Year a Housing Unit Was Built As of 2010-2014 With R/ECAP Overlay



## Number of New Construction and Improvement Permits in 2015 With R/ECAP Overlay



Impediments to mobility: Housing Choice Voucher (HCV) holders often face a number of impediments including limited access to transportation, lack of knowledge of other communities and the public/private amenities and investments within those communities, among other factors. Voucher payment standards are often insufficient to rent in high opportunity areas. HUD recently issued a notice with regard to the utilization of Small Area Fair Market Rents in hopes to address this issue in Philadelphia and elsewhere. However, this initiative provides no additional funding, raising concerns that the leasing of HCV units in higher opportunity, more expensive areas will result in fewer available vouchers.

**Inability to access existing housing and other city resources:** While the City, PHA and other partners offer a wide range of services, stakeholders mentioned that community residents - especially LEP and disabled residents—are often not aware of these services. Stakeholders recommended broader outreach and services to community residents.

Displacement of residents due to economic pressures: Philadelphia's housing market continues to increase in areas. Increases in real estate taxes and rents pose threats to long-time residents and their ability to remain in those neighborhoods. While private investment may reduce or eliminate a R/ECAP area, investment may continue to the point that long-time residents are displaced, as happened in the Graduate Hospital neighborhood discussed earlier. Reinvestment Fund created Displacement Risk Ratio Analysis to assist the city in identifying areas at risk of gentrification. This tool also can be used to identify areas in danger of becoming R/ECAP.

# Biii. Disparities in Access to Opportunity: a. Educational Opportunities

#### 1. Analysis

a.i. Educational Opportunities Describe any disparities in access to proficient schools based on race/ethnicity, national origin, and family status.

In looking at the HUD map below, it is immediately clear that higher quality schools are mainly located outside the city, with the best found in the western and northwestern suburbs of Philadelphia. Survey respondents concur, with more than half rating schools in their neighborhood as "fair" or "poor" and only seven percent rating neighborhood schools as "excellent."

#### **School Proficiency Index**



School Proficency: Low to High

Source: HUD-provided map for AFH analysis

In the city, the lowest performing schools are generally found in R/ECAPS. A noted exception is seen around the Penn Alexander School in West Philadelphia. Other higher performing areas are found around the Meredith School in Queen Village in South Philadelphia, in the Manayunk neighborhood in the Northwest, and Somerton in the Northeast.

According to the HUD School Proficiency Index table following, all populations within the city have an educational index of 26 or below, indicating low access to high quality schools. Whites, whether in the total population or below the poverty line, have the greatest access to high quality schools within the city and the region.

Table 29: School Proficiency Index

	Metro Area	Philadelphia	
Total Population			
White, Non-Hispanic	58.83	26.26	
Black, Non-Hispanic	22.08	8.22	
Hispanic	30.35	12.09	
Asian or Pacific Islander, Non-Hispanic	50.95	21.86	
Native American, Non-Hispanic	37.00	13.08	
Population below federal poverty line			
White, Non-Hispanic	45.84	22.81	
Black, Non-Hispanic	13.52	6.81	
Hispanic	19.04	9.28	
Asian or Pacific Islander, Non-Hispanic	31.24	16.98	
Native American, Non-Hispanic	22.83	12.83	

The School Proficiency Index is lowest for Black populations and is lower still for Blacks below the poverty line. School proficiency values outside the City are higher, but the trends remain the same with Black populations having the lowest access to high quality schools while Whites and Asians have the highest access.

For foreign-born populations - with emigres from China, Vietnam, India, the Dominican Republic and Jamaica comprising the top five populations - access to higher quality schools is more a function of geography than national origin. For example, immigrants from China who live in the Lower Northeast or University City have a slightly higher access to quality schools than do immigrants from China who live in South Philadelphia. This is true for each of the foreign-born groups with the exception of Indians, who are more concentrated in Center City, University City and the Northeast as a whole, and thus have greater access to better schools.

With the exception of University City south of Market Street, families with children are concentrated in areas with low access to higher quality schools.

1.a.ii. Describe the relationship between the residency patterns of racial/ethnic, national origin, and family status groups and their proximity to proficient schools.

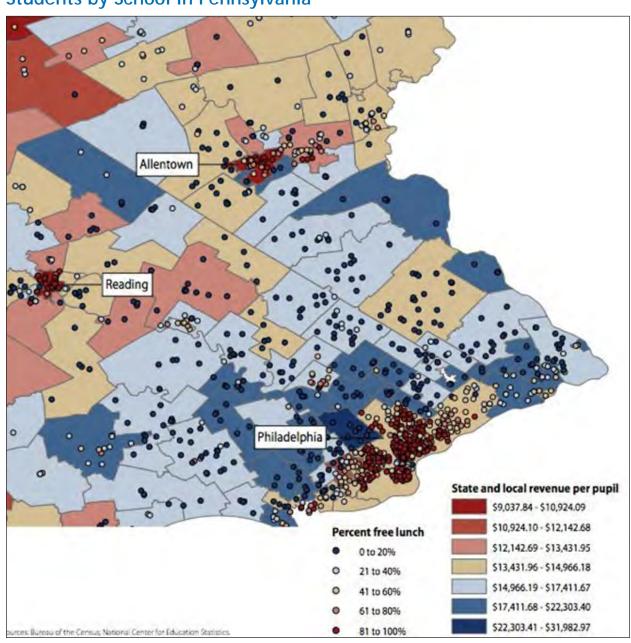
The School District of Philadelphia (SPD) is the eighth largest school district in the nation with nearly 200,000 students enrolled in one of 291 district and charter schools. Since 2001 the SDP has been under the control of the Commonwealth of Pennsylvania, and has been governed by a five-member School Reform Commission (SRC). The Governor of Pennsylvania appoints three of the SRC members while the Mayor of Philadelphia appoints two members.

Like many other school districts in older cities across the country, the SDP has faced significant and protracted budget deficits and an increase in the number of children in poverty. Since 2012, the SPD has operated with a deficit over several hundred million dollars. To prevent more significant

shortfalls, the SDP has closed 24 schools, laid off thousands of teachers, nurses, counselors and staff and eliminated important programs. As of December 2015, nearly 70 percent of the student population in district schools received a free lunch.

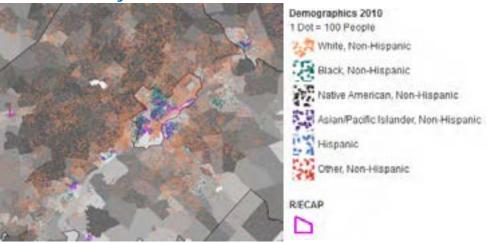
Although the SDP is overseen by the Commonwealth and its needs are significant, the state and local funding available to it trails that available to suburban schools. As the map below shows, the SDP, with by far the highest numbers of students receiving free lunch, receives far less per-pupil spending than its suburban peers.

## Distribution of State and Local Revenue by District and Low-Income Students by School in Pennsylvania



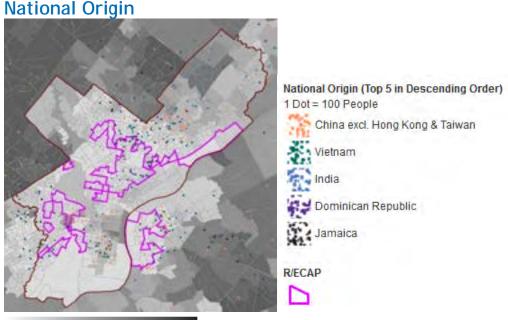
These challenges notwithstanding, the SDP has made progress toward its four anchor goals -- 100 percent of students will graduate from high school ready for college or a career; 100 percent of 8th grade students will read on grade level; 100 percent of schools will have great principals and teachers; and the SDP will have 100 percent of the funding necessary to operate great schools (https://actionplan.philasd.org/status-report/). However, as already stated, there are far too few proficient public schools in the city. The HUD Race/Ethnicity below shows that the Penn Alexander school is the only high performing school located in an R/ECAP, an area of greatest need. Relatively diverse -- 39.7 percent White, nearly 23 percent Black, 18 percent Asian and 6.6 percent Latino -- this university/SDP partnership school stands out as model.

#### Race/Ethnicity



School Proficiency Index: Low to High

Source: HUD-provided map for AFH analysis



School Proficiency Index: Low to High

Source: HUD-provided map for AFH analysis

All concentrations of foreign-born individual fall outside of areas with high performing school except or those located near the Penn Alexander catchment in University City.

In Philadelphia, households with children are distributed throughout the city, except for Center City. Notable groupings of households with children are found outside of the city, primarily in western and northwestern suburbs -- a trend seen as families move out of the city for better schools.



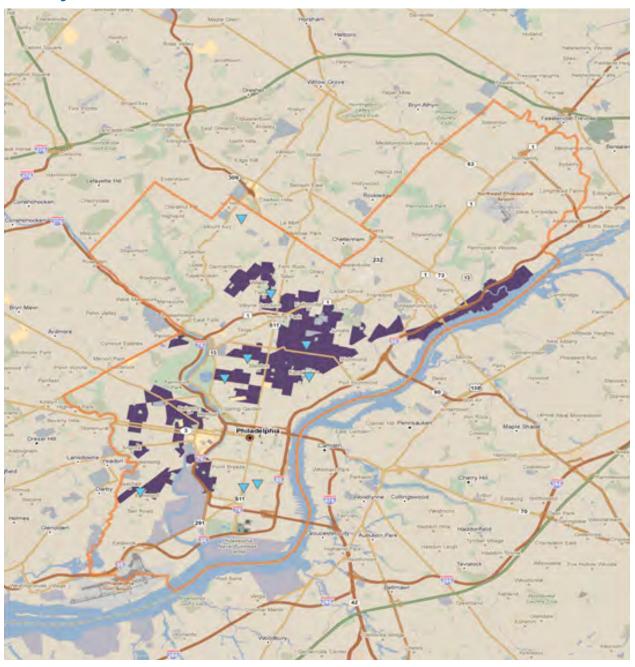
Source: HUD-provided map for AFH analysis

#### **Community Schools**

The City and City Council recognized the pressing need to coordinate and leverage a wide-range of services using neighborhood schools as the anchor. This past July they selected nine schools to receive extra money and support to create hubs for social, health, and other services in their neighborhoods as part Mayor Kenney's new community schools initiative. Drawn from 31 applicants, the nine schools were selected on the basis of poverty and risk factors in their neighborhoods, including high rates of asthma, diabetes, and obesity. Five of the schools are in police districts that had the highest number of shootings in 2014. At four of the schools, more than 20 percent of the students are learning to speak English. The City plans to develop 25 community schools over the next four years. The goal is to identify the specific needs of students, parents, and their communities, and then forge partnerships with private providers to offer the needed services in the schools (http://articles.philly.com/2016-07-20/news/74587194\_1\_community-schools-nine-schools-logan-elementary).

As the map below illustrates, six of the nine community schools, indicated by the blue arrows, are within a R/ECAP or are at most two blocks away.

## Community Schools and Racially- and Ethnically-Concentrated Areas of Poverty



### High Quality Pre-K/Childcare

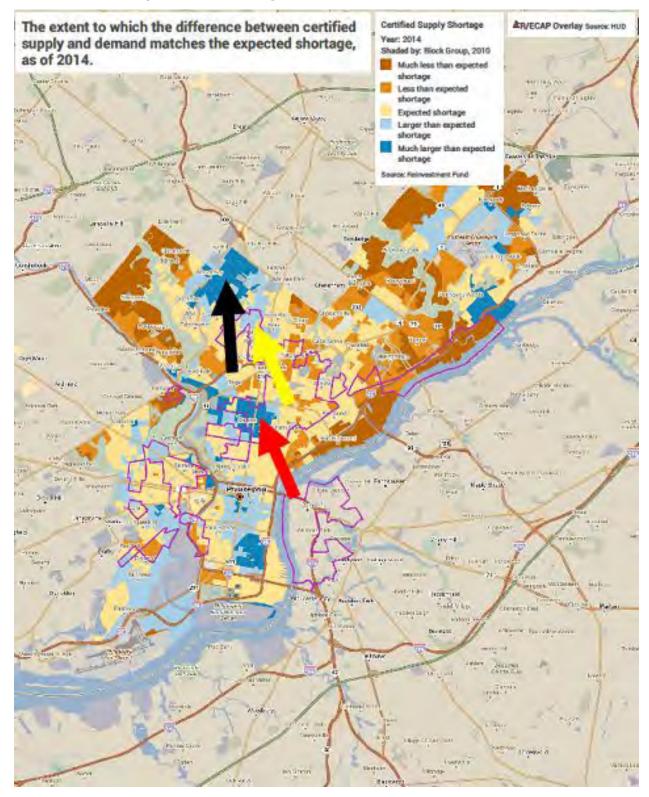
Because children are entering school at vastly different levels of academic readiness, experts view enhancing access to high-quality care for lower-income and minority children as essential to leveling the playing field. Although Philadelphia's access problem does not fall strictly along income or race/ethnicity lines, there are communities where a lack of access to certified and high-quality care expresses AFH-related problems. Those areas are shown on the maps that follow.

Reinvestment Fund's analysis of gaps in the supply of childcare is unique because it takes into consideration not only where children live (i.e., resident demand) but also the fact that parents often seek childcare near where they work. Over the next 5 years, this analysis will drive more than \$20 million of investment by the William Penn Foundation (and managed by Reinvestment Fund) in the expansion of high-quality childcare.

In general, where there is more demand, there is more supply - the market is generally working. However, the application of Commonwealth certification and quality metrics shows a somewhat different pattern. In fact, many of the City's poor and minority areas have an adequate (or near-adequate) supply but it is not certified by the Commonwealth and most typically it is not rated high-quality.

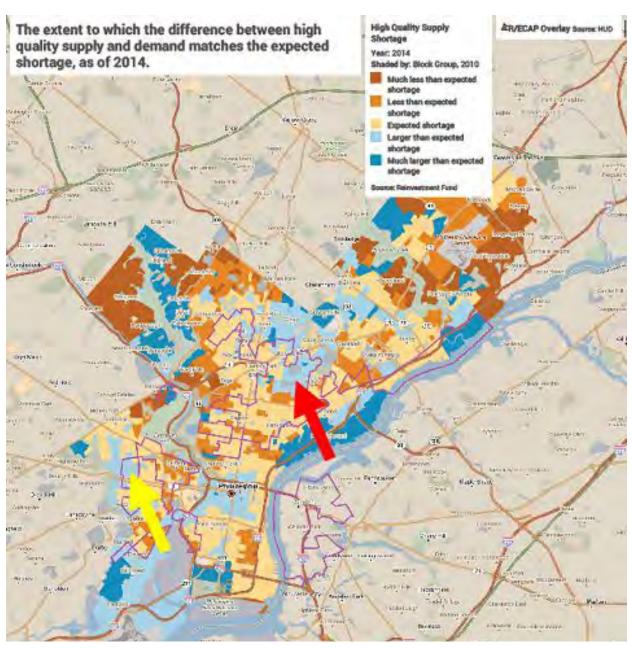
The map on the following page shows the distribution across the City of the estimated gap in certified childcare. Areas in blue tones are less well served while areas in brown tones are, relative to other parts of Philadelphia, reasonably well served. Some of Philadelphia's R/ECAP areas are relatively well served. Some notable exceptions are the areas pointed out with arrows. The area identified with the red arrow includes sections of Philadelphia that are largely Hispanic section as well as other sections that are predominantly African-American. The area identified with the yellow arrow is largely African-American. In these sections, the critical activity would be to move existing childcare providers into a certified status. Note also the area identified with the black arrow. Although not an R/ECAP, this area is heavily African-American (generally in the low- middle-income range). It shows a substantial gap in certified care.

## Extent to Which the Difference Between Certified Supply and Demand Matches the Expected Shortage, As of 2014



The map below shows the estimated gap in high-quality childcare in Philadelphia. Overall, less than 20 percent of all childcare capacity in Philadelphia is high-quality. But, some areas fare better than others. Areas in blue tones are less well served while areas in brown tones are, relative to other parts of Philadelphia, reasonably well served. Most of Philadelphia's R/ECap areas are relatively well served. Some notable exceptions are the areas pointed out with arrows. The area identified with the red arrow is in Philadelphia's Hispanic section while the areas identified with the yellow arrow is largely African-American. Targeting investments to expand the supply of high-quality childcare (either through upgrading existing supply or creation of new supply) could be productive.

## Extent to Which the Difference Between High Quality Supply and Demand Matches the Expected Shortage, As of 2014



With the passage of the sweetened beverage tax in June 2016, Philadelphia City Council approved Mayor Kenney's five-year plan to create 6,500 locally-funded, quality pre-K seats in Philadelphia. To achieve this, the city is partnering with dozens of early childhood education providers, including the SDP. The initiative includes expanding seats in priority neighborhoods at programs with capacity to grow right away, and partnering with providers committed to improving the quality of their programs by connecting them to training, technical assistance, and facilities supports.

1.a.iii. Describe how school-related policies, such as school enrollment policies, affect a student's ability to attend a proficient school. Which protected class groups are least successful in accessing proficient schools?

While neighboring suburbs have higher performing schools, residency requirements for admission prevent all Philadelphians attending these proficient schools.

"Some parents have recently learned the hard way that if you live in Philadelphia, attending public school in the suburbs is not an option.

With the discovery of an increasing number of Philadelphia parents trying to beat the system and enroll their children in suburban school districts, officials in the suburbs are changing registration procedures and even hiring private detectives to ensure that students actually live within district boundaries." (http://thenotebook.org/articles/2003/09/24/parents-cross-district-lines-face-criminal-charges).

Suburban districts have even gone so far as to charge parents with "theft of services."

The Philadelphia resident and his wife... were about to go on trial for theft of services, an offense usually reserved for cable service pilferers and restaurant bill dodgers. Their alleged crime: stealing an education for their 8-year-old daughter.

He says in the 2011-2012 school year, his wife and daughter spent nine months during a marital separation living with his wife's father in Lower Moreland, a quaint, suburban township of rolling hills and stone colonials. During that time, his daughter attended the district's much sought-after elementary school, where she read picture books, learned the alphabet and made friends.

The local district attorney's office contends he and his wife were never truly separated and that they always lived in neighboring northwest Philadelphia, where many of the schools are struggling, and lied to gain entry into the Lower Moreland schools.

In August 2012, he and his wife were charged with theft of services and conspiracy to commit theft of services. (http://hechingerreport.org/can-you-steal-an-education/)

The School District of Philadelphia also has an enrollment policies that may impact a student's ability to attend a proficient school. For example, below is a summary of the three types of SDP schools and the application process.

#### Neighborhood School

A neighborhood school has an attendance boundary (catchment area) that gives admission priority to those students who live within that particular boundary. Students who live within the attendance boundary of a school do not need to submit an application to apply to that school. However, parents must be able to provide appropriate proof of residency for enrollment. Students who live outside of the neighborhood attendance boundary are required submit an application in order to be considered for acceptance.

### City Wide School

These schools do not have a neighborhood attendance boundary and all students must submit an application to attend, no matter where they live. These are magnet schools offering specialized courses or area of study that may concentrate on academics, career or technical programs. Admission to citywide admission high schools is based upon some elements of competitive entrance requirements, space availability and selection by computerized lottery. Admission to citywide admission elementary or middle schools is based upon space availability and selection by computerized lottery.

#### **Special Admission School**

These schools do not have a neighborhood attendance boundary and all students must submit an application to attend, no matter where they live. Special Admission schools are "magnet schools" that offer a rigorous, enriched curriculum and may concentrate on a particular discipline or area of study, such as mathematics, natural sciences, engineering, humanities, social sciences, or fine and performing arts. They have competitive entrance requirements related to attendance, punctuality, behavior, grades and standardized test scores. These schools select and approve for admission those students who best meet admission criteria.

The SDP website provides an interactive on-line map of the catchment areas (LINK). The District also publishes and annual School Progress Report (SPR) that evaluates, scores and ranks 291 district and charter schools based on standardized test scores, student progress and school climate. The SPR groups neighborhood, citywide, special admission and charter schools, broken down by elementary, K-8, middle school and high school. Each school is then assigned to one of four tiers, based on its score, with "model" being the highest rating possible, followed by "reinforce," "watch" and "intervene." Families can use this tool to identify the school(s) they wish their child(ren) to attend.

### Students with Limited English Proficiency (LEP)

In 1985, a class action lawsuit filed on behalf of Asian-language-speaking students and their parents sought to ensure individuals with LEP received appropriate translation and interpretation services from the District. That case, Y.S. v. School District of Philadelphia, requires that parents in Philadelphia receive appropriate translation and interpretation services to participate effectively in important educational decisions and school events for their children. The District must give annual notice to

LEP families of the translation and interpretation services available. The District also must make "maximum possible efforts" to employ bilingual personnel and conduct regular trainings to educate all employees on the necessary skills to serve English Language Learners and their families.

The Public Interest Law Center of Philadelphia (PILCOP) and the Education Law Center continue to try to ensure compliance with a 2010 settlement agreement that provides additional protections to LEP families in the School District of Philadelphia.

(http://www.pilcop.org/language-services-in-school-district-of-philadelphia/)

#### Students with Disabilities

Over the last few years, the SDP's difficulty in filling special-ed teaching positions has reduced its ability to deliver services to students with special needs. As reported in an October 3, 2016 Philadelphia Inquirer article, the state Department of Education recently ordered the district to provide "compensatory education to remedy the educational loss" suffered by special-education students at nine schools. The district, which offered summer school opportunities to students affected by vacancies, will determine the number of hours owed each student, then meet with families. Eventually, they will be offered tutoring services from four companies around the city.

(http://www.philly.com/philly/education/20161003\_Philly\_School\_District\_ordered\_to\_offer\_special-ed\_fix.html)

# Biii. Disparities in Access to Opportunity: b. Employment Opportunities

- 1. Analysis
- b. Employment
- i. Describe any disparities in access to jobs and labor markets by protected class groups.

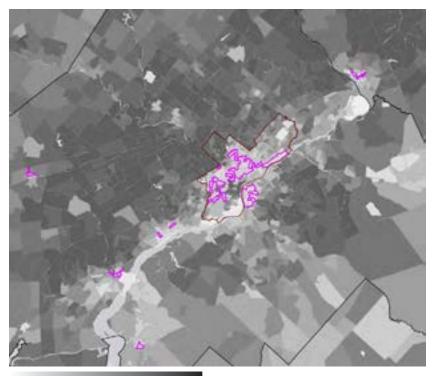
#### Labor Markets

The labor market engagement index provides a measure of unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor's degree. Values are percentile ranks and range from 0-100. The higher the score, the higher the labor force participation and human capital in a neighborhood.

As the HUD Labor Market Index map illustrates below, the labor market indices are significantly higher in the region than the City. In the region, strong labor markets are north, west and southwest of the city and in the suburbs east of Camden, New Jersey. In Philadelphia, the labor markets are highest in most of the Northwest and Center City.

The map below shows that the lowest Labor Market Index areas are in R/ECAPS in both the region and the city.

#### Labor Market Index Map - R/ECAP



Labor Market Index: Low to High

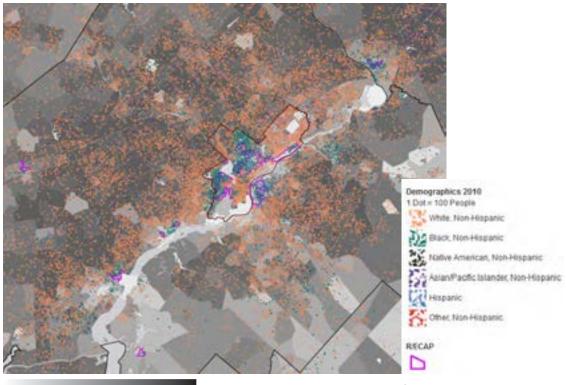
Source: HUD-provided map for AFH analysis

The table and the map Race/Ethnicity and Labor Market Index below show that Whites and Asians are more likely to live in areas with a high Labor Market Index. This holds true in both the city and the region. Blacks and Hispanics are more likely to live in neighborhoods with a low Labor Market Index. These trends apply to both the total population and the population below the federal poverty line.

Table 30: Labor Market Index

	Metro	Philadelphia	
Total Population			
White, Non-Hispanic	67.56	48.03	
Black, Non-Hispanic	31.33	18.01	
Hispanic	36.06	16.70	
Asian or Pacific Islander, Non-Hispanic	62.17	37.08	
Native American, Non-Hispanic	45.06	24.40	
Population below federal poverty line			
White, Non-Hispanic	54.12	38.59	
Black, Non-Hispanic	19.73	13.34	
Hispanic	20.65	9.58	
Asian or Pacific Islander, Non-Hispanic	41.90	29.34	
Native American, Non-Hispanic	29.70	16.00	

## Race/Ethnicity Labor Market

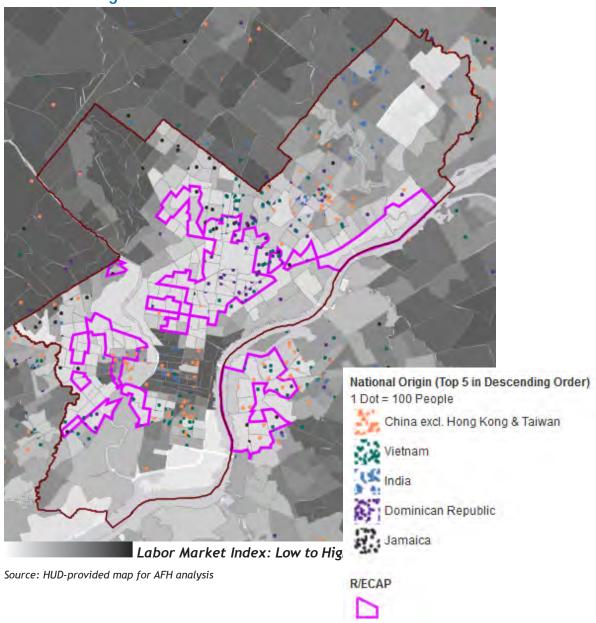


Labor Market Index: Low to High

Source: HUD-provided map for AFH analysis

Overall, low Labor Market Index numbers are generally seen where foreign-born persons reside in Philadelphia. An exception occurs for Chinese (represented by orange dots in the map below) in University City and Center City. In the region, Indians (represented by orange dots) are in the highest Labor Market Index areas while Mexicans (green dots) are found in the lowest Labor Market Index areas.

#### National Origin Labor Market



Census tracts with larger numbers of families with children appear to be outside of strong labor markets in the city (see Map in Appendix A).

### **Job Proximity**

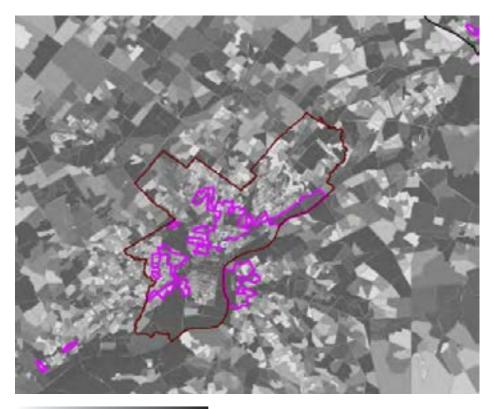
The Jobs Proximity Index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core Based Statistical Area (CBSA), with distance to larger employment centers weighted more heavily. The Index is percentile ranked with values ranging from 0-100. The higher the Index value, the better the access to employment opportunities for residents in a neighborhood.

Unlike labor markets, areas with a high proximity to jobs index are scattered throughout the region and the city. As illustrated in the Job Proximity Index map below, high job access in the region is seen in Center City and University City in Philadelphia; in an area south of the airport; the Main Line corridor along Route 30; retail areas such as Cherry Hill; factories and production facilities such as U.S. Steel near Trenton; and areas with office parks in the western suburbs and along Route 422.

In Philadelphia, areas with a high job proximity values include: Center City; South Philadelphia by the Airport and along the Delaware River; in and around the University of Pennsylvania, Drexel University and Temple University; and in the Far Northeast. Citywide, 61 percent of survey respondents felt it was "very easy" or "somewhat easy" to get to places with jobs they would want to have

Unlike the Labor Market Index, there are some areas with high Job Proximity Index values in R/ECAPS in the city and the region. Portions of R/ECAPS - particularly in North Philadelphia - have Job Proximity Indices comparable or greater than many locations around the region.

#### Job Proximity R/ECAP



Low to High

Source: HUD-provided map for AFH analysis

The Jobs Proximity Index table (below) and Job Proximity Index & Race/Ethnicity maps (below) show that job proximity is slightly higher in the region than in the city. In both the city and the region, neighborhoods populated by Whites have the highest Job Proximity Index values while those populated by Blacks have the lowest values.

Table 31: Jobs Proximity Index

	Metro	Philadelphia	
Total Population			
White, Non-Hispanic	52.70	50.28	
Black, Non-Hispanic	42.29	37.62	
Hispanic	48.18	44.07	
Asian or Pacific Islander, Non-Hispanic	54.35	50.13	
Native American, Non-Hispanic	47.73	41.80	
Population below federal poverty line			
White, Non-Hispanic	53.56	50.88	
Black, Non-Hispanic	42.06	38.51	
Hispanic	47.32	44.92	
Asian or Pacific Islander, Non-Hispanic	48.54	45.65	
Native American, Non-Hispanic	44.50	50.47	



Job Proximity Index: Low to High

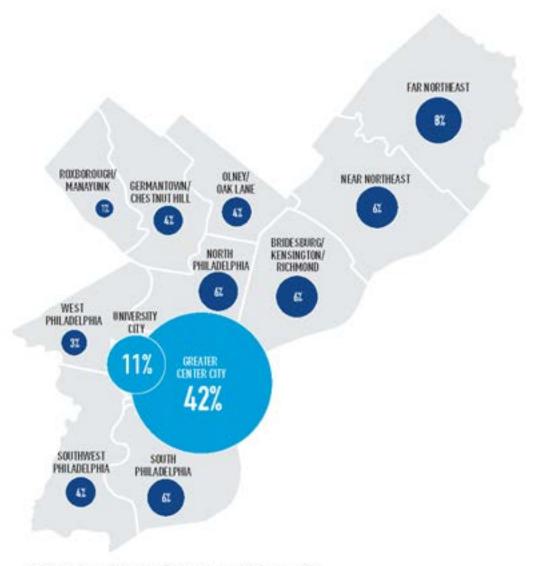
Source: HUD-provided map for AFH analysis

There does not appear to be much disparity in terms of job proximity in either the city or the region for families with children (see Map in Appendix A).

#### 1.b.ii. How does a person's place of residence affect their ability to obtain a job?

Within the city the largest job centers are Greater Center City and University City, which combined have more than half of the jobs in Philadelphia.

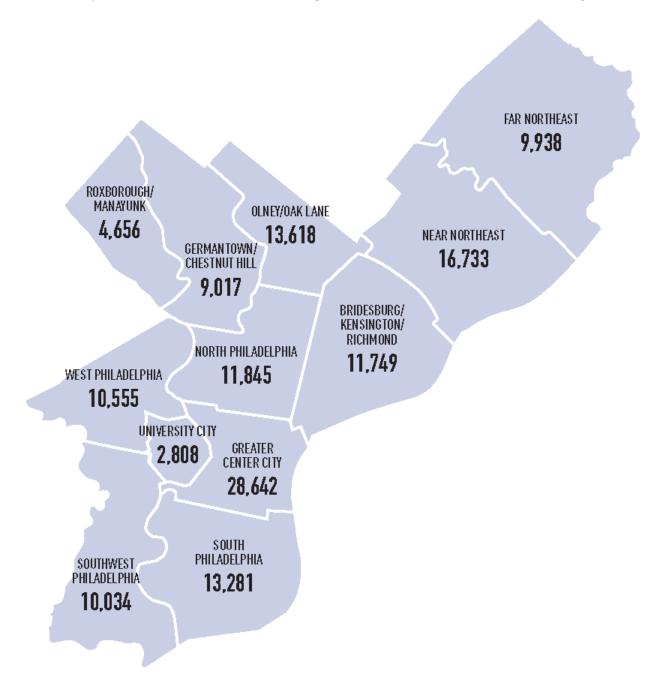
#### Philadelphia Employment by Area



Source: U.S. Census Bureau, Local Employment-Household Dynamics, 2014

Because of Philadelphia's extensive public transit system (see "Disparities in Access to Opportunity: Transportation Opportunities") most of the nearly 115,000 Philadelphia residents who commute into Greater Center City take public transit to their jobs (see map on following page). Both of Philadelphia's subway lines, five of the six trolley routes and a large number of bus routes travel from R/ECAP areas to or through Center City and University City. Low educational attainment and lack of job skills present a greater challenge on a person's ability to obtain a job.

#### Philadelphia Residents Commuting to Jobs in Greater Center City



Source: U.S. Census Bureau, Local Employment-Household Dynamics, 2014

Job access elsewhere in the region is more problematic for Philadelphia residents in general and residents of R/ECAP areas in particular. Employment centers such as King of Prussia, the Route 202 corridor and the Route 422 corridor are not well served by public transit, with city residents facing long, multi-mode trips by bus or shorter but more expensive and less proximate trips by regional rail.

## 1.b.iii. Which racial/ethnic, national origin, or family status groups are least successful in accessing employment?

Blacks and Hispanics have the highest unemployment rates at 15.20 percent and 14.50 percent respectively (see chart below).

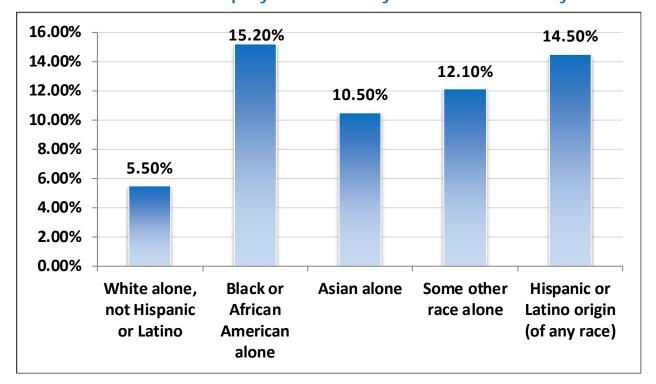


Chart 14: Unemployment Rate by Race and Ethnicity

According to a 2015 Philadelphia Magazine article -

"Between 2007, when Mayor Nutter took office, and 2013, the ratio of Philadelphians with at least a bachelor's degree grew by 17 percent. There are now more than 50,000 additional people in the city with a four-year degree or better.

But there's a new a new data analysis from the National Equity Atlas that raises some unsettling questions about the makeup of Philadelphia's new degree-holding cohort. Not only does the study point out a persistent racial disparity in educational attainment among urban residents, it also suggests that many cities that have gained African American degree-holders have done so principally through migration. In other words, while some cities are attracting professional-track black residents, not many homegrown black urban residents are joining the ranks of four-year degree holders."

The article went on to report:

"The analysis looked at metro areas, not individual cities, but suffice it to say that the numbers would be lower still if the city of Philadelphia were examined alone. 2013 research from the Urban League of Philadelphia put the city's ratio of fouryear-degree having black residents at 11.8 percent. And the Mayor's Commission on African-American Males just last year estimated that only 16 percent of black men have a two-year degree or higher.

So while more college-educated residents is great, it's worth zooming in on who actually has these degrees. In Philadelphia, it would seem a lot are held by recent transplants. Between 2008 and 2013, there were 36,114 people with bachelor's or graduate degrees who moved here, according to Census data. (That doesn't account for the net loss in people with degrees leaving the city.) Meanwhile, only 10 percent of first-time ninth graders from our public high schools go on to earn a two- or four-year degree within 10 years.

There's nothing wrong and everything right with Philadelphia attracting highly-educated new residents. But this study highlights again the lack of opportunity for a lot of Philly-born kids, and serves as another reminder of the paramount importance of fixing the city's broken school system. Within five years, 66 percent of jobs will require at least some postsecondary education, according to the National Equity Atlas estimates.

Eventually Philly won't be able to steadily rely on importing our skilled workforce. We'll have to foster it." (http://www.phillymag.com/citified/2015/06/08/philadelphia-educational-attainment-black-residents/)

#### LEP

A recent report from Philadelphia Works concluded:

"Immigrants face multiple challenges finding work. Lack of English proficiency presents the most fundamental employment barriers to immigrants, refugees and limited English speakers. Other barriers include limited work experience in their home country, lack of transportation, insufficient work experience in the U.S. job market, and childcare burdens.

About 160,000 (20.3 percent) of Philadelphians were foreign born; 7.6 percent of them entered the U.S. after 2000. Approximately 12,000 people identified themselves as "does not speak English at all;" 96.4 percent of them were foreign born. The unemployment rate of adults who do not speak English was 24.3 percent, much higher than their native English speaker counterparts. Also, compared with native speakers, while a higher percent of foreign-born individuals had a Bachelor's degree or higher, a larger share of them did not have a high school diploma." (Source: Philadelphia works analysis of the 2010-2012 American Community Survey PUMS micro data. Numbers and percentages are estimates only and have margins of error.)

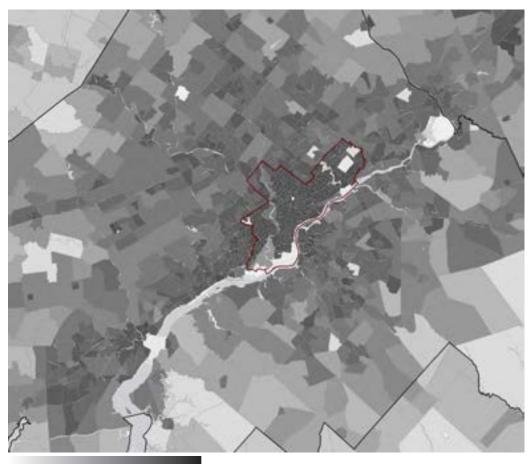
# Biii. Disparities in Access to Opportunity: c. Transportation Opportunities

#### 1. Analysis

1ci. Describe any disparities in access to transportation based on place of residence, cost, or other transportation related factors

The vast majority of the City of Philadelphia has high Transit Trip Index values, outperforming the surrounding region (see map below). (Most areas showing lower values consist primarily of parks, airports, industrial areas, or are otherwise sparsely inhabited.) Survey respondents agree, with 86 percent rating access to public transportation in their neighborhood as "excellent" or "good." Moving outward from the city, transit access decreases. Those living in the outer periphery of the region generally experience lower index values.

#### **Transit Trips Index**



Transit Trips Index: Low to High

Source: HUD-provided map for AFH analysis

That is not to say that regional transportation access is low, however. The region does see extensive transportation coverage through SEPTA (Southeastern Pennsylvania Transportation Authority). A sprawling regional rail system moves riders quickly and efficiently from Center City Philadelphia to the Pennsylvania suburbs and vice versa. Limitations occur for riders looking to get from one suburban community to another where the respective communities are situated on different regional rail lines, as all trains pass through Center City.

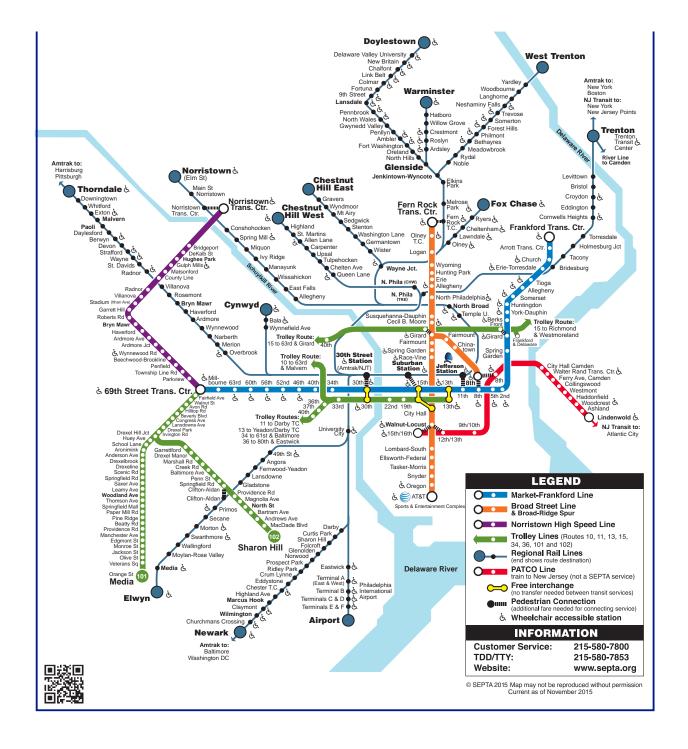
Riders in the region have other transportation options as well. The Norristown High Speed Line, a light rail line extending from the 69th Street Transportation center through the western suburbs is often a lower cost alternative to the regional rail system for some riders. Trolleys from 69th Street travel to Media and Sharon Hill in Delaware County. Subway-surface trolleys extend into the west/southwest inner-ring suburbs, transporting riders to and from the central business district. Riders in New Jersey are served by the PATCO (Port Authority Transit Corporation) High Speed Line for travel through southern New Jersey to Center City. NJ TRANSIT's (NJT) River Line is a light rail system loosely following the Delaware River that connects riders from Camden in the south to Trenton in the north. SEPTA and NJT bus lines are an additional option in the suburbs, though more limited than in the city.

SEPTA has an extremely comprehensive system for moving riders throughout the city. Bus access is readily available for the vast majority of city residents. Two major train lines - the Broad Street Line and Market-Frankford Line - serve a significant portion of the city's population. The Broad Street Line is a subway line running from North to South Philadelphia under the city's main thoroughfare of the same name. The Market-Frankford line is combination elevated train and subway line extending from the 69th Street Transportation Center in Upper Darby (just west of the city limits) to the Frankford Transportation Center in the lower Northeast. This line runs in an east-west direction under and above Market Street, another major city thoroughfare, before turning north and serving the city's River Ward population. Riders have the option of transferring in Center City free of charge between these two lines and the subway-surface trolleys serving West Philadelphia. Many bus routes also intersect these lines, providing additional options for riders. A paid transfer is necessary in these instances, which can increase costs for some (there is no additional cost for riders using a weekly or monthly pass).

City residents also have the option of utilizing the regional network mentioned above. Many regional lines have stops in the city in addition to the suburbs. Some lines - Chestnut Hill East, Chestnut West, and Fox Chase - operate entirely within city limits, serving passengers in Northwest and Northeast Philadelphia respectively. It should be noted, however, that cost can be a limitation for some riders wishing to take advantage of this network. Using regional rail lines within the city is often a high cost alternative to taking subways or buses.

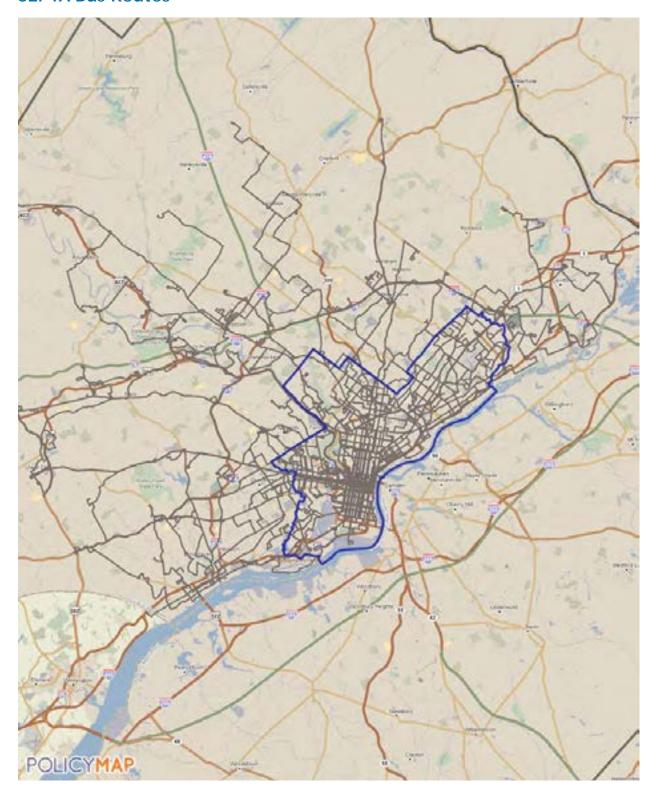
SEPTA's System Map, shown below, depicts a widespread network servicing city and regional riders:

#### **SEPTA Regional Rail and Rail Transit**



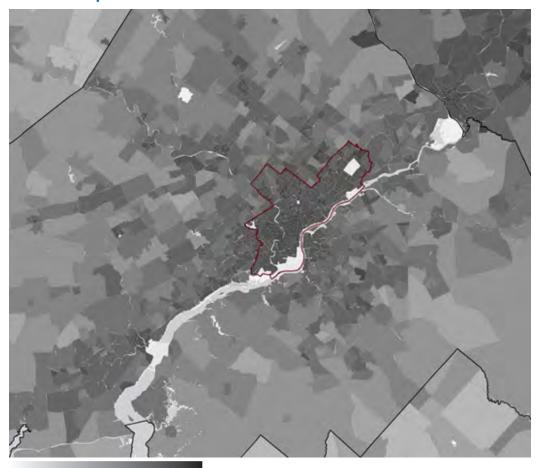
The following map displays SEPTA bus routes in the city of Philadelphia and the Pennsylvania suburbs. Coverage is significant within city limits and tends to taper off toward the outer edges of the region.

# **SEPTA Bus Routes**



Riders in the city generally experience lower overall costs than those in the region (see map below, where darker shading indicates lower cost). This can be attributed to regional rail prices greatly exceeding those of bus or subway travel. For those traveling to Center City Philadelphia, the region's major job center, costs tend to increase the further the origination of the trip is from the city's center. Also, as coverage decreases farther from the city, multiple modes of transportation may be required for reaching a final destination.

# **Low Transportation Cost Index**

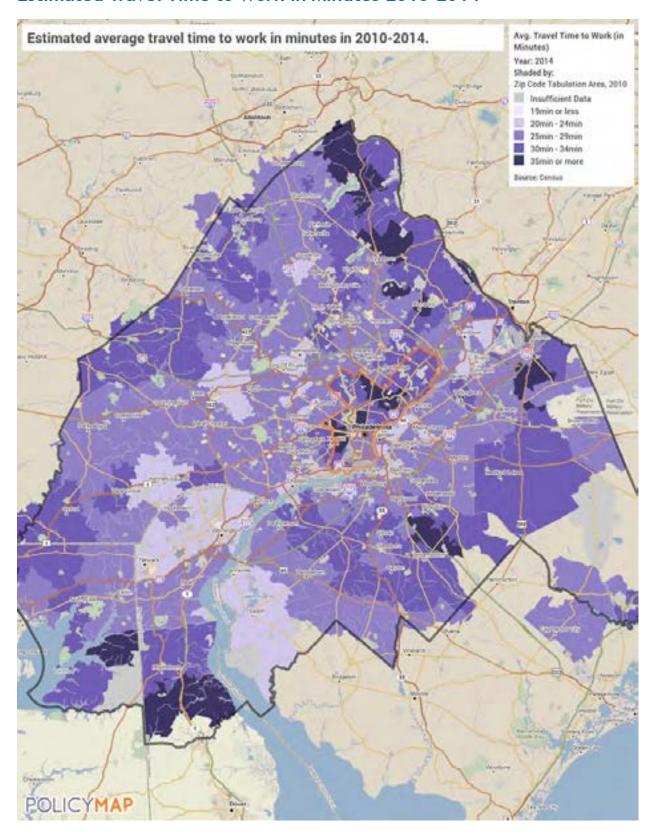


Low Transportation Cost Index: Low to High

Source: HUD-provided map for AFH analysis

Travel time should also be considered when examining public transportation accessibility. While regional rail can often be a convenient transportation option, frequency can be a burden for many riders, especially during non-peak times where trains often run only once per hour. This may be less of concern for city riders, when there is greater frequency in subway and bus travel. However, riders who must make multiple transfers sometimes face long commute times. In addition, a recent Philadelphia Inquirer analysis found on-time performance declining on SEPTA's regional rail lines. (http://www.philly.com/philly/business/transportation/septa\_regional\_rail\_trains\_timetable\_reliability.html). The map on the following page exhibits the average travel time to work:

# Estimated Travel Time to Work in Minutes 2010-2014



1cii. Which racial/ethnic, national origin or family status groups are most affected by the lack of a reliable, affordable transportation connection between their place of residence and opportunities?

# Race/Ethnicity

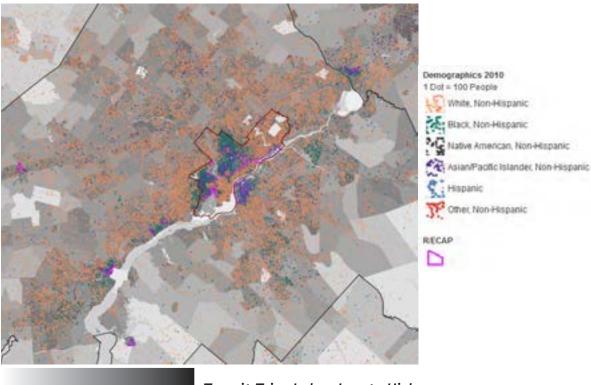
In the city, all races enjoy high Transit Index values indicating close proximity to public transportation (see the map and table following). There is very little variation between different races/ethnicities, reflecting that protected classes are not adversely impacted.

The region tells a slightly different story. Values across all races/ethnicities are lower than their city counterparts. Whites have the lowest value and Blacks have the highest value. Hispanics, Asians and Native Americans show Transit Index values between Blacks and Whites. This demonstrates that the region is also generally well served, though not as comprehensively as the city.

Those living in poverty have high transit access as well. In the city, low-income individuals of every race/ethnicity experience near identical values to those when earnings are not taken into consideration.

Transit Index values actually increase for those living in poverty in the region. Every race/ethnicity experiences an uptick.

# Transit Trips Index and Race/Ethnicity



Transit Trips Index: Low to High

Table 32: Transit Index by Race/Ethnicity for Philadelphia and the Region

Race/Ethnicity	(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region	
Total Population			
White, Non-Hispanic	92.22	72.42	
Black, Non-Hispanic	93.95	86.56	
Hispanic	93.56	83.36	
Asian or Pacific Islander, Non-Hispanic	93.25	80.06	
Native American, Non-Hispanic	93.60	79.90	
Population below federal poverty line			
White, Non-Hispanic	92.86	78.97	
Black, Non-Hispanic	94.14	90.67	
Hispanic	93.74	88.05	
Asian or Pacific Islander, Non-Hispanic	93.97	88.40	
Native American, Non-Hispanic	93.33	88.57	

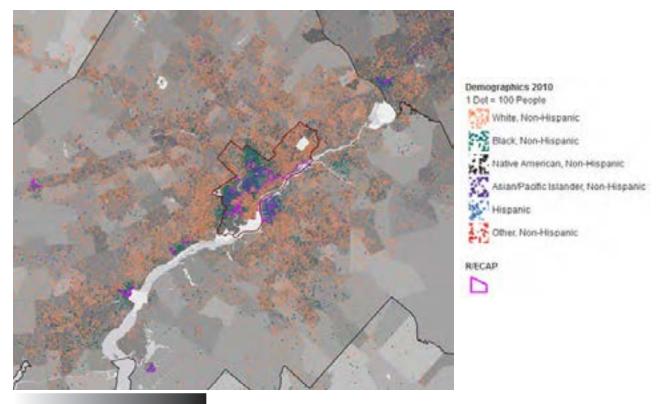
In evaluating the Low Transportation Cost Index, once again, we see that those living in the city enjoy high values, regardless of race or ethnicity (see map and table on following page). This indicates that relatively affordable transportation is available. There is very little variation across groups.

The region, however, does not fare as well as the city when it comes to transportation costs. Values show more variation among races than seen in the city, with Whites lowest and Blacks highest. Minority groups overall still appear to encounter relatively high values, indicating fairly affordable coverage in the region. The significantly lower values seen for Whites may be attributed to greater usage of the more expensive Regional Rail system or higher automobile usage for this segment of the population in the areas they reside, translating to less reliance on public transportation.

Low-income residents across all races see lower transportation costs in the city. In fact, values here have slightly increased for every race when examining population below the federal poverty line. Once again, there is very little deviation seen across different groups.

In both city and region, populations below the poverty line do not appear to be adversely impacted. Similarly to the city, values increased for all races/ethnicities. Whites below the poverty line hold the lowest value, with higher values for minority groups living in poverty. This is especially seen in urban centers in the region, many of which contain low income communities and R/ECAPs.

# Low Transportation Cost and Race/Ethnicity



Low Transportation Cost Index: Low to High

Table 33: Low Transportation Cost Index by Race/Ethnicity for Philadelphia and the Region

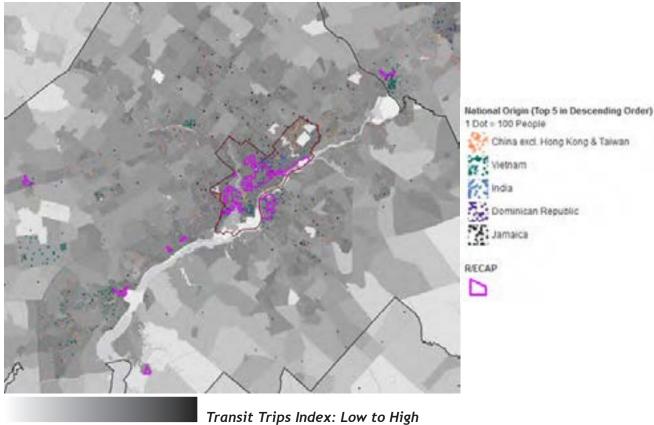
Race/Ethnicity	(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region	
Total Population			
White, Non-Hispanic	89.04	68.69	
Black, Non-Hispanic	89.98	82.27	
Hispanic	89.97	79.59	
Asian or Pacific Islander, Non-Hispanic	90.89	76.18	
Native American, Non-Hispanic	89.87	76.43	
Population below federal poverty line			
White, Non-Hispanic	90.55	76.23	
Black, Non-Hispanic	90.70	86.78	
Hispanic	90.38	84.50	
Asian or Pacific Islander, Non-Hispanic	91.91	85.39	
Native American, Non-Hispanic	90.55	84.56	

# **National Origin**

The map below shows concentrations of foreign-born individuals in relation to how often low-income families use public transportation. As referenced earlier, the city has extensive public transportation coverage. Those who are foreign-born do not appear to be adversely impacted when accessing public transportation.

As noted earlier, the region does not experience as much public transportation accessibility as does the city. However, a closer inspection of areas with a large foreign born populations shows higher Transit Trip Index values than most of the areas that surround them, indicating that foreign-born residents are utilizing public transportation in these areas. A noticeable exception is seen in southwest Chester County, however. This area has a sizeable Mexican population and Transit Trip Index values are lower here.

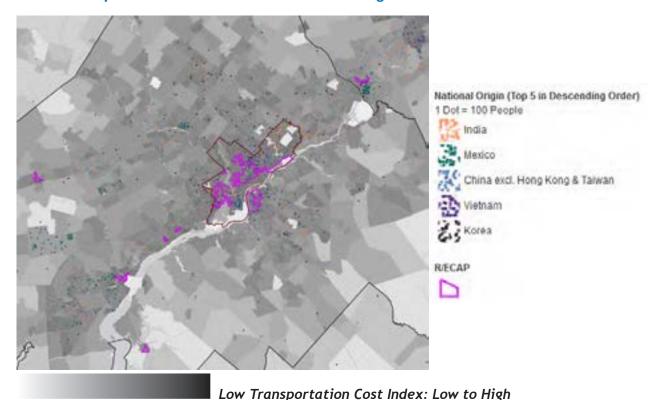
# Transit Trips Index and National Origin



The map below shows concentrations of foreign-born individuals in relation to costs associated with public transportation. Again, the city demonstrates high values in this category. Foreign-born individuals appear to have a consistent supply of more affordable transportation options.

From a regional perspective, lower transportation costs are fairly prevalent for the foreign-born. However, the large Mexican population in southwest Chester County appears to see higher costs. This area of Chester County is mainly rural and located an appreciable distance from the heart of the metropolitan area. Agriculture plays a substantial role in the economic sector here. Transportation access as a whole is generally not common in these areas.

# Low Transportation Cost and National Origin



# Families with Children

Households with children have equally high transit access in the city when compared to the overall population. The same holds true for households with children and the accessibility of low transportation costs.

Families with children that are located in the periphery of the region are clearly at a disadvantage when attempting to access public transportation. When public transportation is available, costs are seen to be considerably higher.

Maps depicting these conditions are in Appendix A.

SEPTA offers two discounts that positively impact families with children and promote access to education.

The first two children aged four or under traveling with an adult ride free on the bus, subway, trolley and Norristown High Speed Line. Regional Rail fares are 50 percent off.

Student fares are available to all school districts within the SEPTA service area and the school district in which the student resides is responsible for the student's transportation to and from school, within guidelines set forth by the Pennsylvania Department of Education.

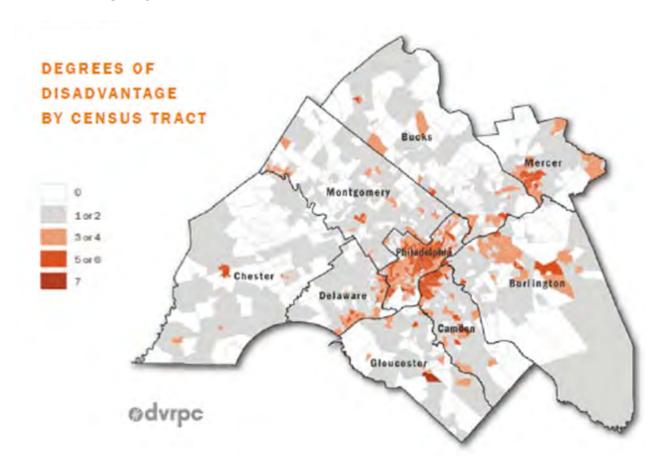
A weekday Student Pass is available to Philadelphia School District students. It is valid for trips on multiple bus, subway or trolley lines. These passes can only be used by students for their travel to or from school.

1ciii. Describe how the jurisdiction's and region's policies, such as public transportation routes or transportation systems designed for use personal vehicles, affect the ability of protected class groups to access transportation.

The above analyses demonstrate that much of the city and surrounding area is fairly well served by public transportation. Gaps, however, do exist and public transportation is not always the most ideal method for reaching one's destination.

The Delaware Valley Regional Planning Commission (DVRPC) has developed a systematic approach to identify individuals who may be at a disadvantage when attempting to access public transportation. A 2013 report titled "DVRPC: Connections 2040: Plan for Greater Philadelphia" identified and mapped degrees of disadvantage by census tract (below).

# Access to Public Transportation in the Delaware Valley: Degrees of Disadvantage by Census Tract



#### The report explained:

DVRPC has created an internal technical methodology, the Degrees of Disadvantage (DoD), to identify disadvantaged populations within the Greater Philadelphia region.

#### DVRPC's DoD methodology:

- Identifies groups that may be negatively impacted;
- Locates them in the region;
- Plots key destinations, such as employment or health care locations, that need to be accessed;
- Acknowledges nearby land use patterns;
- Overlays these destinations with the region's existing and proposed transportation network;
- Determines what transportation service gaps exist for these disadvantaged groups.

DVRPC currently assesses and maps the following populations, which may have unique planning-related challenges, using 2010 U.S. Census data:

- Poverty;
- Carless Households;
- Non-Hispanic Minority;
- Physically Disabled;
- Hispanic;
- Limited English Proficiency;
- Elderly;
- Female Head of Household with Child

The DoD methodology is an integral tool that is used to understand the region's demographics. This information is used for a variety of DVRPC programs and plans to analyze impacts, recommend solutions that may mitigate adverse project or program consequences, or to direct public outreach efforts.

Similarly, a 2016 study conducted by the Center City District, Central Philadelphia Development Corporation, and Central Philadelphia Transportation Management Association titled, "Getting to Work: Transit, Density & Opportunity," outlined various challenges that those in the city and region face in regard to transportation.

Walking, biking, taking transit or summoning cars via mobile apps are central to the new urban experience, but for many, being car-less is not a choice but rather a significant burden and a barrier to accessing dispersed employment opportunities. While 93 percent of suburban households have access to a vehicle and 61 percent have access to more than one, 33 percent of Philadelphia households lack access to a vehicle(see chart on the next page).

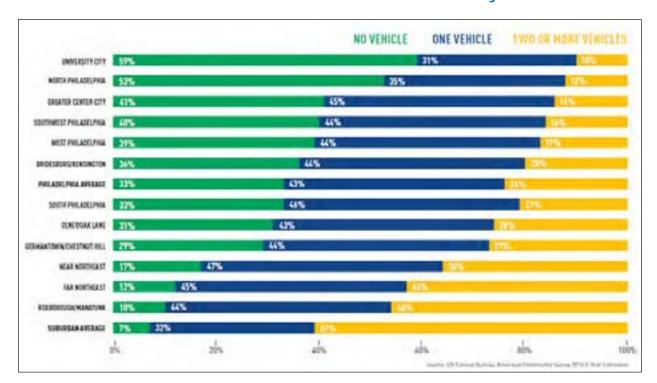


Chart 15: Household Vehicles Available by Area

For city households below the median income (\$37,460), 50 percent have no access to a car. For them, connecting to employment opportunities in auto-oriented centers can be a considerable challenge, including commute times of more than an hour, requiring several changes of mode.

Two thousand residents from North Philadelphia and Olney work in the King of Prussia area. For those without a car, the commute entails a subway or bus ride to 13th and Market to connect with the 124 or 125 bus to King of Prussia. Alternative routes pass through the Wissahickon Transportation Center, 69th Street, or 30th Street. All can take more than an hour.

Even those with limited means who own cars experience a considerable financial burden. AAA estimates the annual cost of owning and operating a vehicle at \$8,500, clearly a stretch on a \$37,000 annual income.

Both DVRPC and the Center City District report identified, either implicitly or explicitly, the region's land use patterns over the past 50 years as a significant contributor to the disconnect between the region's protected classes and its employment and amenity centers. Both have also identified or have begun implementing policies to address this disconnect.

In its Connections 2040 report DVRPC writes:

Coordinated Human Services Transportation Plan And Jarc/New Freedom Funding

Many lower-income and transportation-disadvantaged people have a difficult time reaching many of the region's employment centers, which tend to be scattered in auto-dependent suburban areas. In order to bridge this gap, DVRPC has developed a Coordinated Human Services Transportation Plan (CHSTP). The CHSTP seeks to

help improve transportation options and provide better service to transportationdisadvantaged riders. It includes a range of strategies and services that can help make it easier for targeted populations to use transit. FTA and our state and regional partners have invested dedicated funds to help implement the CHSTP.

The Job Access and Reverse Commute (JARC) program has helped fund transportation services and supportive activities that facilitate access to jobs for welfare recipients, lower-income persons, and reverse commuters. It has also supplemented the region's public transportation system, such as expanding early morning and evening services and providing shuttles connecting transit stations to employment sites.

The New Freedom Initiative program has funded additional tools for disabled individuals seeking integration in the workforce and society. Typically, this is infrastructure beyond ADA requirements or travel training. Changes for both programs are anticipated and DVRPC will continue to work with our planning partners to ensure that these types of investments are made in a coordinated way.

#### The Center City District et. al. offer:

Reinvesting in existing transit systems, concentrating development and facilitating job growth where it can take advantage of already built infrastructure is also the most equitable way to give lower-income workers and residents true transportation choice. Some suburban job clusters, particularly Jenkintown, Radnor, and Conshohocken are built on the rail network. So, too, are University City and Temple University's campuses. But the highest social returns can come from development in Center City. For those low-income, inner-city residents who are piecing together multiple transit rides to reverse commute to the suburbs, a job in Center City could reduce their commuting time by at least half, closer to average commute time for all city residents (33 minutes).

The areas of Philadelphia that have the highest rates of poverty also have some of the best transit access to downtown with the quickest commutes for those living closest to the Market-Frankford and Broad Street Lines.

# PERCENT OF POVERTY Service 155 Cresses Biorano, Atmentican Community States TRANSIT TRAVEL TIME TO CITY HALL IMMUTES A SOUND ELEMENTORY. TO SEE ME TO A SOUND ELEMENT ELEMENT ELEMENT ELEMENT ELEMENT ELEMENT ELEMENT. TO SEE ME TO A SOUND ELEMENT ELEMENT ELEMENT ELEMENT ELEMENT ELEMENT. TO SEE ME TO A SOUND ELEMENT ELEMENT ELEMENT ELEMENT ELEMENT ELEMENT ELEMENT ELEMENT. TO SEE ME TO A SOUND ELEMENT ELEMENT ELEMENT ELEMENT ELEMENT ELEMENT. TO SEE ME TO SEE ME TO A SOUND ELEMENT ELEMENT. TO SEE ME T

# Philadelphia Poverty and Transit Access to Downtown:

Along these transit lines, 33.2 percent of those within half a mile of a subway station live in poverty. Overall, 43 percent of Philadelphia's population living below the poverty line are within a half mile of a subway stop. More downtown jobs and more neighborhood jobs would dramatically reduce the time and financial burden of reverse commuting to the suburbs.

The SEPTA Strategic Business Plan for fiscal years 2015-2019 also looks to the future to tackle several key initiatives:

- Refine customer & employee feedback loops:
  - Continue liaison activities with Citizen Advisory Committee, Youth Advisory Committee, and the Advisory Committee for Accessible Transportation.
- Adopt long-range plan for capacity enhancements & service expansion
  - Increase system capacity by improving station access via bike-to-transit and parking expansion.
  - Pursue transit-oriented development (TOD) projects in partnership with communities and developers.
  - Plan for long-term service expansion opportunities.
- Prioritize accessibility in station rehabilitation and vehicle replacement investments:
  - Purchase low-floor trolleys.
  - Install high-level platforms at additional Regional Rail stations.
  - Install elevators and escalators at additional locations.

SEPTA is also advancing an initiative to address one of the gaps identified in the Center City District report - the difficulty for Philadelphia residents to access the King of Prussia area by public transportation. Upper Merion Township is home to approximately 60,000 jobs, more than 30,000 of which are in or around King of Prussia. Although six bus routes serve King of Prussia, area traffic, including on the Schuylkill Expressway, the route for bus routes 124 and 125 from Center City, means these bus routes have an on-time performance of only 65 percent. An extension of the Norristown High Speed Line, which runs on dedicated right-of-way and has an on-time performance of 99 percent, to King of Prussia could be operational by 2023.

SEPTA also has a program to improve transportation access to people with disabilities, a protected class.

Riders with disabilities may travel at a discounted rate on all SEPTA services. Most bus, subway, and trolley fares are \$1.00. Norristown High Speed Line and longer bus routes are \$1.25 and \$1.75, respectively. Regional Rail fares are 50 percent off.

Although residents over 65 years of age are not a protected class, SEPTA has a program to increase their access to transit as well. Through a program funded by the Pennsylvania Lottery, seniors ride free at all times on bus, trackless trolley, subway, and trolley service. Most regional rail fares are \$1.00.

# Biii. Disparities in Access to Opportunity: d. Low Poverty Exposure Opportunities

#### i. Describe any disparities in exposure to poverty by protected class groups.

The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. Values are percentile ranks and range from 0 to 100; the higher the score, the less exposure to poverty in the neighborhoods.

# Location

As the map below illustrates, there is significantly more exposure to poverty in the city than throughout the region. In the region, the areas with the lowest exposure to poverty are in the North and Western suburbs, and the suburbs east of Camden, New Jersey. Within Philadelphia, the areas with the lowest exposure to poverty are in Center City, University City and portions of South, Northwest and Northeast Philadelphia. The areas with the greatest exposure to poverty are in R/ECAPS both within the city and regionally.



Low Poverty Index: Low to High

# Race/Ethnicity

Based on higher index values in both the region and Philadelphia, Whites and Asians are most likely to live in neighborhoods with low poverty exposure (see map and table below). Blacks, whether above or below the poverty line, experience the highest exposure to poverty in the region. Within the city, Hispanics above and below the poverty line are experiencing the highest exposure to poverty.

# Race/Ethnicity Index



Low Poverty Index for Race/Ethnicity: Low to High

Table 34: Low Poverty Opportunity Indicator by Race/Ethnicity (Jurisdiction)

Race/Ethnicity	(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction Low Poverty Index	
Total Population		
White, Non-Hispanic	48.32	
Black, Non-Hispanic	19.95	
Hispanic	17.34	
Asian or Pacific Islander, Non-Hispanic	35.95	
Native American, Non-Hispanic	25.36	
Population below federal poverty line		
White, Non-Hispanic	39.13	
Black, Non-Hispanic	14.22	
Hispanic	9.52	
Asian or Pacific Islander, Non-Hispanic	28.58	
Native American, Non-Hispanic	17.02	

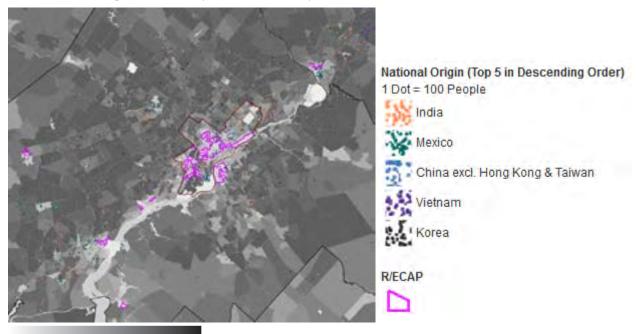
Table 35: Low Poverty Opportunity Indicator by Race/Ethnicity (Region)

Race/Ethnicity	(Philadelphia, Camden-Wilmington, PA-NJ-DE-MD CBSA) Region Low Poverty Index	
Total Population		
White, Non-Hispanic	73.29	
Black, Non-Hispanic	34.99	
Hispanic	39.71	
Asian or Pacific Islander, Non-Hispanic	63.74	
Native American, Non-Hispanic	50.11	
Population below federal poverty line		
White, Non-Hispanic	57.50	
Black, Non-Hispanic	20.77	
Hispanic	21.13	
Asian or Pacific Islander, Non-Hispanic	41.06	
Native American, Non-Hispanic	30.89	

# **National Origin**

Of Philadelphia's foreign-born populations, Dominicans in North Philadelphia live in the areas with high exposure to poverty. Foreign-born residents from Vietnam also experience exposure to poverty (see map below). Other than Mexican-born residents of Camden, NJ, and Coatesville in Chester County, regionally much of the foreign-born population lives in areas with lower poverty exposure (see map on next page).

# **National Origin Index (Jurisdiction)**



Low Poverty Index for National Origin Jurisdiction: Low to High

# National Origin (Top 5 in Descending Order) 1 Dot = 100 People China excl. Hong Kong & Taiwan Vietnam India Dominican Republic Jamaica R/ECAP

# **National Origin Index (Region)**

Source: HUD-provided map for AFH analysis

# **Family Status**

Families with children experience significant exposure to poverty. A map depicting this exposure is in Appendix A.

Low Poverty Index for National Origin Region: Low to High

#### ii. What role does a person's place of residence play in their exposure to poverty?

As illustrated in the map on page 184, the areas of the city with the lowest neighborhood exposure to poverty are in Center City, University City and portions of South, Northwest and Northeast Philadelphia. The areas with the highest neighborhood exposure to poverty are in North and West Philadelphia. Not surprisingly, these contain R/ECAP areas.

# iii. Which racial/ethnic, national origin or family status groups are most affected by these poverty indicators?

Blacks and Hispanics, whether above or below the federal poverty line, have the highest exposure to poverty within the city and regionally.

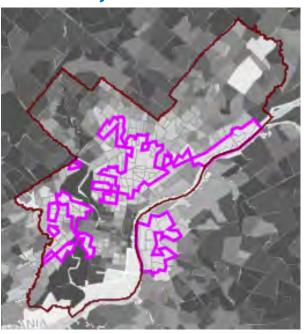
As noted earlier, foreign-born residents from the Dominican Republic and Vietnam have the greatest exposure to poverty. Regionally, those with national origins in Mexico have high exposure to poverty.

Areas where the majority of households have children are often the areas with the greatest poverty exposure.

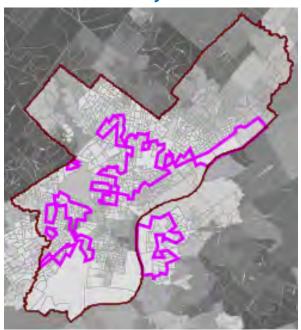
iv. Describe how the jurisdiction's and region's policies affect the ability of protected class groups to access low poverty areas.

The maps below depict a significant correlation between three metrics - exposure to poverty, school proficiency and labor market engagement. The R/ECAP areas in each primarily exhibit the lowest possible level for each metric.

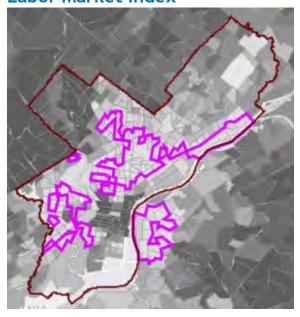
# **Low Poverty Index**



# **School Proficiency Index**



**Labor Market Index** 





Low Poverty Index: Low to High

These metrics feed off each other. Low school proficiency leads to low labor market engagement which results in exposure to poverty. Research has shown that poverty contributes to low educational attainment, starting the cycle again.

As racial and ethnic minorities, families with children and some foreign-born residents are clustered in neighborhoods with these reinforcing characteristics, these protected classes are disproportionately affected by these conditions.

Regional and local policies, such as public school admissions practices, do impact the ability of protected classes to access low poverty areas. Both the City and PHA have made it a high priority to implement policies and strategies -- targeted at both neighborhoods and individuals - to remove barriers that prevent access to opportunities. Examples of these programs and policies include:

- coordination of public and private investments in high poverty areas;
- promotion of mobility strategies like PHA's HCV mobility program and the City's Zoning Mixed
   Income Density Bonus; and
- a broad range of education and jobs skills programs for low-income residents.

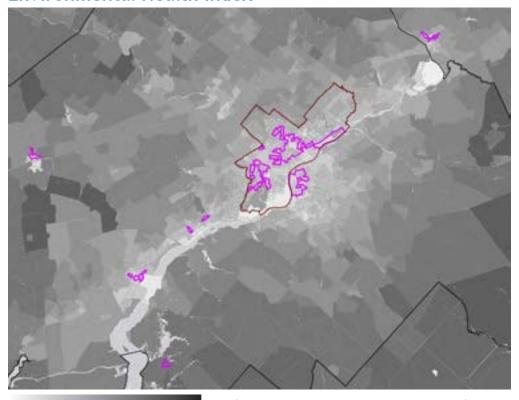
# Biii. Disparities in Access to Opportunity: e. Environmentally Healthy Neighborhood Opportunities.

Describe any disparities in access to environmentally healthy neighborhoods by protected class groups

The Environmental Health Index uses data on hazardous air pollutants that are known to cause cancer or other serious health effects. It measures exposures and risks across broad geographic areas at a moment in time. Values range from 0 to 100. The higher the index value, the less exposure residents have to harmful toxins. Therefore, the higher the value, the better the environmental quality of a geographic area.

As the map\* below illustrates, areas outside the city have better air quality than areas within the city. Within the city Center City and South Philadelphia have lower air quality values and neighborhoods in the Northeast and Northwest have higher air quality values.

### **Environmental Health Index**



Environmental Health Index: Low to High

<sup>\*</sup> In its AFFH Rule guidebook HUD cautions program participants to be aware of limitations with the Environmental Health Index data, particularly the use of maps. "The maps at the jurisdiction and regional level may be more useful in showing broader overall patterns, rather than in differences between individual neighborhoods. The maps are less applicable in identifying localized differences, such as comparing one Census tract to the tract immediately adjacent to it."

The HUD Environmental Index below also shows the region with higher values than the city. While all residents are equally impacted, neighborhoods populated by Whites have higher Index values than neighborhoods populated by other races/ethnicities.

Table 36: Environmental Health Index

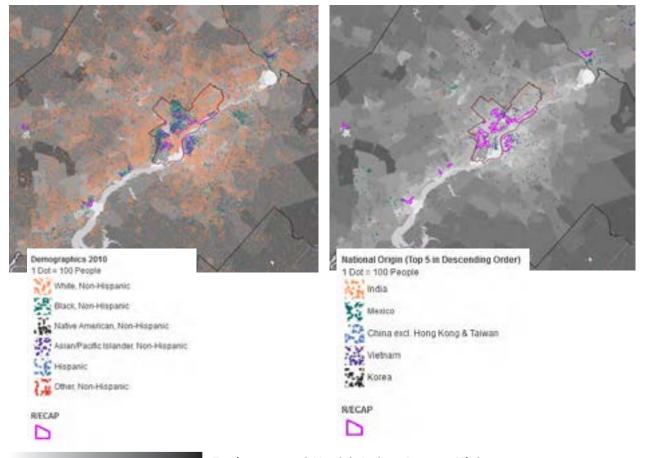
	Metro	Philadelphia
Total Population		
White, Non-Hispanic	46.91	20.65
Black, Non-Hispanic	29.10	20.81
Hispanic	32.07	19.06
Asian or Pacific Islander, Non-Hispanic	37.77	18.98
Native American, Non-Hispanic	37.22	20.45
Population below federal poverty line		
White, Non-Hispanic	38.37	19.30
Black, Non-Hispanic	23.12	19.34
Hispanic	25.16	18.08
Asian or Pacific Islander, Non-Hispanic	26.46	17.53
Native American, Non-Hispanic	24.54	16.35

In the HUD Environmental Health maps for Race/Ethnicity, National Origin (on the following page) and Family Status (in Appendix E), the Environmental Health Index values are lowest in the cores of urban centers and highest at the perimeter of the region. As minorities are concentrated in urban centers in the region, they face more environmental health challenges than do Whites. As census tracts in the city - where the Environmental Health Index values are lower - have a higher ratio of families with children, families with children face greater environmental health challenges.

Air quality only provides a limited view of Environmental Health. The following issues provide a better picture of the disparities in access to healthy communities: lead contamination and high incidences of asthma caused by unhealthy homes; vacant property and high incidence of violent crime; and access to health-care.

# Race/Ethnicities

# **National Origin**



Environmental Health Index: Low to High

Source: HUD-provided map for AFH analysis

# **Lead Paint Contamination**

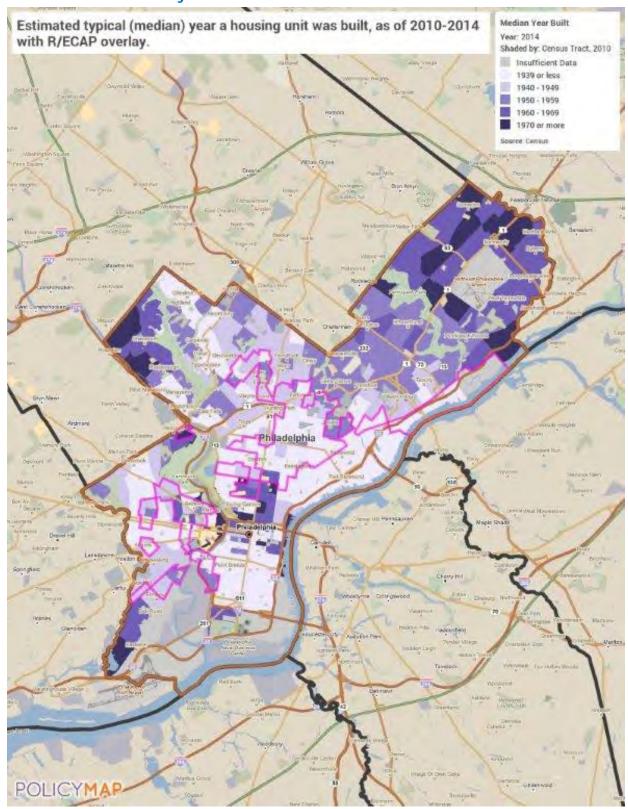
A historic city, Philadelphia is marked by its aging housing stock. The latest data from the American Housing Survey indicate that the median year built of both owner- and renter-occupied housing in the city is 1959<sup>1</sup>. (see Median Age of Housing map following) When coupled with the preponderance of poverty among Philadelphia's children—38 percent of youth in Philadelphia live in poverty—the city's older housing becomes an accelerant of lead poisoning and lead's irreversible impacts on children's health<sup>2</sup>.

With minimal options for affordable housing, low-income families often reside in dated units with deferred maintenance needs, such as unremediated paint installed before national lead regulations were put in place. Children's consistent exposure to lead can cause developmental delays, learning and behavioral difficulties, and a number of physical ailments. This topic thus merits discussion in our Disability and Access Analysis.

<sup>&</sup>lt;sup>1</sup> United States. Census Bureau. 2013 Housing Profile: Philadelphia, PA-NJ. U.S. Department of Housing and Urban Development, May 2015. Web. Dec. 2016. <a href="http://www2.census.gov/programs-surveys/ahs/2013/factsheets/ahs13-19\_Phil.pdf">http://www2.census.gov/programs-surveys/ahs/2013/factsheets/ahs13-19\_Phil.pdf</a>.

<sup>&</sup>lt;sup>2</sup> City of Philadelphia. Mayor's Office of Community Empowerment and Opportunity. Shared Prosperity 2016 Progress Report. N.p., Nov. 2016. Web. Dec. 2016. <a href="http://sharedprosperityphila.org/wp-content/uploads/2016/11/SharedProsperityAR\_2016\_sp.pdf">http://sharedprosperityphila.org/wp-content/uploads/2016/11/SharedProsperityAR\_2016\_sp.pdf</a>.

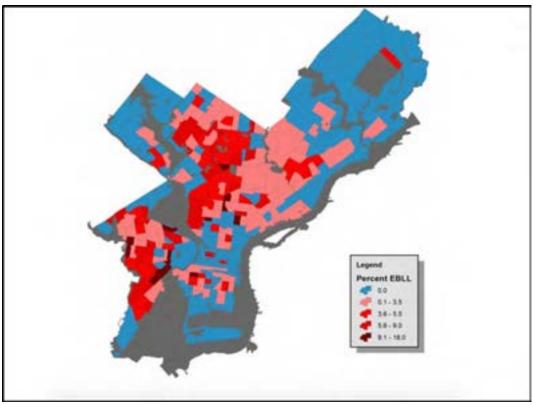
# Estimated Typical (Median) Year Housing Unit Built, as of 2010-2014 with R/ECAP Overlay



The picture of Philadelphia's lead crisis painted by local and state data is a daunting one. Data from the Philadelphia Department of Public Health (PDPH) shows considerable overlap between R/ECAPs and census tracts where high percentages of youth have elevated blood lead levels, levels greater than or equal to ten micrograms of lead per deciliter of blood ( $\geq$  10 µg/dL). As highlighted in the following map:

# Percent of Children Under Three Years in Philadelphia with a Lead Test with an Elevated Blood Lead Level





- Census tracts with the highest percentages of youth with elevated blood lead levels can be found in the North Philadelphia R/ECAP, the largest R/ECAP area in the city.
- Within the West Philadelphia R/ECAP, Mantua and Cobbs Creek feature census tracts with where 9.1-18 percent of tested youth had an elevated blood lead level.
- Southwest Philadelphia also figures heavily in this analysis. In Elmwood, an R/ECAP, 5.6-9 percent of youth under age three who completed a lead test have elevated blood lead levels.

Further, data from the Pennsylvania Department of Health's most recent Childhood Lead Surveillance Reports indicates that lead poisoning among Philadelphia children is a decreasing, yet persistent phenomenon<sup>3</sup>. The following table summarizes the agency's findings from 2012 to 2014.

<sup>&</sup>lt;sup>3</sup> "Lead Surveillance Program." Pennsylvania Department of Health. Bureau of Family Health, Division of Child & Adult Health Services, 2015. Web. Dec. 2016. <a href="http://www.health.pa.gov/My%20Health/Infant%20and%20Childrens%20Health/Lead%20Poisoning%20Prevention%20and%20Control/Pages/default.aspx#.WE1196IrLVp">http://www.health.pa.gov/My%20Health/Infant%20and%20Childrens%20Health/Lead%20Poisoning%20Prevention%20and%20Control/Pages/default.aspx#.WE1196IrLVp</a>

Table 37: Total Number of Children Tested for Lead in Philadelphia with Elevated Blood Lead Levels, 2012 - 2014

Source: Pennsylvania Department of Health

	1 and 2 Years (12-35 Months)	< 3 Years (0-35 Months)	< 6 Years (0-71 Months)
2012	515	557	828
2013	454	506	719
2014	442	495	688

PDPH and other City agencies work directly with children, medical providers, and home and building owners to combat this issue and promote healthy living conditions. Programs such as Lead Court and Lead and Healthy Homes have made measurable change in the number of Philadelphia properties that present a lead hazard to their occupants. The City has spent the past six months preparing to expand the reach of their lead abatement efforts, releasing a plan to address lead hazards and forming an advisory committee to support the plan's implementation.

## **Asthma**

Substandard housing conditions with deferred maintenance can also contribute to higher incidences of asthma. According to data from the Healthy Row Home Project, 40 percent of asthma episodes are due to asthma triggers in the home, representing \$5 billion lost annually in preventable medical costs. In addition, dozens of studies have shown that making repairs to homes dramatically improves the health of the families and individuals living there.

 Philadelphia Department of Public Health's 2013-2014 pilot with St. Christopher's Hospital, which removed asthma triggers from homes at an average cost of \$3,500 apiece, found that hospitalizations dropped 70 percent within six months and school absences were cut in half. (http://healthyrowhouse.org/).

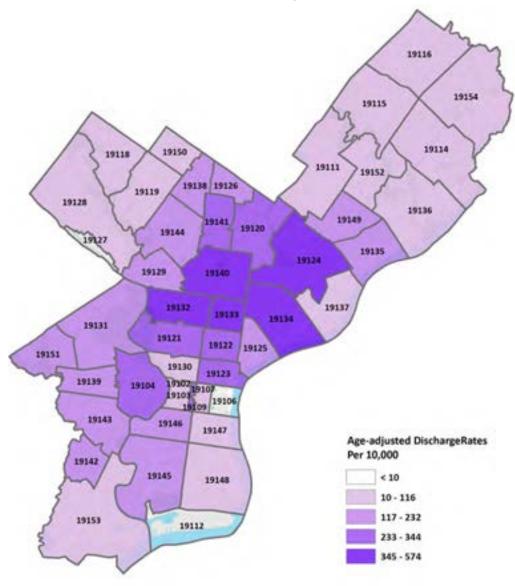
The data that follows, provided by the Pennsylvania Health Care Cost Containment Council (PHC4) and the U.S. Census Bureau, show asthma hospitalization discharge rates of children under 18 in Philadelphia by zip code. The rates are expressed as the number of discharges per 10,000 individuals. The rate is calculated using the Philadelphia population as the denominator from the Census 2010 Enumeration and is adjusted for age using the weight provided by the Census 2000 Standard Population (see table following).

Table 38: Asthma Hospitalization Age-adjusted Discharge Rates of Children Under 18, Medicaid Only, by Zip Code

Rank	Zip Codes	Age-Adjusted Rates per 10,000 for Children Under 18
1	19140	573.9
2	19133	566.7
3	19134	550.6
4	19124	429.1
5	19132	425.3
6	19121	343.5
7	19122	340.9
8	19120	316.9
9	19104	293.0
10	19123	280.3
11	19102	267.0
12	19141	245.2
13	19139	232.3
14	19144	224.0
15	19143	220.9
16	19138	213.2
17	19126	194.1
18	19125	184.9
19	19131	183.2
20	19142	173.9
21	19146	168.6
22	19135	162.1
23	19129	143.5
24	19149	138.9
25	19145	137.6
26	19151	123.3
27	19137	116.0
28	19153	96.7
29	19150	93.6
30	19111	90.7
31	19136	83.9
32	19119	82.0
33	19148	74.9
34	19152	66.8
35	19130	58.2
36	19115	58.0
37	19107	55.2
38	19114	41.3
39	19147	38.1
40	19116	24.6
41	19128	21.9
42	19154	20.9
43	19103	16.5
44	19118	10.1

Where a person lives has an impact on the incidence of asthma in both children and adults. As illustrated in the map below, the zip codes with the highest hospital discharge rates for children with asthma are concentrated in North Philadelphia and parts of West Philadelphia.

# Asthma Hospitalization Age-Adjusted Discharge Rates by Zip Code Children Under 18, Medicaid Only, 2010-2014



Source: Pennsylvania Health care Cost Containment Council (PHC4) and U.S. Census Bureau

The spatial patterns for high incidences of adults reporting to have asthma are very similar (see map on the next page) with a few exceptions. Note that the area in and around Juniata is higher for children then adults. Also, adults in neighborhoods in Southwest and Point Breeze/Gray's Ferry in South Philadelphia reporting having asthma are higher than children incidences of asthma.

# Estimated percent of adults reporting to have asthma in 2013.

# Estimated Percent of Aduults Reporting to Have Asthma in 2013

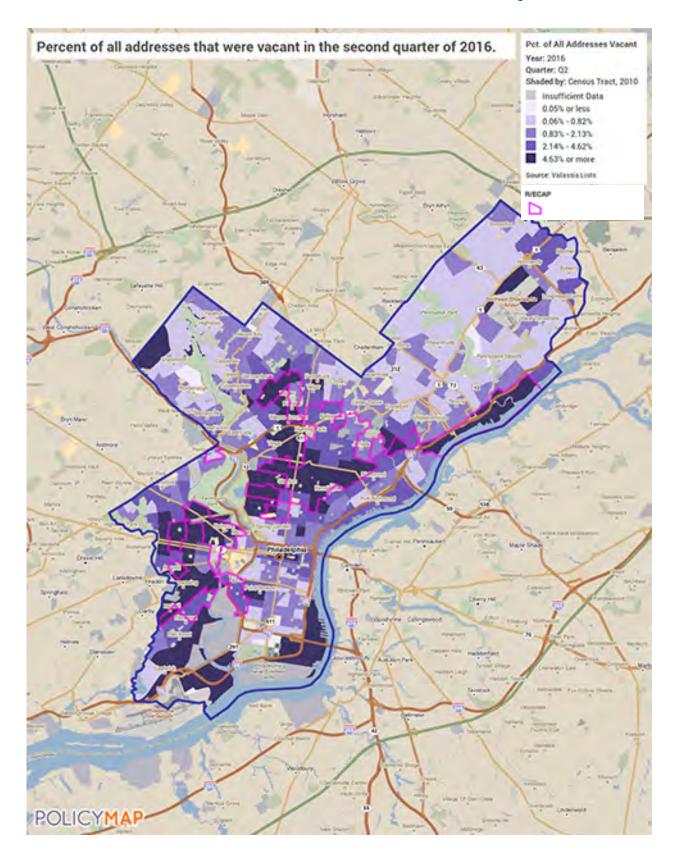
# Health Impacts of Vacant Buildings and Land

As previously stated in the Segregation/Integration section of this plan, the presence of deteriorated and abandoned buildings and blighted vacant lots dramatically threatens neighborhood stability at all levels. A neighborhood with a high percentage of vacancy will have increased risks of higher violent and drug-related crime rates, decreased property values, and lower likelihood of private investment. The presence of these properties can also lead to increased health risks for all residents living in these neighborhoods.

As illustrated in the map on the next page, high vacancy rates are seen in and around R/ECAP neighborhoods - also areas with higher rates of crime and lower property values. The city's partnership with the Pennsylvania Horticultural Society (PHS) to clean and green vacant lots has proven to have far-reaching benefits beyond beautification. A recent study found that greening vacant lots was linked to reduced gun crime rates, increased resident exercise and reduced resident stress. The cleaned lots also brought investment to neighborhoods, as 10 percent of the lots that have been improved under this program over the last 13 years have been redeveloped and placed back into productive use.

POLICYMA

# Percent of All Address That Were Vacant in the Second Quarter of 2016



# Access to Health Care

A recent Philly.com article reported findings from a 2016 study, "Racial Disparities in Geographic Access to Primary Care in Philadelphia."

"Philadelphia has plenty of primary-care providers overall, but there is far less access to care in communities with the highest concentrations of African-American residents, according to a new study.

While the general findings were not a surprise - highly segregated Black (and, to a lesser extent, Hispanic) areas were known to have fewer medical practitioners - the difference was bigger than the researchers had expected. The effect was independent of neighborhood poverty rates, which turned out to be less significant than anticipated, although it is not clear why."

#### The article goes on:

"The study identified six groupings of census tracts with low access to primary-care providers. They do not follow commonly used neighborhood boundaries, but roughly include: parts of North and South Torresdale; pieces of East and West Oak Lane, Ogontz, and a section of East Mount Airy; parts of West Philadelphia centered on Haddlington and Overbrook; sections of Southwest Philadelphia's Eastwick and Elmwood on the west side of the Schuylkill; parts of Grays Ferry, Passyunk, Schuylkill, and Point Breeze on east side of the river; and pieces of Oxford Circle, Lawndale, Crescentville, Frankford, Wissinoming, and Holmesdale."

All but the last are situated near the edges of the city, rather than in central areas, and they tend to be "areas where there has been a [comparatively recent] demographic shift" that also brought greater poverty, said Suzanne Cohen, an administrator at the Health Federation of Philadelphia, a network of community health centers in Southeastern Pennsylvania.

"There are these neighborhoods in the Northeast and parts of the Northwest that may have once been mainly white working-class populations and now are areas of color," with higher poverty levels, said Natalie Levkovich, the organization's executive director." Philly.com: Study of Philly neighborhoods finds big disparities in health-care access by race.

# Neighborhood Residence and Life Expectancy

Neighborhood instability, lack of health services and other community amenities have a dramatic impact on life expectancy.

The Center for Society and Health at Virginia Commonwealth University developed a series of life expectancy maps to illustrate that opportunities to lead a long and healthy life can vary dramatically by neighborhood.

The aim of these maps is to serve as a resource—raising awareness of factors that shape health and spurring discussion and action on a complex web of factors that influence health. The map below

illustrates babies born in Philadelphia zip codes only five miles apart face up to a 20-year difference in life expectancy. (http://www.societyhealth.vcu.edu/work/the-projects/mapsphiladelphia.html)

Although the map does not include R/ECAP boundaries, the three locations with the lowest life expectancy appear to be in or near R/ECAP areas.

# Philadelphia Life Expectancy by Zip Code



# Biii. Disparities in Access to Opportunity: f. Patterns in Disparities in Access to Opportunities

- 1. Analysis
- f. Patterns in Disparities in Access to Opportunities
- i. Identify and discuss any overarching patterns of access to opportunity and exposure to adverse community factors based on race/ethnicity, national origin or familial status. Identify areas that experience an aggregate of poor access to opportunity and high exposure to adverse factors. Include how these patterns compare to patterns of segregation and R/ECAPs.

Overall, residents living in the region have higher access to opportunities and lower exposure to adverse community factors than those living in Philadelphia with one exception. Philadelphians across all races and ethnicities have better access to transit options at a lower cost than their regional neighbors. There are, however, disparities within the region. Blacks, Hispanics and other residents living in regional RECAP areas face greater challenges in accessing high performing schools, good jobs and healthy community conditions.

In Philadelphia, Blacks, Hispanics and other residents living in and around R/ECAP areas are disproportionally disadvantaged in gaining access to healthy and sustainable communities, quality education and jobs. While a large portion of Philadelphia's RECAP areas are adjacent to the City's largest job centers - University City and Center City - residents living in those neighborhoods do not have the educational attainment and/or job skills to obtain those jobs.

LEP residents also face many of the same challenges as Blacks, Hispanics and other residents in RECAP areas.

#### 2. Additional Information

a. Beyond the HUD-provided data, provide additional relevant information, if any, about disparities in access to opportunity in the jurisdiction and region affecting groups with other protected characteristics.

Below is a summary of additional relevant information related to disparities to access to opportunities that was provided in the previous narratives of this section:

Education: Although all populations within the city have low access to high quality schools, Blacks, Hispanics and residents in R/ECAPS live in neighborhoods with the lowest school proficiency scores. Lack of educational attainment is one of the biggest barriers to obtaining employment. High-quality Pre-K, often viewed as critical to removing educational access challenges, is often lacking in many R/ECAP areas, further placing minorities at a disadvantage.

Age of housing and vacant land: The prevalence of vacant land and older housing in R/ECAPs prevent residents from accessing a range of opportunities. R/ECAP areas with high vacancies also have high violent crime rates, fewer amenities and depressed housing markets. Minority residents in and around R/ECAPS also have less access to healthcare, experience more health problems and have significantly shorter life expectancies than non-minority Philadelphians.

Preservation of existing affordable housing remains a top priority for the City and PHA. A total of 51.4 percent of PHA's 81 Public Housing developments are located in R/ECAP tracts and many were developed from 1940 through the 1970s. As such, they have enormous capital needs and, in many cases, require complete redevelopment to meet modern standards. Much of the privately-owned homes in R/ECAPs were built before 1939. Many of these homes are in need of repairs that their low-income owners cannot afford.

b. The program participant may also describe other information relevant to its assessment of disparities in access to opportunity, including any activities aimed at improving access to opportunities for areas that may lack such access, or in promoting access to opportunities.

The city, PHA and partners have many existing programs and new initiatives targeted specifically to eliminate barriers to accessing quality education, employment, transportation, good health and low poverty areas. Highlights of these efforts include:

- In an email to his Cabinet members and Department heads, Mayor Kenney said that his administration "is committed to building a government that mirrors the diversity of the City; fosters principles of inclusion; addresses racial, ethnic, disability, gender, gender identity, sexual orientation, language and salary disparities within the workforce; lifts people from the grips of long term unemployment or poverty and reduces barriers in contracting so that everyone and every business has an opportunity within our geographical boundaries to fully participate and succeed. The Administration will partner with institutions in the private sector committed to increasing opportunities for minorities, women, people with disabilities, persons irrespective of gender identity or sexual orientation and all others who have suffered from discriminatory practices; address disparate lending practices by directing commerce into those neighborhoods adversely impacted; and leverage the combined resources of the talent that makes up this City to grow the economy and our diverse cultures."
- PHA, the City and their partners' efforts to leverage HUD's Placed-Based Initiatives through the Choice grant program at Sharswood/Blumberg and Norris Apartments in North Philadelphia
- The City's Communities in Schools and Universal Pre-K programs targeted to bridge the educational gap and leverage a range of other public and private services to community residents in neighborhood schools
- PHA's broad range of educational, skills development and job training programs including the Community Partners Program, Jobs Plus and the Family Self-Sufficiency Programs
- PHA's Housing Choice Voucher (HCV) Mobility Program, designed to encourage voucher holders to find housing and jobs in areas that provide higher economic, educational, and social mobility opportunities within and outside the City\*
- The City's comprehensive preservation strategies through housing counseling, Adaptive Modifications, Basic Systems Repairs, Heater Hotline and Weatherization Assistance programs.

<sup>\*</sup> As of March 2016, 133 families enrolled in the program, 78 of which moved to areas of higher opportunity

#### c. Contributing Factors to Access to Opportunities

Location of Employers: R/ECAP areas are adjacent to the two largest employment centers in Philadelphia - Center City and University City. However, job proximity is not the barrier to gaining access to those jobs. Many R/ECAP residents lack the educational attainment and/or job skills to qualify for the jobs available in these employment centers. Many of the professionals employed in these job centers have the financial means to make a choice to live elsewhere and commute to work. Comprehensive and coordinated mixed-use and mixed-income in targeted R/ECAP areas would stabilize these areas and promote a mix of residents.

Lack of public and private investments: The protracted prevalence of vacancy and crime discourages private investment. A coordinated redevelopment strategy that leverages investments in parks, libraries, recreation centers, affordable housing and commercial developments is required to bring much-needed services to residents and to stabilize neighborhoods. These new investments should be coordinated with preservation of existing affordable housing to ensure long-term affordability.

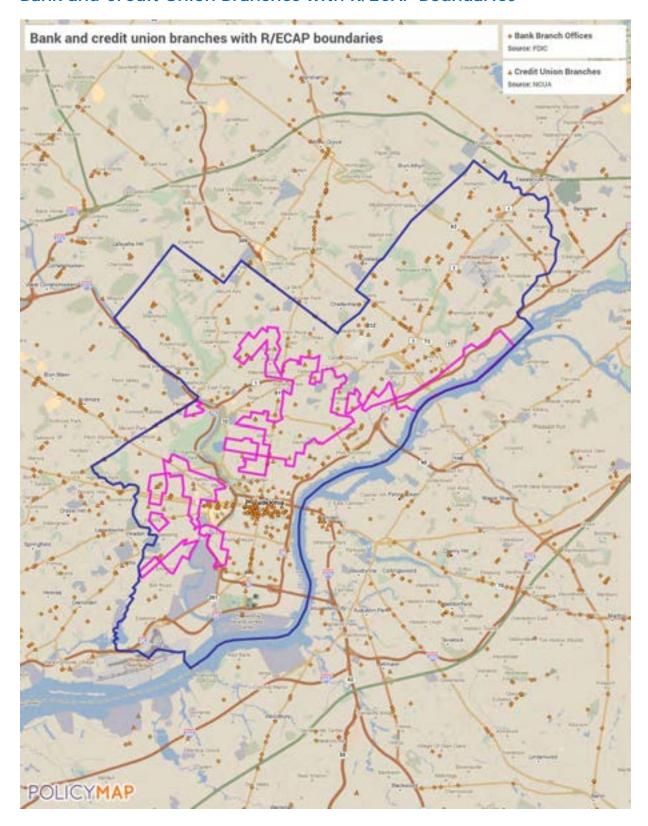
Lack of access to healthcare: There are significant disparities in access to healthcare among Philadelphians. As noted, Blacks, Hispanics and LEP residents have the least access to health services. Where one resides in the city is related to life expectancy rates - those living outside R/ECAPs in stable neighborhoods live up to 20 years longer than residents living in and around R/ECAPs.

Access to financial services: Blacks and Hispanics have greater Ioan denial rates than Whites. In addition, as indicated in the map on the following page, R/ECAPs have very few commercial or credit union banking options.

Location and access to proficient schools: Review of HUD Maps and Indices reveals that very few Philadelphians have access to good schools while the majority of suburban neighborhoods do have access to good schools. Access to quality education starts with high quality childcare options. Work completed by Reinvestment Fund reveals that there are many R/ECAP areas in need of high quality Pre-K options.

Lack of income: According to the City's Office of Community Empowerment and Opportunity (CEO), one out of every five eligible residents is not receiving nutritional assistance under the Supplemental Nutrition Assistance Program (SNAP) or receiving the extra cash available to the working poor under the Earned Income Tax Credit (EITC). About 15 percent of adults and five percent of children in Philadelphia lack health insurance, even though many of them would likely qualify for public options. Unemployment rates for Philadelphians are higher than the region and every higher for Black and Hispanic residents. There is an urgent need to connect residents to available benefits and provide job skills development and training projects and programs.

#### Bank and Credit Union Branches with R/ECAP Boundaries



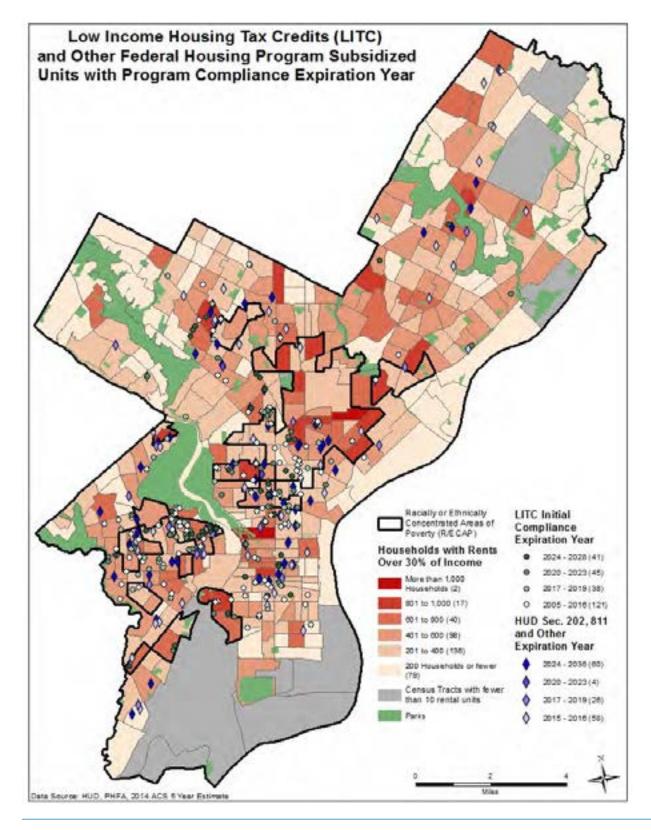
# **Biv. Disproportionate Housing Needs**

Although the Disproportionate Housing Needs analysis provided below is not a comprehensive housing market analysis, it does reveal that there is a severe shortage of affordable housing available to meet the housing needs for a wide range of households. According to the American Community Survey (ACS) data, approximately 98,000 Philadelphia homeowners are considered cost burdened (paying more than 30 percent of their income on housing costs). As already discussed in the R/ECAP section, given that nearly 90 percent of the city's housing stock was built before 1979, there is a need to preserve existing homeownership housing.

In addition, the number of cost burdened renters rose to 143,965 in 2014 - a 16 percent increase from 2009. Exacerbating this need is the number of affordable rental developments that in the future may either see affordability controls expire or require an infusion of capital for rehabilitation. All of the Low-Income Housing Tax Credit (LIHTC) financed developments currently have a 30-year affordability period through an extended use agreement. However, near year 15 of operation most of these projects will require funding - often federal, state, and/or local public resources - to make the necessary systems and other capital improvements to continue operations for the full 30 years.

The following map shows the percentage of households that are cost burdened and the location of various subsidized developments in Philadelphia and their affordability expiration date. While state and city resources can help to preserve expiring tax credit developments the demand for financial assistance is significant. The analysis is based on information from HUD Tables 9, 10, and 11 and Maps 7 and 8.

# Low-Income Housing Tax Credits (LIHTC) and Other Federal Housing Program Subsidized Units with Program Compliance Expiration Year

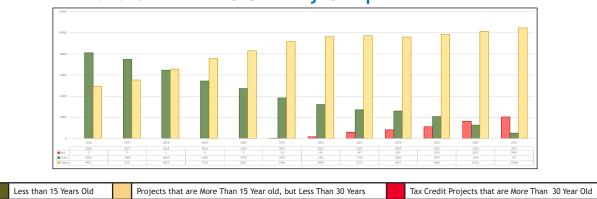


The charts below depict the status of LIHTC developments in Philadelphia.

Chart 16: Inventory of HUD Elderly and Special Need Units by Project Expiration



Chart 17: LIHTC Units by Compliance Period



The following analysis is based on information from HUD Tables 9,10, and 11 and Maps 7 and 8.

1.a. Which groups (by race/ethnicity and family status) experience higher rates of housing cost burden, overcrowding, or substandard housing when compared to other groups? Which groups also experience higher rates of severe housing burdens when compared to other groups?

# Race/Ethnicity

#### **Housing Problems**

Of Philadelphia's 580,510 households, 42.0 percent, across all ethnicities and races, face substandard housing, overcrowding, or cost burdens, which are characterized as experiencing housing problems. More than half - 52 percent - of survey respondents regard the affordability of housing in their neighborhood as only "fair" or "poor." In addition, of those respondents who had looked to move in the past five years, 45 percent identified affordability as limiting their housing options.

Hispanic households in the jurisdiction are disproportionately impacted by housing problems, with 53.2 percent of Hispanic households experiencing housing problems. Other non-Hispanic minority race households are the third most affected group (47.5 percent), followed by non-Hispanic Black (45.5 percent), Asian or Pacific Islander (44.8 percent), and White (35.3 percent) households.

Relative to the city, the region has a smaller percentage of households with housing problems (37.5 percent) and similarly, the group most affected by housing problems in the region is Hispanic (52.5 percent) households, followed by Black (46.5 percent), "Other" (44.8 percent), Asian or Pacific Islander (38.2 percent), and White (33.5 percent) households.

The following table shows the percentage of race/ethnicity groups experiencing one of four housing problems: housing cost burden (defined as paying more than 30 percent of income for monthly housing costs including utilities), overcrowding, lacking a complete kitchen, or lacking plumbing.

Table 39: Households Experiencing Housing Problems by Race/Ethnicity

Disproportionate Housing Needs	(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction			(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region			
Households experiencing any of four housing problems	# HHs w/ # HHs problems		% HHs w/ problems	# HHs w/ problems	# HHs	% HHs w/ problems	
Race/Ethnicity							
White, Non-Hispanic	85,930	243,690	35.26%	515,885	1,539,085	33.52%	
Black, Non-Hispanic	109,735	241,215	45.49%	204,545	440,298	46.46%	
Hispanic	29,460	55,405	53.17%	66,988	128,246	52.23%	
Asian or Pacific Islander, Non-Hispanic	13,690	30,555	44.80%	34,954	91,619	38.15%	
Native American, Non-Hispanic	673	1,158	58.12%	1,566	3,038	51.55%	
Other, Non-Hispanic	4,040	8,500	47.53%	11,713	26,134	44.82%	
Total	243,535	580,510	41.95%	835,655	2,228,420	37.50%	

Hispanic, Black and Asian households are also disproportionately affected by severe housing problems in both the city and region. In the city, 35.4 percent of Hispanic, 26.6 percent of Black and 26.9 percent of Asian households experience severe housing problems, while 32.7 percent of Hispanic, 25.7 percent of Black and 20.7 percent of Asian households in the region face severe housing problems. White households are proportionately the least affected group in the city and region.

The table following shows the percentage of race/ethnicity groups experiencing one of four severe housing problems: housing cost burden (defined as paying more than 50 percent of income for monthly housing costs including utilities), overcrowding, lacking a complete kitchen, or lacking plumbing.

**Table 40:** Households Experiencing Severe Housing Problems by Race/Ethnicity

Disproportionate Housing Needs		hia, PA CDI i) Jurisdict		(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region						
Households Experiencing Any of Four Severe Housing Problems*			# HHs w/ severe problems	# HHs	% HHs w/ severe problems					
Race/Ethnicity										
White, Non-Hispanic	46,135	243,690	18.93%	229,305	1,539,085	14.90%				
Black, Non-Hispanic	64,105	241,215	26.58%	113,004	440,298	25.67%				
Hispanic	19,595	55,405	35.37%	41,880	128,246	32.66%				
Asian or Pacific Islander, Non- Hispanic	8,235	30,555	26.95%	18,993	91,619	20.73%				
Native American, Non-Hispanic	383	1,158	33.07%	858	3,038	28.24%				
Other, Non-Hispanic	2,430	8,500	28.59%	6,560	26,134	25.10%				
Total	140,890	580,510	24.27%	410,610	2,228,420	18.43%				

#### Cost Burden

City households across racial and ethnic groups are more severely cost burdened than those in the region. Severely cost burdened households account for 21.5 percent of city households and 16.6 percent of regional households. In the city, 30.9 percent of Hispanic, 23.7 percent of Black and 20.7 percent of Asian households are severely cost burdened. In the region, Hispanic, Black and Asian households with severe housing cost burden account for 24.7 percent, 23.0 percent and 16.1 percent, respectively.

The following table shows the percentage of race/ethnicity groups experiencing severe cost burden.

Table 41: Households Experiencing Severe Housing Cost Burden by Race/Ethnicity

Disproportionate Housing Needs	(Philadelphia J	, PA CDBG, urisdiction		(Philadelphia-Camden-Wilmington, PA- NJ-DE-MD CBSA) Region			
Households with Severe Housing Cost Burden**	# HHs w/ severe cost burden		% HHs w/ severe cost burden	# HHs w/ severe cost burden	# HHs	% HH w/ severe cost burden	
Race/Ethnicity							
White, Non-Hispanic	42,165	243,690	17.30%	213,920	1,539,085	13.90%	
Black, Non-Hispanic	57,075	241,215	23.66%	101,230	440,298	22.99%	
Hispanic	17,115	55,405	30.89%	33,960	128,246	26.48%	
Asian or Pacific Islander, Non-Hispanic	6,330	30,555	20.72%	14,709	91,619	16.05%	
Native American, Non- Hispanic	365	1,158	31.52%	751	3,038	24.72%	
Other, Non-Hispanic	1,940	8,500	22.82%	5,589	26,134	21.39%	
Total	124,990	580,510	21.53%	370,159	2,228,420	16.61%	

### **Family Status**

#### **Housing Problems**

Non-family households with housing problems account for 47.3 percent of all non-family households in the city as well as in the region. The city, however, has a higher percentage of small family households (<5) (35.0 percent) and large family households (5+) (50.1 percent) with housing problems than the region (30.8 percent and 40.8 percent, respectively). Large family households are disproportionately impacted by housing problems in the city, while non-family households are the region's most impacted group.

The following table shows the percentage of family and non-family households with one of four housing problems.

Table 42: Households Experiencing Housing Problems by Household Type and Size

Disproportionate Housing Needs	(Philadelphia J	, PA CDBG urisdictio		(Philadelphia-Camden-Wilmington, PA- NJ-DE-MD CBSA) Region			
Households Experiencing Any of Four Housing Problems*	# HHs w/ problems	# HHs	% HHs w/ problems	# HHs w/ # HHs problems		% HHs w/problems	
Household Type and Size							
Family households, <5 people	92,715	264,585	35.04%	383,135	1,243,399	30.81%	
Family households, 5+ people	23,885	47,705	50.07%	84,970	208,147	40.82%	
Non-family households	126,930	268,220	47.32%	367,555	776,890	47.31%	

#### Cost Burden

Non-family households are disproportionately affected by severe housing cost burden at both the city-and regional-level. Non-family households with severe cost burden account for 26.4 percent of all non-family households in the city and 24.3 percent in the region. Severely cost burdened non-family households are also the largest group. Small and large family households with severe cost burden are comparable across the city and region; however, the jurisdiction contains a higher percentage of severely cost burdened family households.

The following table shows the percentage of family and non-family households with severe housing cost burden.

**Table 43:** Households with Severe Housing Cost Burden by Household Type and Size

Households with Severe Housing Cost Burden*		ohia, PA CDI 6) Jurisdic		(Philadelphia-Camden- Wilmington, PA-NJ-DE-MD CBSA) Region			
Household Type and Size	# HHs w/ severe cost burden	# HHs	% HHs w/ severe cost burden		# HHs	% HH w/ severe cost burden	
Family households, <5 people	46,065	264,585	17.41%	155,516	1,243,399	12.51%	
Family households, 5+ people	8,030	47,705	16.83%	25,718	208,147	12.36%	
Non-family households	70,905	268,220	26.44%	188,908	776,890	24.32%	

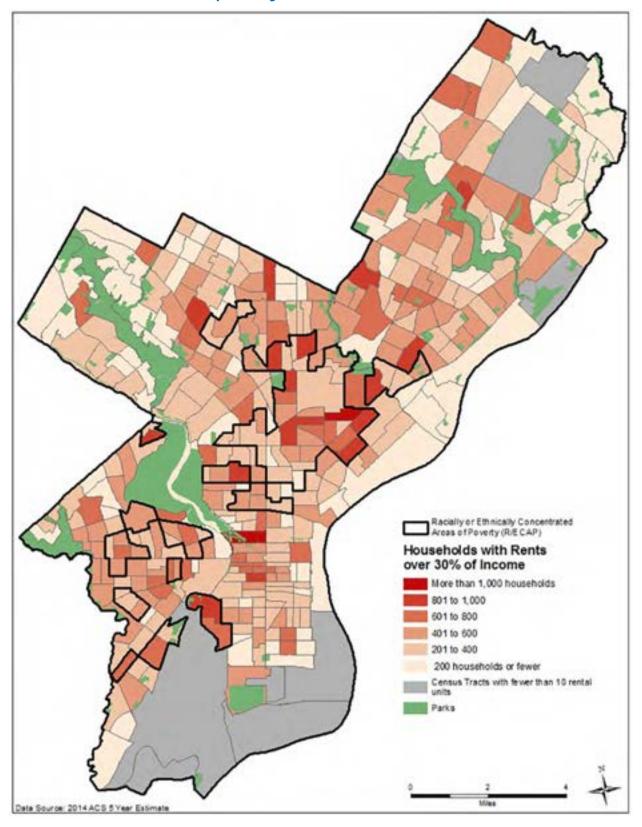
1. b. Which areas in the jurisdiction and region experience the greatest housing burdens? Which of these areas align with segregated areas, integrated areas, or R/ECAPs and what are the predominant race/ethnicity or national origin groups in such areas?

### Housing Burden by Neighborhood

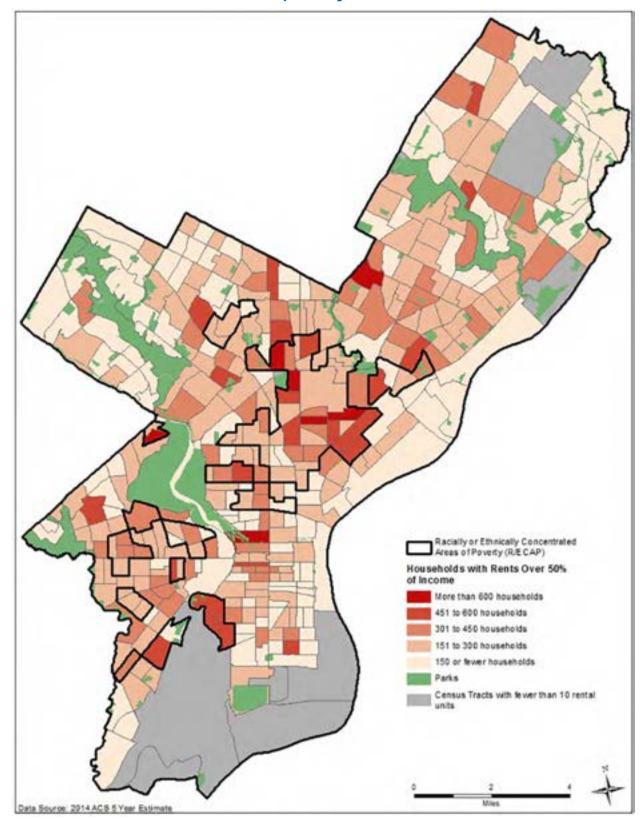
The most rent-burdened regions of the city are within the R/ECAP areas in North Philadelphia. In most of the census tracts in these areas, the number of subsidized units does not meet the demonstrated need of cost-burdened renter households. The maps on the next two pages show the residential living patterns of rent burdened households or, those households with rents over 30 percent of income and the residential living patterns of severely-rent burdened households or, those households with rents over 50 percent of income.

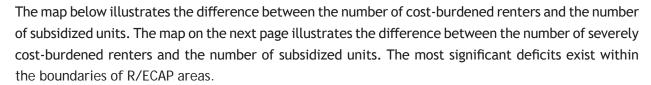
The following two maps show the number of renter households in each census tract who are cost-burdened (spending more than 30 percent of their income on rent) and the number of renter households in each census tract who are severely cost-burdened (spending more than 50 percent of their income on rent).

# Rent Burden in Philadelphia by Census Tract

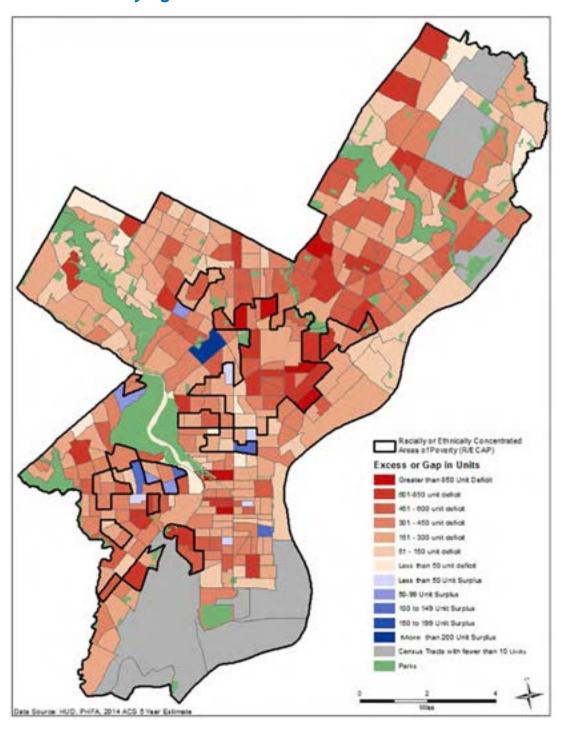


# Severe Rent Burden in Philadelphia by Census Tract

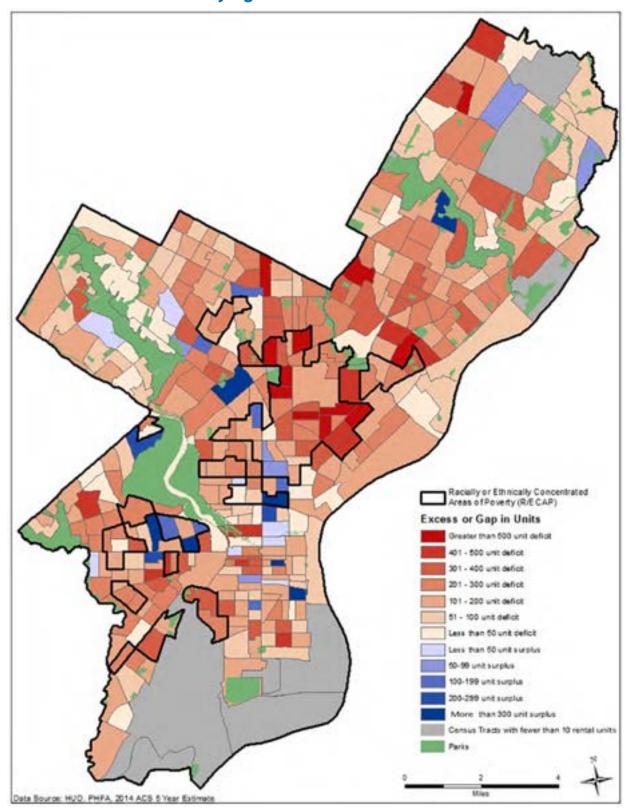




# Availability of Subsidized Housing Compared to Number of Rent-Burdened Households Paying More Than 30% of Income in Rent



# Availability of Subsidized Housing Compared to Number of Severely Rent-Burdened Households Paying More Than 50% of Income in Rent



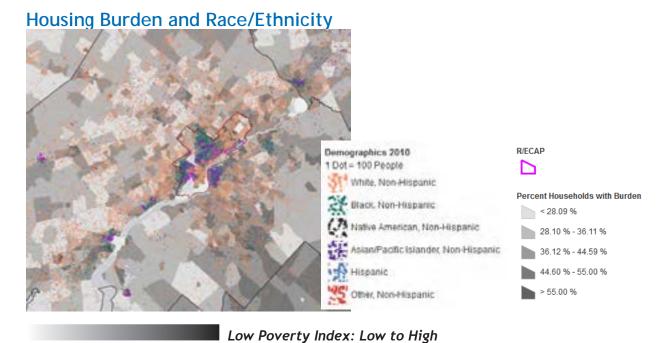
### Housing Burden and Race/Ethnicity

The percentage of households with housing burdens varies throughout the region; however, areas with the greatest housing burden are located in and around the region's major cities and R/ECAPs. Notably, areas with relatively low percentages of burdened households are occupied by predominately White residents.

The map on the next page shows the residential living patterns for persons by race/ethnicity and R/ECAPs, overlaid by shading indicating the percentage of households experiencing one or more housing problems. Darker shading indicates a higher prevalence of such problems.

Areas with the highest percentages of burdened households in Philadelphia are contained largely within the city's R/ECAPs—highly segregated areas containing high concentrations of Black and Hispanic residents. There are, however, several areas surrounding R/ECAPs and areas in South Philadelphia and the Far Northeast that also exhibit relatively high levels of housing burden and segregation. The more burdened areas surrounding R/ECAPs are predominately Black, while the more burdened areas in the Far Northeast are primarily White. A concentration of Asian residents also exists in the more burdened areas of South Philadelphia.

The prevalence of burdened households is also relatively high for the more integrated parts of the city—areas with varying compositions of White, Black, Asian, and Hispanic residents. The percentage of households with housing burdens ranges from approximately 28 percent to over 55 percent in the most integrated parts of South and Northeast Philadelphia. In the most integrated parts of University City, burdened households account for approximately 45 to 55 percent of households.

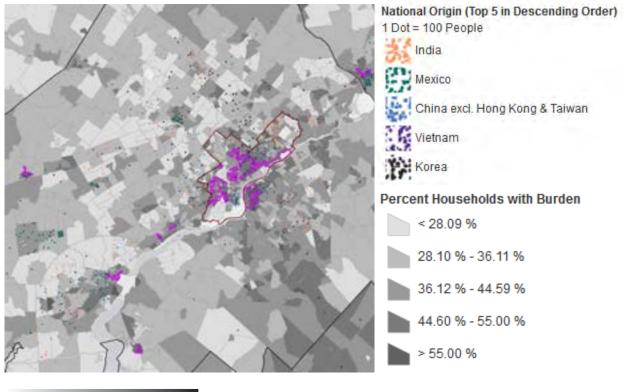


Source: HUD-provided map for AFH analysis

### Housing Burden and National Origin

Foreign-born populations in the region generally appear to be more concentrated in areas with moderate-to-high levels of housing burden. The map below shows the regional residential living patterns for persons by national origin, R/ECAPs and housing burden.

#### Housing Burden and National Origin



Low Poverty Index: Low to High

Source: HUD-provided map for AFH analysis

In Philadelphia, concentrations of residents born in China, Vietnam, India, Dominican Republic, and Jamaica reside in and around areas of moderate-to-high housing burden. Chinese and Indian populations are concentrated largely outside the moderately high burden areas contained within the city's R/ECAPs. There are some concentrations of Vietnamese just inside and along the border of R/ECAPs in the North and Southwest areas of the city. Dominicans are the most highly concentrated foreign-born group within R/ECAPs and areas of high burden, particularly in North Philadelphia. Concentrations of Jamaicans also exist along the border of the northernmost and westernmost R/ECAPs.

# 1. c. Compare the needs of families with children for housing units with two, and three or more bedrooms with the available existing housing stock in each category of publicly supported housing.

There are 54,095 family households experiencing severe housing cost burden in the jurisdiction (see "Table 43: Households with Severe Housing Cost Burden by Household Type and Size" on page 209). The number of families with a severe housing cost burden far exceeds the stock of publicly supported housing units with two or more bedrooms—an estimated 24,125 units.

The table below shows the number of units by bedroom size in each of the four program categories—Public Housing, Project-Based Section 8, Other Multifamily and HCV Program.

Table 44: Publicly Supported Housing by Program Category: Units by Number of Bedrooms

Housing Type	Households in 0-1 Bedroom Units			nolds in om Units	House 3+ Bedi	Total	
<i>5 7</i> 1	#	%	#	%	#	%	#
Public Housing	3,199	23.4%	3,581	26.2%	6,867	50.3%	13,647
Project-Based Section 8	5,548	73.7%	1,185	15.8%	749	10.0%	7,482
Other Multifamily	2,329	96.9%	57	2.4%	12	0.5%	2,398
HCV Program	7,481	39.1%	5,014	26.2%	6,660	34.8%	19,155
Total all 4 housing types	18,557	43.5%	9,837	23.0%	14,288	33.5%	42,682

Households with children account for 42.9 percent of all households living in public housing and 29.6 percent of households using Housing Choice Vouchers (HCV). Public housing and the HCV program provide enough three or more bedroom units to house all of the households with children living within each housing type. A smaller percentage of households with children reside in project-based Section 8 (19.0 percent) and other multifamily (0.7 percent) housing. The number of units with two or more bedrooms exceeds the number of households with children living in each housing type.

# 1. d. Describe the differences in rates of renter and owner occupied housing by race/ethnicity in the jurisdiction and region.

In both the city and region, more White and Asian residents live in their own homes than rent. The opposite is true for Black and Hispanic residents, which have higher rates of renter occupancy. White homeownership is by far the greatest, at 58.4 percent in the jurisdiction and 74.8 percent in the region. Of the largest ethnic groups, Hispanic homeownership is the lowest both in the city (43 percent) and region (44.9 percent).

Table 45: Owner and Renter Occupancy Rates by Race/Ethnicity in **Philadelphia and the Region, 2014** 

	(Philade	lphia, PA C Jurisdi		NE, ESG)	(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region					
	Owner C	ccupied	Renter C	Occupied	Owner Oc	cupied	Renter Occupied			
Race/Ethnicity	#	%	#	%	#	%	#	%		
White	154,817	58.39%	110,311	41.61%	1,191,916	74.76%	402,456	25.24%		
Black	119,488	48.38%	127,503	51.62%	221,572	49.00%	230,652	51.00%		
Asian	16,080	51.46%	15,166	48.54%	60,045	62.37%	36,231	37.63%		
American Indian and Alaskan Native	776	40.82%	1,125	59.18%	2,290	50.07%	2,284	49.93%		
Hispanic	25,069	43.01%	33,214	56.99%	61,684	44.92%	75,624	55.08%		
Source: 2010-2014 AC	Source: 2010-2014 ACS 5-Year Estimates									

#### 2. Additional Information

- a. Beyond the HUD-provided date, provide additional relevant information, if any, about disproportionate housing needs in the jurisdiction and region affecting groups with other protected characteristics.
- b. The program participant may also describe other information relevant to its assessment of disproportionate housing needs. For PHAs, such information may include a PHA's overriding housing needs analysis.

# Single Female-headed Households with Children

Single mothers must meet housing and childcare costs often on a low level of income. In Philadelphia, where the median income for single female-headed households with children is \$22,017 (substantially lower than city's median family income at \$37,460), an estimated 46.5 percent of single mothers with children fall below the poverty level. Single female-headed households with children make up 14.5 percent of all households and 37 percent of households living in subsidized housing. The map adjacent shows that tracts with the highest concentration of single female headed households with children are located in and around R/ECAPs.

#### Seniors

Seniors, 62 or older, living on a fixed income often struggle to pay for and maintain adequate housing. Over a third (35 percent) of the city's subsidized housing population is 62 or older, and 32.8 percent of homeowners and 54.6 percent of renters aged over 65 are burdened by housing costs. The following table shows that residents 65 and over are slightly more cost burdened than people younger than 65 years.

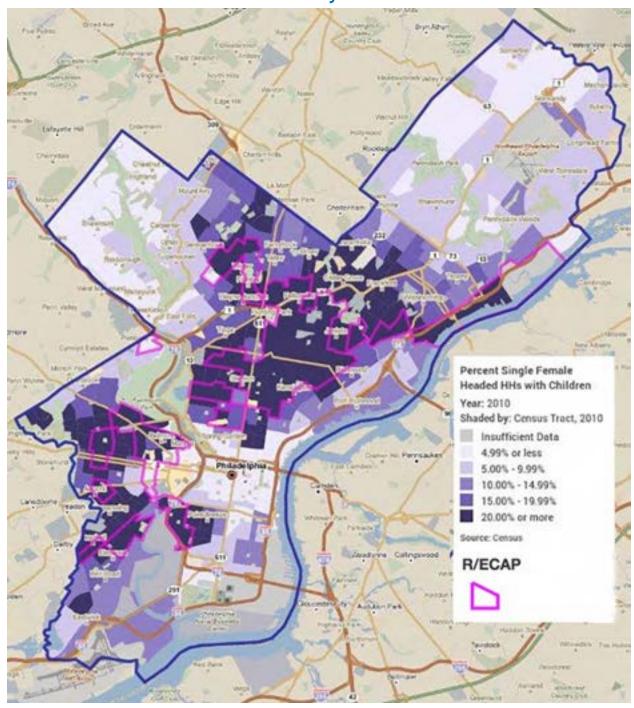
Table 46: Homeowners and Renters with Housing Cost Burden by Age, 2014

Age	Homed	owner	Renter					
	#	%	#	%				
Under 65	69,922	31.61%	123,290	52.32%				
65 and Over	nd Over 28,108		20,675	54.63%				
Source: 2010-2014 ACS 5-Year Estimates								

#### **LEP Persons**

For persons with limited English proficiency, language can pose a significant barrier to securing affordable and adequate housing. LEP persons may have difficulty locating and applying for affordable housing, understanding their rights and responsibilities as tenants, and seeking help in instances of discrimination and unlawful treatment. Fortunately, a number of Philadelphia organizations offer LEP and other immigration/refugee services, including the Nationalities Service Center, Welcoming Center for New Philadelphians, Intercultural Family Services, Council of Spanish Speaking Organizations, Southeast Asian Mutual Assistance Associations Coalition, Cambodian Association of Greater Philadelphia, and Jaisohn Center for Korean Families.

# Percent of All Households That Are Single Female-Headed with Children in 2010 with R/ECAP Overlay

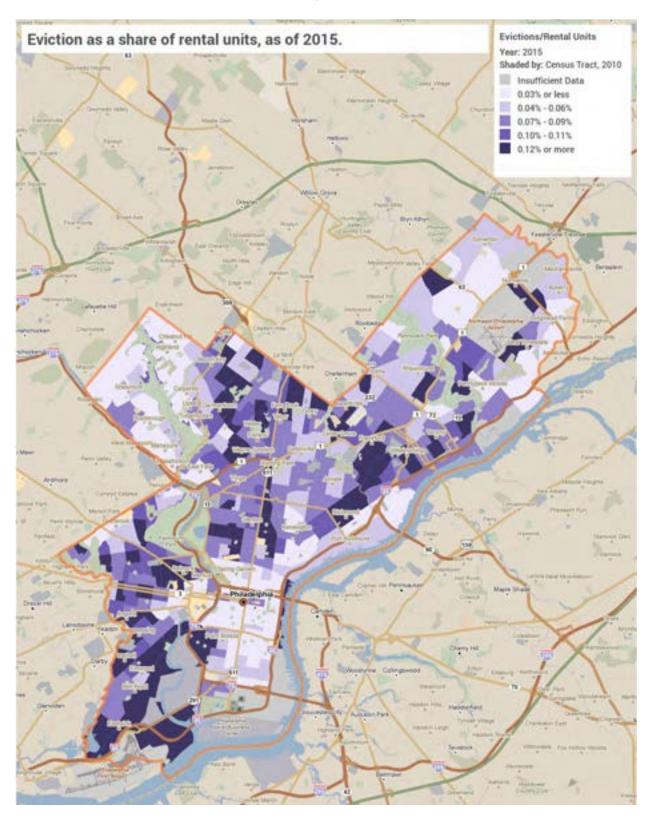


#### **Evictions**

Evictions are an indicator of housing instability, which previous research has shown to be associated with negative education outcomes and employment prospects. Reinvestment Fund completed an analysis that evaluated eviction filings in Philadelphia Municipal Court in 2014 and 2015 (two years were combined to create a more significant sample). The data were processed to create the set of unique households that were at risk of eviction due to at least one court filing. This analysis does not capture efforts by landlords to remove tenants independent of the courts.

- RECAPs had higher eviction filing rates than other parts of the city (10 percent compared to 7 percent) and more households subject to multiple eviction filings over a two-year period as a share of total households faced with evictions (12 percent compared to 7 percent).
- Eviction filings were more common in distressed and middle markets than in strong markets (10 percent and 9 percent compared to 5 percent), though there was little variation in households experiencing multiple filings between market types.
- Within each market type (strong, middle, distressed), areas with heavily Black populations had eviction filing rates that were about twice as high as in areas with a smaller Black presence. The relationship between the relative size of the Black population and rates of multiple eviction filings per household was less straightforward, with the highest rates in neighborhoods with a moderate share of Black residents.
- As a group, areas with high Hispanic population levels did not experience elevated eviction levels. But when combined with race, areas with higher levels of Black and Hispanic residents did have different patterns than low-minority areas, particularly in terms of the share of households with an eviction filing facing multiple eviction filings. In middle markets, that figure was 21 percent for high-Black/mid-Hispanic tracts, seven times the 3 percent rate in low-Black, low-Hispanic tracts. In distressed markets, households with multiple eviction filings accounted for 15 percent of all households with an eviction filing, compared to 8 percent in mid-Black, low-Hispanic areas. There was little variation in eviction activity associated with the level of diversity in a tract.

# Eviction as a Share of Rental Units, as of 2015

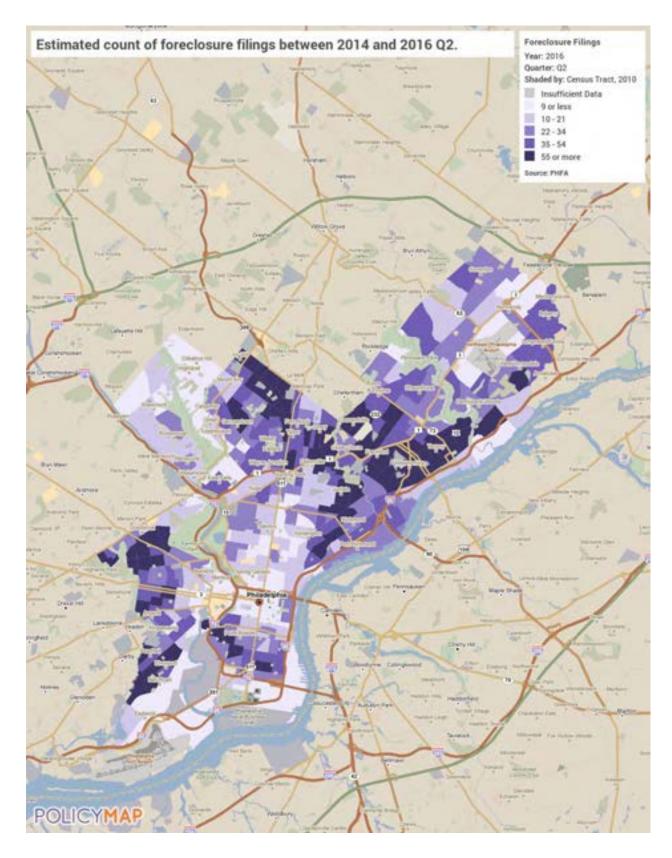


#### Foreclosures and Foreclosure Assistance

A high rate of foreclosures in a neighborhood can indicate housing instability, both for owners at risk of losing their homes and for their neighbors. Research has shown that individual foreclosures have a ripple effect that lowers values on surrounding properties, threatening to strip equity from other homeowners. Foreclosures can feed into cycles of property deterioration and abandonment, increasing the severity of disproportionate housing needs. They may also indicate lending discrimination, if racial and ethnic minorities have been targeted with risky loans that heighten the likelihood of foreclosure.

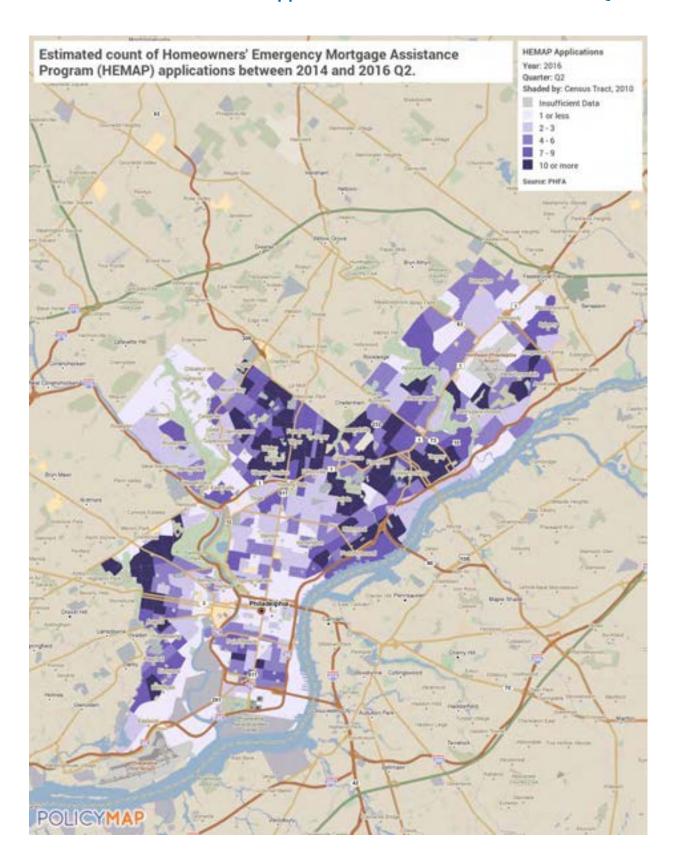
- Analysis of foreclosures from January 2014 through the second quarter of 2016 (30 months total) found slightly elevated foreclosure levels in areas where racial and ethnic minority populations were concentrated. While the Census tracts with more foreclosures were appeared to be better served by Pennsylvania's Homeowners' Emergency Mortgage Assistance Program (HEMAP) than other areas, with higher acceptance and participation rates, the number of households in the program was a small fraction of those facing foreclosure. It should be noted that government-insured mortgages (FHA loans) are excluded from Act91/HEMAP protections and, since 2008, mortgage activity in minority neighborhoods has been dominated by FHA loans. This may have led to small HEMAP enrollment numbers.
- Residential foreclosure rates were modestly higher in R/ECAPs, at 4.1 percent compared to 2.8 percent for the city as a whole. R/ECAPs had lower HEMAP rejection rates then other tracts, and HEMAP acceptances as a share of all foreclosures were higher, at 3.3 percent of the total.
- The differences between minority neighborhoods and non-minority neighborhoods were more apparent when tracts were examined by both race and ethnicity together. Neighborhoods with both high Hispanic populations and mid-level African-American populations were the hardest hit by foreclosures. At 4.9 percent of owner-occupied housing, the foreclosure rate was nearly three times the rate in areas with low levels of Hispanic and Black households (1.7 percent). These areas also had the lowest levels of HEMAP applications and acceptance rates as a percent of foreclosure filings. This could indicate a mix of ineligibility for HEMAP (for FHA loans) and a lack of education about foreclosure protection.
- Within middle markets, areas with larger African-American populations had higher foreclosure rates, while low-Hispanic/low-Black tracts had the highest HEMAP acceptance rate. Within strong market areas, low-Hispanic/mid-Black and mid-Hispanic/mid-Black tracts had the highest foreclosure rates (but still below the citywide rate of 3 percent) while non-Hispanic, non-African-American tracts had the lowest foreclosure rate (1.6 percent) of all.

# Estimated Count of Foreclosure Filings Between 2014 and 2016 Q2



The following map contains the estimated number of loan applications for the Homeowners' Emergency Mortgage Assistance Program (HEMAP) in 2015. HEMAP is a loan program to prevent foreclosure created by Act 91 of 1983. It was designed to protect Pennsylvanians who, through no fault of their own, are financially unable to make their mortgage payments and are in danger of losing their homes to foreclosure. The program, including outreach to those who qualify, is impacting those that need it most.

# Estimated Count of HEMAP Applications Between 2014 and 2016 Q@



# 3. Contributing Factors of Disproportionate Housing Needs Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of disproportionate housing needs.

High development costs: High development costs in Philadelphia as compared with the broader region also create disproportionate housing need. Philadelphia's construction costs are 18 percent above the national average, though the city's home values are 40 percent below the national average. In Pennsylvania alone, the median home value is \$164,900, while the median home value in Philadelphia is \$143,200.

The availability of affordable units in a range of sizes: There is a mismatch between household income and housing costs. For instance, the median income of renters in Philadelphia is \$26,624. Renters at this income level would need a rent of \$666 per month or less to avoid being cost burdened. Only 30.9 percent of rental units are under \$750 per month, and median rents in the city are increasing (from \$801 in 2009 to \$915 in 2014). Almost 36 percent of city households earn less than \$25,000 a year, so the need for affordable rental units is high. For units with three or more bedrooms, the percentage of units under \$750 per month is only 23.3 percent. Given the large number of families in the city, the lack of affordable rentals with larger bedroom counts is certainly a contributing factor to family households with children facing disproportionate housing needs. Additionally, Philadelphia housing prices and sale volume are also at an all-time high, which may pose issues for first-time homebuyers ("Philly is officially a seller's market with house prices at all-time high", Curbed).

Lack of communication between government and residents: The City, PHA and partners have wide-range of housing services such as home repair, housing counseling, tangled title and tax relief programs. There is a need to work with the network of partners - Neighborhood Advisory Committees, Community Development Corporations, Universities and other City agencies such as the Office of Community Empowerment and Opportunity to conduct outreach, trainings and to provide assistance in connecting low-income residents to programs to enable them to stay in their homes.

Lending disparities: Lending is another factor increasing the severity of disproportionate housing needs. Reinvestment Fund's HMDA analysis found that higher minority tracts consistently have lower levels of traditional lending activity. In neighborhoods with 20-80 percent Black households, those with over 20 percent Hispanic households have purchase loans activity at just over half the rate of 20 to 80 percent Black neighborhoods with less than 20 percent Hispanic households (35 percent vs 68 percent) The lowest level of lending activity to sales is in the most heavily minority neighborhoods, those with 80 percent or more African-American households and 5 to 20 percent Hispanic households. The 23 percent ratio of purchase loans to sales is just above one third of the city wide rate of 66 percent

Anecdotally, according to a Philadelphia realtor, another challenge with obtaining traditional financing in the weaker markets of Philadelphia is that many of the properties are being sold "as is" and will not pass inspection for underwriting purposes.

Residential foreclosures: A high rate of foreclosures in a neighborhood can indicate housing instability, both for owners at risk of losing their homes and for their neighbors. Research has shown that individual foreclosures have a ripple effect that lowers values on surrounding properties, threatening to strip equity from other homeowners. Foreclosures can feed into cycles of property deterioration and abandonment, increasing the severity of disproportionate housing needs. In addition to mortgage foreclosures, housing counseling agencies and nonprofit legal advocates are seeing a rise of low-income residents in tax foreclosure.

Residential evictions: Evictions are often a sign of housing instability. Reinvestment Fund analyzed evictions for 2014-2015 and reported 40,547 evictions out of 271,086 rental units - approximately seven percent. Nine percent of those households experienced multiple evictions. There is a need for expanded housing counseling for tenants to help them remain in housing.

Age and condition of housing: The majority of Philadelphia's housing stock was built before 1979 and in R/ECAP areas homes large portion of homes are older than 1939. Many of the households in these homes pay up to 50 percent of their annual income on housing and do not have available resources to make necessary repairs.

# C. Publicly Supported Housing Analysis

#### Introduction

This chapter provides the required analysis of four categories of publicly supported housing: Public Housing; Project-Based Section 8; Other HUD Multifamily Assisted developments; and the Housing Choice Voucher (HCV) Program. The Project-Based Section 8 category includes only those subsidized housing developments where the owner has a contract directly with the US Department of Housing and Urban Development (HUD), and does not include project-based developments where the owner has a Housing Assistance Payments contract directly with the Philadelphia Housing Authority. PHA-administered vouchers, both for tenant-based and project-based units, are included in the HCV Program category.

Generally, data from HUD's AFH maps and tables is utilized for the analysis; however, where available, supplementary local data related to Public Housing, HCV, Rental Assistance Demonstration Program and the Low Income Housing Tax Credit Program (LIHTC) from the Philadelphia Housing Authority (PHA), the Philadelphia Housing Finance Agency (PHFA) and other local sources is included and/or substituted for HUD data. Reinvestment Fund (RF) prepared an analysis of PHA's 2011-2015 HCV data, parts of which are referenced herein. As applicable, discrepancies between HUD and local data are noted. For example, the household counts for the Public Housing and Housing Choice Voucher Program shown in HUD Table 6 undercount the actual number of current participants, based on a review of PHA data. There are also inconsistencies among the various HUD maps and tables. For example, HUD Table 6 shows a citywide total of 10,239 vouchers, compared to the 19,673 vouchers shown on HUD Table 7. (PHA data indicates a total HCV household count of 19,155). Note also that HUD data combines race and ethnicity, i.e. a Black or White Hispanic resident is classified in the HUD tables only as Hispanic, and is not counted separately as either Black or White.

#### Highlights

- The supply of publicly supported housing in Philadelphia is less than 12 percent of the citywide demand/need for housing assistance as measured by the number of low income households.
- A significant percentage of publicly supported housing is located in R/ECAP areas, highlighting the need for ongoing public and private investments in those areas to remove barriers and address disparities in opportunity. Of the occupied units of publicly supported housing representing all four categories of housing as identified in the HUD maps and tables, an estimated 35 percent are located in R/ECAP tracts. HUD data indicates that 51 percent of Public Housing units are located in R/ECAP areas compared to 29 percent of HCV units, 25 percent of Other HUD Multifamily and 28 percent of Project-Based Section 8 units. It is important to note that some locations which are categorized as non-R/ECAP are located adjacent or near to R/ECAP areas and may experience similar barriers to opportunity to those residents living in R/ECAP areas.
- With the exception of Public Housing, residents living in publicly supported housing are more likely to live in non-R/ECAP tracts than R/ECAP tracts. However, there are differences among the four categories and percentages vary by race/ethnicity. Overall and in all four of the publicly supported housing categories, elderly households and persons with disabilities are more likely to live in non-R/ECAP tracts than R/ECAP tracts. Families with children living in Public Housing are more likely to live in R/ECAP tracts than non-R/ECAP tracts, highlighting the importance of strategies to address school performance problems and other barriers confronting these families.
- The percentage of Black households participating in publicly supported housing programs is higher than the percentage of Black residents with incomes less than 80 percent AMI while the percentages of White, Hispanic and Asian or Pacific Islander households are lower than the corresponding citywide percentages for each population group. Data indicates that the percentages of both Hispanic and Asian households living in publicly supported housing has increased somewhat since 2000, although not in proportion to the large increase in the size of these communities in recent years.
- Residents of publicly supported housing face barriers to opportunity comparable to other very low-income residents of Philadelphia primarily related to the need to improve school performance, provide jobs and training opportunities and improve environmental health.
- Based on the survey results, 64 percent of PHA respondents would choose to continue to live in their neighborhoods. This figure compares to 69 percent of all respondents and 63 percent of respondents living in a zip code with a R/ECAP.

C.1.a.i. Analysis: Are certain racial/ethnic groups more likely to be residing in one category of publicly supported housing than other categories (Public Housing, Project-Based Section 8, Other HUD Multifamily Assisted developments, and Housing Choice Voucher (HCV)?

There are an estimated 41,617 publicly supported housing units in various locations throughout Philadelphia in the four listed categories of publicly supported housing. (See Subsidized Units map.) Note that some, but not all, of the estimated 13,002 Low-Income Housing Tax Credit (LIHTC) units in Philadelphia are included in this figure.

The table below and the chart on the next page provide race/ethnicity data for households living in all categories of publicly supported housing:

Table 47: Households in Publicly Supported Housing by Race/Ethnicity<sup>1</sup>

Publicly Supporting Housing Category	Wh	nite	Black		Hispanic		Asian or Pacific Islander		Native American		Total
	#	%	#	%	#	%	#	%	#	%	#
Public Housing	341	2.7%	11,600	91.0%	684	5.4%	103	0.8%	13	0.1%	12,741
Project-Based Section 8	1,451	19.6%	4,694	63.5%	569	7.7%	679	9.2%	N/A	N/A	7,393
Other Multifamily	502	21.6%	1,502	64.5%	169	7.3%	155	6.7%	N/A	N/A	2,328
HCV Program	1,752	9.1%	16,172	84.4%	1,149	6.0%	57	0.3%	25	0.1%	19,155
Total	4,046	9.7%	33,968	81.6%	2,571	6.2%	994	2.4%	38	0.1%	41,617

The source of the Project-Based Section 8 and Other Multifamily data is HUD Table 6, which provides data on households. As this data source substantially undercounts the population of both Public Housing and HCV programs in comparison to the detailed occupancy data maintained by PHA, the Public Housing and HCV Program data is derived from PHA data for households. Note that the PHA data was prepared to be consistent with HUD's methodology whereby Hispanic is designated as a separate category along with White, Black, and Asian or Pacific Islander. PHA data includes the category "American Indian/Alaska Natives, which is not included in HUD Table 6. PHA data does not include households for which race/ethnicity data was not reported

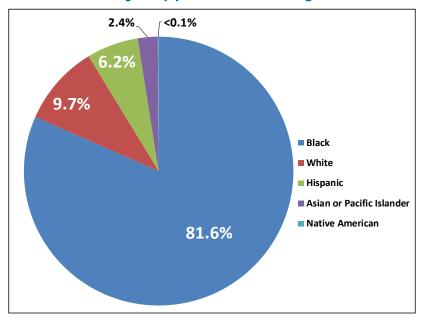
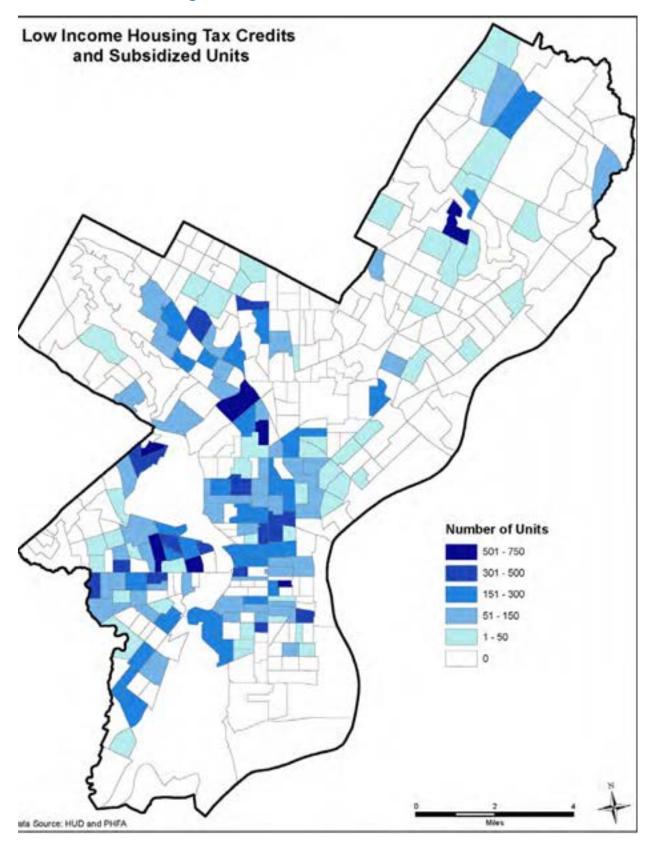


Chart 18: Publicly Supported Housing Race/Ethnicity

As shown, Black households predominate in publicly supported housing both in absolute numbers and relative percentages, followed in descending order by White, Hispanic, Asian or Pacific Islander and Native American households. Although the proportion of each race/ethnic group varies by publicly supported housing category, Black households represent a majority in each of the publicly supported housing categories. The highest percentages of Hispanics (7.7 percent) and Asians (9.2 percent) live in Project-Based Section 8.



# **Low-Income Housing Tax Credits and Subsidized Units**



The following charts focus separately on each racial/ethnic group, indicating of the total households of each group served in publicly supported housing, the percentage residing within each publicly assisted housing category. For example, of all Black households living in publicly supported housing, 47.6 percent participate in HCV, 34.1 percent live in public housing, etc.

While Black households are the majority within each category of publicly supported housing, they are more likely to reside in the HCV and Public Housing programs.

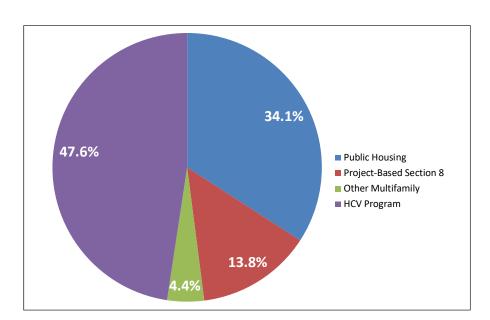


Chart 19: Publicly Supported Housing - All Black Households

White households make up 9.7 percent of all publicly supported housing residents, and are more likely to participate in HCV and Project-Based Section 8 than the other categories of publicly supported housing.

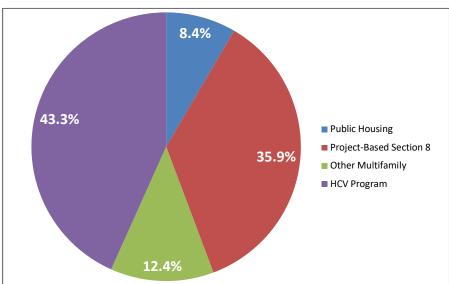
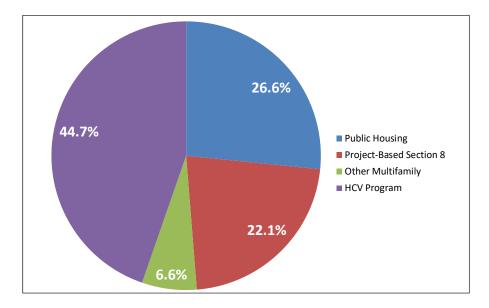


Chart 20: Publicly Supported Housing - All White Households

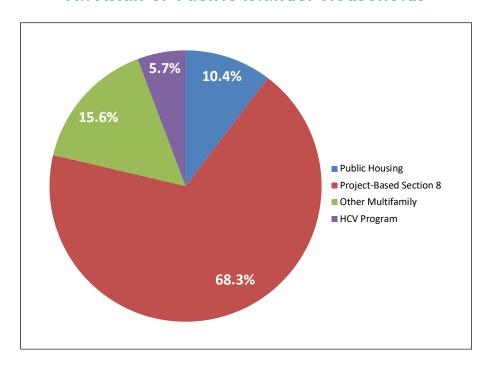
Hispanic households make up 6.2 percent of all publicly supported housing residents, and are more likely to participate in the HCV Program than the other categories of publicly supported housing.

Chart 21: Publicly Supported Housing - All Hispanic Households



Asian or Pacific Islander households make up 2.4 percent of all publicly supported housing residents, and are more likely to reside in Project-Based Section 8 housing than other categories of publicly supported housing

Chart 22: Publicly Supported Housing - All Asian or Pacific Islander Households



C.1.a.ii. Compare the demographics, in terms of protected class, of residents of each category of Publicly Supported Housing (Public Housing, Project-Based Section 8, Other HUD Multifamily Assisted developments, and HCV) to the population in general, and persons who meet the income eligibility requirements for the relevant category of Publicly Supported Housing. Include in the comparison, a description of whether there is a higher or lower proportion of groups based on protected class.

The following tables include information on protected classes, which are defined by the Fair Housing Act as race, color, national origin, religion, sex, disability and the presence of children. Note that no reliable HUD or local data is available for national origin and religion of residents of publicly supported housing. In addition, although HUD does not publish data on the sex of participants in publicly supported housing programs, the limited local data that is available is provided below.

According to Table 6, 23 percent of all Philadelphia residents (n=347,670) are "low income," with household incomes up to 80 percent of AMI. Public housing eligibility is limited to households with incomes up to 80 percent of AMI, although the overwhelming percentages of current residents and waiting list households have much lower incomes, generally up to 30 percent of AMI ("extremely low income"). HCV Program eligibility is generally limited (with some exceptions) to households with incomes up to 50 percent of AMI ("very low income"). PHA data indicates that 93 percent of Public Housing residents and 100 percent of HCV Program participants are very low income, and almost all new admissions are extremely low income households.

#### Race/Ethnicity

The following table provides race and ethnicity data for all city residents, all low-income residents, and households participating in publicly supported housing. The citywide data in the table below is based on HUD Table 1 data from the 2010 U.S. Census. Please note that the 2014 U.S. Census cited in the Demographics Chapter shows a higher citywide population of 1,546,920. According to the 2014 census, the ethnic composition is 13.0 percent Hispanic or Latino and 87.0 percent not Hispanic or Latino and the racial composition is 43.0 percent Black or African American, 41.6 percent White, 6.7 percent Asian, 0.3 percent Native American, 0.1 percent Native Hawaiian and Other Pacific Islander, 5.6 percent some other race, and 2.6 percent two or more races.

**Total Publicly** Proiect-Citywide Public Other 0%-80% AMI Supported Based **HCV Program** Race/ (Residents) Housing Multifamily Housing Section 8 Ethnicity % # % % % % White 562,585 37.6% 112,205 31.0% 4,046 9.7% 341 2.7% 1,451 19.6% 502 21.6% 1,752 9.1% 644,287 43.0% 173,960 48.0% 33,968 81.6% 11,600 91.0% 4,694 63.5% 64.5% 16,172 Black 1,502 84.4% Hispanic 187,611 12.5% 42,285 11.7% 2,571 6.2% 684 5.4% 569 7.7% 169 7.3% 1,149 6.0% Asian or 95,978 19,220 5.3% 2.4% 0.8% 679 9.2% 6.7% Pacific 6.4% 994 103 155 57 0.3% Islander Native 3,498 0.2% N/A N/A 0.1% 13 0.1% N/A N/A N/A 0.1% American Other 4,105 0.3% N/A N/A N/A N/A N/A N/A N/A N/A N/A 347,670 41,617 12,741 2,328 1,498,064 7,393 19,155

Table 48: Race/Ethnicity Data

The source of the citywide data is HUD Table 1, which reflects the number and percent of residents. Low-Income data is from HUD Table 6 and reflects the number and percent of residents with income between 0% and 80% of AMI; Project-Based Section 8 and Other Multifamily data is from HUD Table 6 and reflects the number and percent of households; and Public Housing and HCV Program data reflect the data in Table C-1. Note that the percentages in HUD Tables 1 and 6 do not total 100%.

#### According to the data in the table above:

- Black, Non-Hispanic residents represent 43.0 percent of Philadelphia's total population, and 48.0 percent of those with low incomes. In comparison, as previously noted Black Non-Hispanic households represent 81.6 percent of households participating in all categories of publicly supported housing.
- White, Non-Hispanic residents represent 37.6 percent of Philadelphia's total population, and 31.0 percent of those with low incomes. In comparison, White Non-Hispanic households represent 9.7 percent of total households participating in publicly supported housing.
- Hispanic residents of all races represent 12.5 percent of Philadelphia's total population and 11.7 percent of those with low incomes. In comparison, Hispanic households represent 6.2 percent of total households participating in publicly supported housing.
- Asian or Pacific Islander residents represent 6.4 percent of Philadelphia's total population and
   5.3 percent of those with low incomes. In comparison, they represent 2.4 percent of total households participating in publicly supported housing.
- HUD data on other racial/ethnic groups is not available. Note that the Native American and Other populations each account for less than 0.5 percent of the City's population.

For informational purposes, the racial/ethnic composition of PHA's waiting lists is as follows:

 PHA's Public Housing waiting list consists of 29,267 non-duplicated applicants and the PAPMC (Public Housing units that are combined with LIHTC) waiting list consists of 30,531 non-duplicative applicants. Of those applicants who reported race/ethnicity, the racial composition of PHA's combined Public Housing and PAPMC waiting list is 84.6 percent Black, 9.5 percent White, 1.5 percent Asian, 1.5 percent Native American, 0.5 percent Hawaiian or Pacific Islander, and 2.5 percent other and the ethnic composition is 9.0 percent Hispanic and 91.0 percent non-Hispanic. Comparing race/ethnicity of current Public Housing residents to PHA's Public Housing waiting list, all race/ethnic groups have lower percentages of current occupants compared to their respective waiting list percentages with the exception of Black households.

• There are 13,422 non-duplicated applicants on PHA's HCV waiting list. Of those applicants who reported race/ethnicity, the racial composition of the HCV waiting list is 84.2 percent Black, 8.1 percent White, 2.3 percent Asian, 1.4 percent Native American, 0.2 percent Hawaiian or Pacific Islander, and 3.7 percent other and the ethnic composition is 5.9 percent Hispanic and 94.1 percent non-Hispanic. Comparing race/ethnicity of current HCV participants to PHA's HCV waiting list, the current percentage of Black HCV voucher holders is higher than the Black waiting list percentage, while the percentage of Hispanic HCV voucher holders is consistent with the Hispanic waiting list percentage. Other racial groups have somewhat lower percentages of current HCV voucher holders compared to the composition of the HCV waiting list.

### Gender

HUD does not publish gender-specific data for low-income residents or for residents of publicly supported housing; however, PHA has this information for the Public Housing and HCV Programs. As detailed below, female-headed households predominate in both the Public Housing and HCV programs.

Table 49: Gender

Race/ Ethnicity		Citywide Low (Residents) Income		Total Publicly Supported Housing		Public Housing		Project- Based Section 8		Other Multifamily		HCV Program		
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Male	730,499	47.2%	N/A	N/A	N/A	N/A	1,845	14.5%	N/A	N/A	N/A	N/A	3,404	17.8%
Female	816,421	52.8%	N/A	N/A	N/A	N/A	10,907	85.5%	N/A	N/A	N/A	N/A	15,727	82.2%

The source of citywide data is the U.S. Census American Fact Finder report DP05: ACS Demographic and Housing Estimates 2010-2014 American Community Survey 5-Year Estimates. HUD does not provide data on gender by income category. Public Housing and HCV Program data is derived from PHA data for households. Note that PHA data does not include households for which gender data is not available.

## Disability

An estimated 16.8 percent of Philadelphia's population age five and older live with one or more disabilities. In comparison, an estimated 31.3 percent of all households in all publicly supported housing reported that they have a disability with the highest percentage (46.9 percent) from the HCV program.

Table 50: Disability Status

Disability Status	Cityw (Reside			ome	Total Publicly Supported Housing		Public Housing		Project-Based Section 8		Other Multifamily		HCV Program	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Disabled	2338,443	16.8%	N/A	N/A	13,066	31.3%	2,481	19.5%	1,276	17.0%	333	13.9%	8,976	46.9%

The source of citywide data is HUD Table 14: Disability by Age Group. Project-Based Section 8 and Other Multifamily data is from HUD Table 15 and reflects the number and percent of households. The source of the data for the Public Housing and HCV Program data is derived from PHA data and reflects the disability status of household heads.

### Families with Children

As detailed below, 43.8 percent of Philadelphia's households are families with children compared to 30.0 percent of all publicly supported housing. All publicly supported housing categories have lower percentages of households with children than the citywide Chart. It should be noted that the Other HUD Multifamily Assisted category consists of greater than 97 percent studio and one-bedroom apartments, and are generally not intended for occupancy by children. The Project-Based Section 8 category consists of 74.2 percent studio and one-bedroom units. Additionally, some Public Housing developments and units are designated for occupancy by elderly persons, which at PHA includes persons age 55 and over.

Table 51: Family Status

Family Status	Cityw	ide		ow ome	Total Publicly Supported Housing		Public Housing		Project-Based Section 8		Other Multifamily		HCV Program	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Families with Children	149,193	43.8%	N/A	N/A	12,565	30.0%	5,472	42.9%	1,421	18.9%	17	0.7%	5,655	29.6%

The source of citywide data is HUD Table 1. HUD does not provide data on families with children by income category. Data on publicly supported housing by category is from HUD Table 11 and reflects the number and percent of households with children, with the exception of the Public Housing data and HCV Program data, which is based on PHA data. PHA data does not include households for which family status is not available

C.1.b.i. Describe patterns in the geographic location of Publicly Supported Housing by program category (Public Housing, Project-Based Section 8, Other HUD Multifamily Assisted developments, HCV, and LIHTC) in relation to previously discussed segregated areas and R/ECAPs.

HUD data indicates that R/ECAP areas exist in 74 of the 384 census tracts within Philadelphia, primarily located in the west, north and northeast sections of the City as shown in the accompanying maps. R/ECAP tracts are primarily clustered together or adjacent to another R/ECAP area if there are not consecutive census tracts declared R/ECAPs. As seen on HUD Map 5, regionally, there is a large group of census tracts located just over the Delaware River to the east in Camden, New Jersey.

Overall, 35.3 percent of publicly supported households are located in R/ECAP areas, compared to 64.7 percent in non-R/ECAP areas. Of the four housing categories, Public Housing has the highest proportion (51.4 percent) of households in R/ECAP tracts.

Table 52: Occupied Units in R/ECAP and non-R/ECAP Tracts

Publicly Supported Housing Category	% of Occupied Units by Category
Public Housing	
R/ECAP tracts	51.4%
Non R/ECAP tracts	48.6%
Project-based Section 8	
R/ECAP tracts	27.6%
Non R/ECAP tracts	72.4%
Other HUD Multifamily	
R/ECAP tracts	24.7%
Non R/ECAP tracts	75.3%
HCV Program	
R/ECAP tracts	28.8%
Non R/ECAP tracts	71.2%
All Publicly Supported Housing	
R/ECAP tracts	35.3%
Non R/ECAP tracts	64.7%
The data for this table was extrapolated	d from HUD Table 7.

## **Public Housing**

PHA data identifies 81 Public Housing developments of which 10 are scattered site management areas. Of these developments, 51.4 percent are located in R/ECAP tracts and 48.6 percent are located in non-R/ECAP tracts. Public Housing sites are located primarily in areas of Black population concentrations as seen with the dot clusters in the northern, western, and southwestern portions of the jurisdiction and a smaller dot density cluster of a Black populace located south of Center City.

## **Project-Based Section 8**

HUD data identifies 87 Project-Based Section 8 developments with 8,124 units in Philadelphia. The majority (72.4 percent) of the occupied Project-Based Section 8 units are located in non-R/ECAP tracts. Project-Based Section 8 sites are located throughout the City in areas of varying racial and ethnic concentrations. Project-Based Section 8 sites that are not in R/ECAP areas appear to be near/surrounding the census tracts with a few seemingly distant from an R/ECAP tract or cluster, as seen in the far northeast and southern Center City areas.

## Other HUD Multifamily Assisted Developments

HUD data identifies 58 Other HUD Multifamily Assisted developments with 3,055 units citywide. The majority (75.3 percent) are located in non-R/ECAP tracts. The Other HUD Multifamily Assisted housing category has many sites located far from R/ECAP areas and in more diversified locations in areas of different race and ethnicity densities. There is a greater density of Other HUD Multifamily Assisted sites in the West Philadelphia region, which the eastern portion is primarily White, while the western portion has a predominate Black demographic dot density cluster.

## **HCV Program**

PHA data indicates that there are 19,155 HCV vouchers in use as of 2016. The majority (71.2 percent) of HCV units are located in non-R/ECAP tracts. The table below, prepared by RF, provides details on total number of units citywide in both R/ECAP and non-R/ECAP areas, relative to vouchers in use in 2011 and 2015. Note that PHA voucher utilization has grown from 15,482 in 2011 to 17,813 in 2015 to the current 19,155 vouchers. The RF analysis looked only at the period 2011-2015. Of all rental units in the city, 77.8 percent are in R/ECAP areas, compared to 22.2 percent in non-R/ECAP tracts. Vouchers are in use in a higher percentage of rental units available in RECAP tracts (8.4 percent) than in non-RECAP areas (6.2 percent). The analysis also shows that vouchers in use in R/ECAP areas increased by 458 units from 2011 to 2015.

Table 53: Number of Units Citywide in Both R/ECAP and Non-R/ECAP Areas Relative to Vouchers in Use in 2011 and 2015

	Rental Units	% of Rental Units in City	Vouchers 2011	% of Vouchers in City 2011	% of Rental Units 2011	Vouchers 2015	% of Vouchers in City 2015	% of Rental Units 2015	% Difference 2011 vs. 2015
Not R/ECAP Tract	210,895	77.8%	10,909	70.5%	5.2%	12,782	71.8%	6.1%	17.2%
R/ECAP Tract	60,191	22.2%	4,573	29.5%	7.6%	5,031	28.2%	8.4%	10.0%
Grand Total	271,086	100.0%	15,482	100.0%	5.7%	17,813	100.0%	6.6%	15.1%

RF's analysis also categorized Philadelphia census tracts based on race and ethnicity. In terms of race, census tracts were classified using the following typology, based on 2009-2013 American Community Survey (ACS) data:

Low	% of African-American population is less than 20
Mid	% of African-American population is between 20 and 80
High	% of African-American population is greater than or equal to 80

Using this classification, voucher usage from 2011-2015 increased in absolute numbers in each of the three neighborhood types, although as a percentage of all rental units, voucher usage decreased in the <20 percent and between 20-80 percent Black census tracts. The greatest increase in voucher use occurred in areas with >80 percent Black households, which increased from 9.6 percent of rental units in 2011 to 12.2 percent in 2015.

Table 54: Black Population - Rental and Voucher Units Citywide Relative to Vouchers in Use in 2011 and 2015

	Rental Units	% of Rental Units in City	Vouchers 2011	% of Vouchers in City 2011	% of Rental Units 2011	Vouchers 2015	% of Vouchers in City 2015	% of Rental Units 2015	% Difference 2011 vs. 2015
1. Low Black Pop	104,286	38.5%	2,674	17.3%	2.6%	2,726	15.3%	2.6%	1.9%
2. Mid Black Pop	96,872	35.7%	6,129	39.6%	6.3%	6,590	37.0%	6.8%	7.5%
3. High Black Pop	69,924	25.8%	6,679	43.1%	9.6%	8,497	47.7%	12.2%	27.2%
Grand Total	271,086	100.0%	15,482	100.0%	5.7%	17,813	100.0%	6.6%	15.1%

With respect to ethnicity, RF classified census tracts using the following typology, based on 2009-2013 ACS data:

Low	% of Hispanic population is less than 20
Mid	% of Hispanic population is between 20 and 80
High	% of Hispanic population is greater than or equal to 80

Using this classification, voucher usage increased in absolute numbers and as a percentage of rental units in each of the three neighborhood types. The greatest increase in voucher use occurred in areas with <5 percent Hispanic households, which increased from 6.5 percent of rental units in 2011 to 7.7 percent in 2015. Census tracts with >20 percent Hispanic population represent 15.4 percent of all rental units and 16.4 percent of all vouchers in use in the city.

Table 55: Hispanic Population - Rental and Voucher Units Citywide Relative to Vouchers in Use in 2011 and 2015

	Rental Units	% of Rental Units in City	Vouchers 2011	% of Vouchers in City 2011	% of Rental Units 2011	Vouchers 2015	% of Vouchers in City 2015	% of Rental Units 2015	% Difference 2011 vs. 2015
1. Low Hispanic Pop	132,073	48.7%	8,527	55.1%	6.5%	10,190	57.2%	7.7%	19.5%
2. Mid Hispanic Pop	97,387	35.9%	4,171	26.9%	4.3%	4,705	26.4%	4.8%	12.8%
3. High Hispanic Pop	41,622	15.4%	2,784	18.0%	6.7%	2,918	16.4%	7.0%	4.8%
Grand Total	271,086	100.0%	15,482	100.0%	5.7%	17,813	100.0%	6.6%	15.1%

RF analysis also assessed the relative strength of local real estate markets, using a Market Value Analysis which combined multiple indicators to categorize census tracts as Strong, Middle or Distressed Markets. Using this approach, the absolute number of vouchers and their percentage of all rental units remained relatively constant in Strong market areas, while increasing in both Middle and Distressed markets.

Table 56: Local Real Estate Markets - Rental and Voucher Units Citywide Relative to Vouchers in Use in 2011 and 2015

	Rental Units	% of Rental Units in City	Vouchers 2011	% of Vouchers in City 2011	% of Rental Units 2011	Vouchers 2015	% of Vouchers in City 2015	% of Rental Units 2015	% Difference 2011 vs. 2015
1. Strong Markets	110,320	40.7%	2,899	18.7%	2.6%	2,877	16.2%	2.6%	-0.81%
2. Middle Markets	78,474	28.9%	5,165	33.4%	6.6%	6,257	35.1%	8.0%	21.1%
3. Distressed Markets	22,353	28.5%	7,354	47.5%	9.5%	8,659	48.6%	11.2%	17.7%
Grand Total	271,086	100.0%	15,482	100.0%	5.7%	17,813	100.0%	6.6%	15.1%

The HCV program incorporates a "portability" component which allows voucher holders from other communities to move to Philadelphia and for Philadelphia voucher holders to move outside the city, subject to meeting certain requirements. PHA data indicates that, from 2012 to mid-year 2016, 623 voucher holders moved into Philadelphia from other communities, while 178 PHA voucher holders moved outside the city.

Table 57: Portability of Vouchers to and From Philadelphia 2012 to Mid-Year 2016

	2012	2013	2014	2015	2016 (YTD)	TOTAL
Port Ins	133	137	42	183	128	623
Port Outs	45	30	33	40	30	178

### LIHTC Developments

PHFA data indicates that there are 245 active LIHTC properties with a total of 13,002 LIHTC units citywide. For 12 of the properties with 702 units it could not be determined if the properties were located in or outside R/ECAP tracts since they are comprised of scattered site units. Exclusive of these scattered sites, 44.6 percent of the properties and 41 percent of the units are located in R/ECAP tracts.

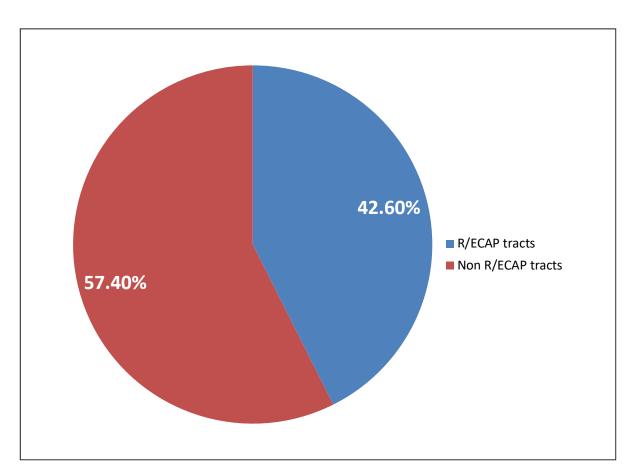
HUD Map 5 includes demographic cluster patterns and LIHTC site clusters. There are more LIHTC properties in high concentrations of Black dot densities representing a predominately Black population in the north and west. Although there is a smaller cluster of LIHTC sites in the southern part of the City, most are located in the predominately Black part of southeast Philadelphia, straddling both east and west sides of the Schuylkill River. LIHTC sites not in R/ECAP tracts are primarily located surrounding them with minimal LIHTC sites in the far northeast, south, and far northwest portions of the jurisdiction.

C.1.b.ii. Describe patterns in the geographic location for Publicly Supported Housing that primarily serves families with children, elderly persons, or persons with disabilities in relation to previously discussed segregated areas or R/ECAPs?

### Families with Children

Of the families with children residing in publicly supported housing, an estimated 57.4 percent live in non-R/ECAP areas, compared to 42.6 percent living in R/ECAP areas.

Chart 23: Families with Children in Publicly Supported Housing - Percent in R/ECAP and non-R/ECAP Tracts



As detailed below, excluding the Other HUD Multifamily Assisted category which has only three families with children, Public Housing has the highest percentage of families with children living in R/ECAP areas (56.9 percent).

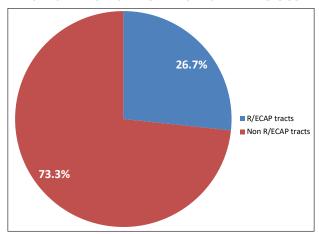
**Table 58:** Families with Children in R/ECAP and Non-R/ECAP Tracts by Publicly Supported Housing Category

Families with Children	% of Units Occupied by Families with Children								
Public Housing									
R/ECAP tracts	56.9%								
Non R/ECAP tracts	43.1%								
Project-based Section 8									
R/ECAP tracts	43.2%								
Non R/ECAP tracts	56.8%								
Other HUD Multifamily									
R/ECAP tracts	100.0%								
Non R/ECAP tracts	0.0%								
HCV Program									
R/ECAP tracts	33.5%								
Non R/ECAP tracts 66.5%									
Total Publicly Supported Housing									
R/ECAP tracts 42.6%									
Non R/ECAP tracts 57.4%									
The data for this table was extrapola	The data for this table was extrapolated from HUD Table 7.								

# **Elderly Persons**

Of the elderly persons living in publicly supported housing, 73.3 percent live in non-R/ECAP areas, compared to 26.7 percent living in R/ECAP areas.

Chart 24: All Elderly Households in Publicly Supported Housing by R/ECAP and Non-R/ECAP Tracts



As detailed below, overall and in all four of the publicly supported housing categories, elderly households are more likely to live in non-R/ECAP tracts than R/ECAP tracts.

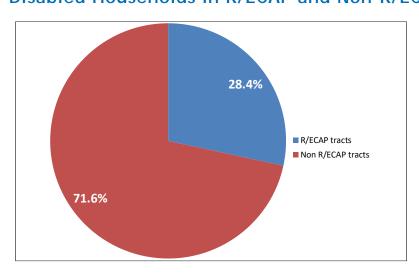
**Table 59:** Elderly Households in R/ECAP and Non-R/ECAP Tracts by Publicly Supported Housing Category

Elderly Households	% of Units Occupied by Elderly Households		
Public Housing			
R/ECAP tracts	44.8%		
Non R/ECAP tracts	55.2%		
Project-based Section 8			
R/ECAP tracts	22.4%		
Non R/ECAP tracts	77.6%		
Other HUD Multifamily			
R/ECAP tracts	25.2%		
Non R/ECAP tracts	74.8%		
HCV Program			
R/ECAP tracts	13.3%		
Non R/ECAP tracts	86.7%		
Total Publicly Supported Housin	ıg		
R/ECAP tracts	26.7%		
Non R/ECAP tracts	73.3%		
The data for this table was extrapolated from HUD Table 7.			

### Persons with Disabilities

As previously noted, HUD data varies with respect to the number of persons with disabilities residing in publicly supported housing. According to data extrapolated from HUD Table 7, an estimated 71.6 percent of households with a disability living in publicly supported housing reside in non-R/ECAP tracts and 28.4 percent live in R/ECAP tracts.

Chart 25: Disabled Households in R/ECAP and Non-R/ECAP Tracts



Within each of the four housing categories, a majority of households with disabilities live in non-R/ECAP areas.

**Table 60:** Disabled Households in R/ECAP and Non-R/ECAP Tracts by Publicly Supported Housing Category

Disabled Households	% of Units Occupied by Disabled Households
Public Housing	
R/ECAP tracts	48.5%
Non R/ECAP tracts	51.5%
Project-based Section 8	
R/ECAP tracts	28.9%
Non R/ECAP tracts	71.1%
Other HUD Multifamily	
R/ECAP tracts	32.0%
Non R/ECAP tracts	68.0%
HCV Program	
R/ECAP tracts	23.5%
Non R/ECAP tracts	76.5%
Total Publicly Supported Housing	
R/ECAP tracts	28.4%
Non R/ECAP tracts	71.6%

The data for this table was extrapolated from HUD Table 7. Note; however, the extrapolated total household counts for disabled households in the Public Housing and Housing Choice Voucher Program undercount the actual number of current disabled households, based on a review of PHA data.

C.1.b.iii. How does the demographic composition of occupants of Publicly Supported Housing in R/ECAPS compare to the demographic composition of occupants of Publicly Supported Housing outside of R/ECAPs?

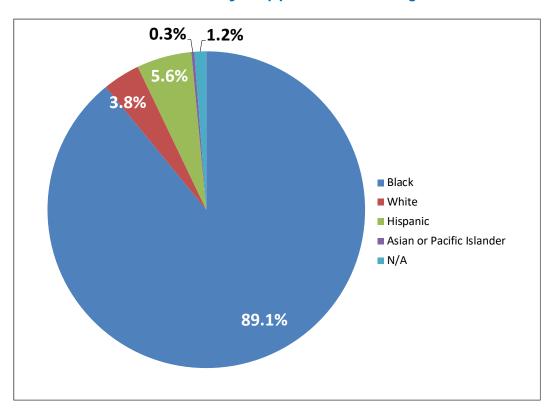
This analysis is based on data from HUD Table 7. It includes a comparison of the percentages of occupants of publicly supported housing in and outside of R/ECAP tracts.

## Race/Ethnicity

The percentage of residents of publicly supported housing by race and ethnicity varies among the housing categories. For all publicly supported housing, as shown in the charts and table below, Black households account for the largest racial/ethnic group, both within R/ECAP and non-R/ECAP tracts with the largest proportion within R/ECAP tracts:

 89.1 percent of the R/ECAP area publicly supported housing units are populated by Black households as compared with 3.8 percent for White households, 5.6 percent for Hispanic households, and 0.3 percent for Asian or Pacific households.

Chart 26: Race/Ethnicity R/ECAP Tracts All Publicly Supported Housing



• 79.6 percent of non-R/ECAP area publicly supported housing units are populated by Black households as compared with 13.0 percent for White households, 3.9 percent for Hispanic households, and 3.4 percent for Asian or Pacific households.

3.4% 0.1%

13.0%

13.0%

18 Black

White

Hispanic

Asian or Pacific Islander

N/A

Chart 27: Race/Ethnicity Non-R/ECAP Tracts All Publicly Supported Housing

The table below shows the racial/ethnic composition by publicly supported housing category.

% Population **Publicly Supported Housing Asian or Pacific** Category White Black Hispanic Islander **Public Housing** R/ECAP tracts 93.9 2.0 3.9 0.3 Non R/ECAP tracts 90.2 3.5 5.7 0.5 **Project-based Section 8** R/ECAP tracts 16.0 70.4 12.5 Non R/ECAP tracts 21.4 59.8 5.8 12.7 Other HUD Multifamily R/ECAP tracts 4.3 69.5 Non R/ECAP tracts 25.0 64.8 2.2 7.7 **HCV Program** R/ECAP tracts 1.4 92.5 5.8 0.3 Non R/ECAP tracts 12.6 84.4 2.6 0.4 **All Publicly Supported Housing** R/ECAP tracts 3.8 89.1 5.6 0.3 79.6 3.9 Non R/ECAP tracts 3.4 The data for this table was extrapolated from HUD Table 7.

Table 61: Race/Ethnicity Demographics

In the Public Housing Program, Black households account for the largest proportion of Public Housing households than other racial/ethnic groups, both within R/ECAP (93.9 percent) and non-R/ECAP tracts (90.2 percent) with the largest proportion within R/ECAP tracts.

For the Project-Based Section 8 Program, there is a higher percentage of Black occupants in the units located in R/ECAP tracts (70.4 percent) compared to units located outside of R/ECAP tracts (59.4 percent). Also, while the percentage of Asian or Pacific Islander occupants is 12.7 percent in non-R/ECAP tracts, this group is not represented in R/ECAP tracts.

The Other HUD Multifamily Assisted Program has a higher percentage of White occupants in units located outside of R/ECAP tracts (25.0 percent) compared to units located in R/ECAP tracts (4.3 percent). Also, while the percentage in non-R/ECAP tracts is 7.7 percent for Asian or Pacific Islander occupants and 2.2 percent for Hispanic occupants, these groups are not represented in R/ECAP tracts.

The HCV Program has a higher percentage of White occupants in the units located outside of R/ECAP tracts (12.6 percent) compared to units located in R/ECAP tracts (1.4 percent). In contrast, the percentage of Black occupants (92.5 percent) is higher in R/ECAP tracts than non-R/ECAP tracts, where the percentage is 84.4 percent.

### **Other Protected Classes**

The proportion of other protected classes of residents of publicly supported housing varies among housing categories. The table below shows the percentage of other protected classes for each category of publicly supported housing.

Table 62: Other Protected Classes Demographics

Publicly Supported Housing	% Population					
Category	Elderly	Disabled	Families with Children			
Public Housing						
R/ECAP tracts	23.5	9.4	50.4			
Non R/ECAP tracts	30.6	10.5	40.5			
Project-based Section 8						
R/ECAP tracts	54.5	17.8	28.1			
Non R/ECAP tracts	72.0	16.7	14.1			
Other HUD Multifamily	Other HUD Multifamily					
R/ECAP tracts	92.7	18.1	0.5			
Non R/ECAP tracts	90.0	12.6				
HCV Program	HCV Program					
R/ECAP tracts	6.9	24.0	56.9			
Non R/ECAP tracts	18.2	31.7	45.7			
All Publicly Supported Housing						
R/ECAP tracts	24.3	16.4	47.8			
Non R/ECAP tracts	36.4	22.6	35.2			
The data for this table was extrapolated from HUD Table 7.						

In the Public Housing Program there is a 10 percentage point difference between the proportion of families with children in R/ECAP tracts and non-R/ECAP tracts. Families with children have a higher percentage in R/ECAP tracts (50.4 percent) compared to outside of R/ECAP tracts (40.5 percent).

The Project-Based Section 8 Program has a higher percentage of elderly occupants in the units located in non-R/ECAP areas (72.0 percent) compared to units located in R/ECAP tracts (54.5 percent). There is a higher percentage of families with children in the units located in R/ECAP tracts (28.1 percent) compared to units located outside of R/ECAP tracts (14.1 percent). As previously noted, the Project-Based Section 8 Program primarily serves elderly and disabled households.

Elderly households account for a high percentage of Other HUD Multifamily Assisted households within both R/ECAP and non-R/ECAP tracts. As previously noted, this category of housing overwhelmingly serves the elderly and persons with disabilities.

The HCV Program has a higher percentage of elderly living in non-R/ECAP tracts (18.2 percent) compared to R/ECAP tracts (6.9 percent). For disabled HCV participants, the percentage is 31.7 percent in non-R/ECAP tracts and 24.1 percent in R/ECAP tracts. In contrast, the percentage of families with children is higher in R/ECAP tracts (56.9 percent) than non-R/ECAP tracts (45.7 percent).

C.1.b.iv.A. Do any developments of Public Housing, properties converted under the RAD, and LIHTC developments have a significantly different demographic composition, in terms of protected class, than other developments of the same category? Describe how these developments differ.

# **Public Housing**

As previously noted, PHA data identifies 81 developments (of which 71 are multifamily properties on a single site and 10 are scattered site management groupings located in many different locations). PHA data indicates the following race and ethnicity percentages within its Public Housing program.

## Race/Ethnicity

Table 63: Public Housing Households by Race/Ethnicity

Race/Ethnicity of Head of Household	% of Households		
Race			
Native American	0.1%		
Asian	2.3%		
Black	91.9%		
Hawaiian/Pacific Isle	0.2%		
White	5.4%		
Ethnicity			
Hispanic or Latino	5.4%		
Not Hispanic or Latino	94.6%		
This table is based on DUA Dublic Hausing data in which	rose is sounted independently of		

This table is based on PHA Public Housing data, in which race is counted independently of ethnicity. Note that households for which race/ethnicity data is not available are not included.

As detailed in the table below, there are variations in the racial and ethnic percentages among individual Public Housing developments, although the overwhelming majority are consistent with the citywide PHA average.

Table 64: Percent of Public Housing Households by Race/Ethnicity by Development

% of Households		lead of ehold		Head of ehold		Head of ehold		Head of ehold
nousellolus	# of Dev.	# of Units	# of Dev.	# of Units	# of Dev.	# of Units	# of Dev.	# of Units
0%-10%	2	2	71	394	77	117	72	327
10%+-20%	0	0	4	125	2	89	5	140
20%+-30%	0	0	2	21	1	88	0	0
30%+-40%	1	28	0	0	0	0	1	135
40%+-50%	1	14	0	0	1	4	0	0
50%+-60%	0	0	2	23	0	0	2	28
60%+-70%	2	287	1	56	0	0	1	54
70%+-80%	1	346	0	0	0	0	0	0
80%+-90%	8	1,557	0	0	0	0	0	0
90%+	66	9,475	1	65	0	0	0	0
Total	81	11,709	81	684	81	298	81	684

This table is based on PHA Public Housing data, in which race is counted independently of ethnicity. Note that households for which race/ethnicity data is not available are not included.

## **Elderly Persons**

HUD has approved PHA's Designated Housing Plan which designates units for occupancy by seniors only, including seniors with disabilities, in 26 developments throughout the City. Under its MTW Plan, "elderly" includes persons age 55 and over. According to PHA data, there are 3,425 Public Housing residents ages 65 and older living in Public Housing.

Table 65: Public Housing Residents Ages 65+

Age	# of Residents	% of Residents
Less than 65	26,299	88.5%
65+	3,425	11.5%

This table is based on PHA Public Housing data. The data does not include 1 resident for which age data is not available.

#### Gender

Approximately 65.3 percent of all Public Housing residents and 85.5 percent of Public Housing heads of households are female. There are an estimated 19,395 female Public Housing residents and 10,907 female heads of households.

Table 66: Gender of Public Housing Residents

Age	# of Residents	% of Residents	# of Households	% of Households
Female	19,395	65.3%	10,907	85.5%
Male	10,328	34.7%	1,845	14.5%

This table is based on PHA Public Housing data. Note that residents/households for which gender data is not available are not included.

The table below shows the number of developments and the number of associated units according to the percentage of Public Housing male heads of households. The majority of developments have fewer than 30 percent male head of households while only 4 developments have households in which the majority of heads of households are male.

**Table 67:** Percent of Public Housing Male Headed Households by Development

% of Households	Male Hea	nd of Household
% of Households	# of Dev.	# of Units
0%-10%	29	333
10%+-20%	27	950
20%+-30%	11	167
30%+-40%	8	190
40%+-50%	2	106
50%+-60%	3	96
60%+-100%	1	3
Total	81	1,845

This table is based on PHA Public Housing data. Note that residents/households for which gender data is not available are not included.

#### Persons with Disabilities

As previously noted, an estimated 19.5 percent of household heads participating in PHA's Public Housing Program are persons with disabilities.

Table 68: Disability Status of Public Housing Households

Disability Status of Head of Household	# of Households	% of Households	
Disabled	2,481	19.5%	
Not Disabled	10,272	80.5%	
This table is based on PHA Public Housing data.			

The table below shows the number of developments and the number of associated units according to the percentage of Public Housing heads of households with a disability. There are variances among developments, with higher percentages of people with disabilities at some PHA elderly sites.

Table 69: Public Housing Percent of Disability Status by Development

% of Head of Households with a Disability	# of Dev.	# of Units
0%-10%	11	88
10%+-20%	29	1035
20%+-30%	28	969
30%+-40%	7	184
40%+-50%	4	80
50%+-60%	0	0
60%+	2	125
Total	81	2,481

#### Families with Children

There are some variances in PHA developments in terms of the number and percentage of families with children. These variances relate to several factors including the bedroom size composition of the development, the length of occupancy of individual tenants and whether or not the site has been designated for elderly-only occupancy per PHA's HUD-approved Designated Housing Plan.

Table 70: Public Housing Families with Children

	# of Households	% of Households		
Families with Children	5,472	42.9%		
This table is based on PHA Public Housing data.				

The table below shows the number of developments and the number of associated units according to the percentage of Public Housing families with children.

Table 71: Public Housing Percent of Families with Children by Development

% of Families with Children	# of Dev.	# of Units
0%-10%	21	11
10%+-20%	3	15
20%+-30%	1	12
30%+-40%	9	1111
40%+-50%	14	1707
50%+-60%	15	1220
60%+-70%	12	976
70%+	6	420
Total	81	5,472

# Public Housing Properties Proposed for RAD Conversion

Under the first component of HUD's Rental Assistance Demonstration (RAD) program, public housing developments can be converted to long-term project-based Section 8 rental assistance contracts. In light of decades of underfunding of the Public Housing program, PHA believes that RAD offers the potential to secure additional private and public resources needed to partially address PHA's capital needs backlog, while also protecting the rights of existing and future PHA residents. However, the RAD program itself does not provide any new capital funding; thus, RAD is appropriate primarily for existing public housing developments with moderate capital needs and for newly constructed "transfer of assistance" developments. The capital needs of PHA's older, distressed public housing developments are generally too substantial to be addressed under RAD.

Under the second component of RAD, owners of projects funded under the federal Rent Supplement, Rental Assistance Payment and Mod Rehab programs can convert tenant protection vouchers to Section 8 project-based assistance. HUD has not provided comprehensive data on planned second component RAD conversions; thus, the analysis below focuses on PHA's plans for first component RAD conversions.

PHA intends to convert approximately 3,795 units of Public Housing to project-based assistance under the Rental Assistance Demonstration (RAD) program. The conversion effort will involve two primary strategies:

- 1) conversion of just under 1,000 long-term vacant, uninhabitable units through the "transfer of assistance" provisions of RAD to new construction and/or substantially rehabilitated third party developments; and,
- 2) conversion of approximately 2,800 existing, primarily occupied units at 17 developments. (Blumberg Senior development is part of the 2nd strategy; however, it is currently vacant in anticipation of rehabilitation).

Note that the RAD conversion planning process is ongoing, thus these unit/development counts may change over time. As of September 2016, no Public Housing RAD unit conversions have been completed, and there are no RAD residents living in converted units as of October 2016.

The following is a listing of existing PHA developments which are currently planned for RAD conversion.

Table 72: Public Housing Developments Proposed for RAD Conversion

Development Name	Units Proposed for RAD Conversion
Blumberg Senior	96
Plymouth Hall	53
Westpark Plaza	65
Arch Homes	73
Abbotsford Homes	235
Herbert Arleen Homes	25
West Park Apartments	327
Harrison Plaza	299
Haddington Homes	147
Norris Apartments	147
Bartram Village	499
Southwark Plaza	470
MLK Phase I	49
MLK Phase III	45
Eight Diamonds	152
Spring Garden Mixed Finance	86
Spring Garden II	32
Total	2,800

The current demographic composition of the public housing developments proposed for RAD conversions is detailed on the following tables.

**Table 73:** Race/Ethnicity of Public Housing Properties Proposed for RAD Conversion

			-	
Development Name	% Black Head of Household	% White Head of Household	% Asian Head of Household	% Hispanic Head of Household
Blumberg Senior	-	-	-	-
Plymouth Hall	94.0%	4.0%	2.0%	2.0%
Westpark Plaza	100.0%	0.0%	0.0%	0.0%
Arch Homes	94.3%	5.7%	0.0%	0.0%
Abbotsford Homes	95.6%	4.4%	0.0%	2.6%
Herbert Arlene Homes	100.0%	0.0%	0.0%	0.0%
West Park Apartments	95.8%	3.5%	0.3%	3.2%
Harrison Plaza	93.1%	4.5%	2.1%	5.2%
Haddington Homes	99.3%	0.0%	0.7%	1.4%
Norris Apartments	100.0%	0.0%	0.0%	1.6%
Bartram Village	96.3%	2.9%	0.4%	1.6%
Southwark Plaza	77.8%	9.9%	11.2%	5.6%
MLK Phase I	100.0%	0.0%	0.0%	4.1%
MLK Phase III	91.1%	8.9%	0.0%	4.4%
Eight Diamonds	98.0%	2.0%	0.0%	4.1%
Spring Garden Scattered Site	32.9%	65.9%	1.2%	63.5%
Spring Garden II	43.8%	56.3%	0.0%	59.4%

This table is based on PHA Public Housing data, in which race is counted independently of ethnicity. Note that households for which race data and/or ethnicity data is not available are not included. Note that Blumberg Senior is vacant.

Table 74: Residents Ages 65+/Head of Household Disabled Status of Public Housing Properties Proposed for RAD Conversion

<b>Development Name</b>	% of Residents Ages 65+	% of Head of Households with a Disability
Blumberg Senior	-	-
Plymouth Hall	41.2%	28.0%
Westpark Plaza	16.1%	12.9%
Arch Homes	6.0%	18.3%
Abbotsford Homes	10.5%	15.8%
Herbert Arlene Homes	1.2%	9.7%
West Park Apartments	3.9%	4.8%
Harrison Plaza	9.4%	21.8%
Haddington Homes	7.4%	15.8%
Norris Apartments	8.3%	20.2%
Bartram Village	2.3%	10.0%
Southwark Plaza	24.2%	14.6%
MLK Phase I	7.1%	32.7%
MLK Phase III	4.4%	13.3%
Eight Diamonds	1.0%	24.3%
Spring Garden Scattered Site	13.4%	7.1%
Spring Garden II	14.3%	15.6%

This table is based on PHA Public Housing data. Note that Blumberg Senior is vacant. Southwark Plaza, which is now known as Courtyard @ Riverview is part of PHA's Designated Housing Plan.

Table 75: Gender of Residents of Public Housing Properties Proposed for RAD Conversion

Development Name	% of Female Heads of Households
Blumberg Senior	-
Plymouth Hall	44.0%
Westpark Plaza	90.3%
Arch Homes	88.7%
Abbotsford Homes	85.1%
Herbert Arlene Homes	96.8%
West Park Apartments	90.7%
Harrison Plaza	91.0%
Haddington Homes	92.5%
Norris Apartments	91.1%
Bartram Village	-88.7%
Southwark Plaza	80.9%
MLK Phase I	89.8%
MLK Phase III	71.1%
Eight Diamonds	95.3%
Spring Garden Scattered Site	83.5%
Spring Garden II	78.1%
This table is based on PHA Public Hous is vacant.	ing data. Note that Blumberg Senior

# Low-Income Housing Tax Credit (LIHTC) Developments

The data for LIHTC developments included herein was provided by PHFA. It is reported on an individual development basis to PHFA by a multitude of site management agents and is not complete. There are a total of 245 LIHTC developments with 13,022 units and an estimated 24,650 residents living in Philadelphia. It is important to note that there is some duplication of LIHTC data with other categories of publicly assisted housing, i.e. other categories of assisted housing often combine LIHTC with Public Housing, Project-Based Section 8 and/or other subsidies.

## Race/Ethnicity

Approximately 81.9 percent of LIHTC households that reported race are Black/ African-American, 15.8 percent are White, 1.7 percent are Asian, 0.4 percent are Native American, and 0.2 percent are Native Hawaiian. Eight hundred and forty-one households reported that they are Hispanic. Hispanics make up 6.5 percent of LIHTC units. The tables below show the racial composition of the 11,135 LIHTC households that reported race and the ethnic composition based on the limited data.

Table 76: Race of LIHTC Households Reporting Race/Ethnicity

	Wi	hite		African- erican	As	sian		ative erican		tive aiian	Hisp	anic
	#	%	#	%	#	%	#	%	#	%	#	%
LIHTC Households	1,760	15.8%	9,114	81.9%	191	1.7%	43	0.4%	27	0.2%	841	6.5%

This table is based on data from PHFA in which race is counted independently of ethnicity. The statistics for race do not include households for which race/ethnicity data is not available. The percentage of Hispanic households is based on the total number of LIHTC households and assumes that households that were not identified as Hispanic are non-Hispanic.

PHFA data indicates that there are variations in the racial and ethnic composition among individual LIHTC developments, although the majority of developments are generally consistent with the citywide percentages.

Table 77: LIHTC Households by Race/Ethnicity

Black Head		ad of Household	White Head of Household		Asian Head of Household		Hispanic Head of Household	
Households	# of Dev.	# of Households	# of Dev.	# of Households	# of Dev.	# of Households	# of Dev.	# of Households
0%-10%	9	17	175	135	237	59	210	214
10%+-20%	4	33	12	65	2	98	7	25
20%+-30%	3	95	9	133	1	34	4	20
30%+-40%	2	11	10	79	0	0	1	4
40%+-50%	11	299	3	66	0	0	7	207
50%+-60%	7	107	11	261	0	0	6	206
60%+-70%	8	116	4	76	0	0	5	76
70%+-80%	11	455	3	229	0	0	0	0
80%+-90%	15	1,026	6	252	0	0	1	69
90%+	170	6,955	7	464	0	0	1	20
Total	240	9,114	240	1,760	240	191	242	841

This table is based on data from PHFA in which race is counted independently of ethnicity. The data does not include developments and households for which race/ethnicity data is not available. The percentage of Hispanic households is based on the total number of LIHTC units and assumes that households that were not identified as Hispanic are non-Hispanic.

### Households with Children

Of the total population living in LIHTC sites, approximately 36.7 percent are children ages 17 and younger. Using 37 percent as the citywide percentage, 132 sites surpass the overall proportion of children to the rest of the population living at LIHTC sites. Note that the percentage would be greater if units in elderly designated developments were removed from the data. There are 77 sites with 10 percentage points or more over the 37 percent citywide percentage and there are 57 sites with children ages 17 and younger representing over 50 percent of the population at the site.

#### Disabled Households

Based on PHFA data, 1,498 households reported that they are disabled. Disabled households make up 11.6 percent of LIHTC units. The table below shows disability data based on the limited information available. The majority of developments have households in which 30 percent or less of the households are disabled.

Table 78: Percent of Disabled LIHTC Households

% of	Disabled Head of Household			
Households	# of Dev.	# of Households		
0%-10%	182	92		
10%+-20%	23	333		
20%+-30%	16	274		
30%+-40%	7	249		
40%+-50%	1	40		
50%+-60%	6	243		
60%+-70%	5	143		
70%+-80%	1	17		
80%+-90%	1	107		
90%+	0	0		
Total	242	1,498		

This table is based on data from PHFA; however, the data is incomplete. Note that the statistics do not include developments for which race/ethnicity data was not provided.

## **Elderly**

Of the 245 LIHTC developments, 42 properties with 3,349 units are designated as elderly sites, i.e. 25.7 percent of the LIHTC portfolio. Overall, approximately 4,144 residents of LIHTC sites are ages 65 or older, which equates to 16.8 percent of the LIHTC population.

Table 79: LIHTC Residents Ages 65+

Age	# of Residents	% of Residents			
Less than 65	20,506	83.2%			
65+	4,144	16.8%			
This table is based on data from PHFA.					

C.1.b.v. Compare the demographics of occupants of developments, for each category of Publicly Supported Housing (Public Housing, Project-Based Section 8, Other HUD Multifamily Assisted developments, properties converted under RAD, and LIHTC) to the demographic composition of the areas in which they are located. Describe whether developments that are primarily occupied by one race/ethnicity are located in areas occupied largely by the same race/ethnicity. Describe any differences for housing that primarily serves families with children, elderly persons, or persons with disabilities. (Table 8 and Map 5)

This analysis is based primarily on HUD data.

# **Public Housing**

#### Race

- Of 81 Public Housing developments (85 per HUD's data), there are 7 multi-family sites in which there is an inverse relationship between the Black population at the Public Housing site and the census tract, i.e. where there is over 50 percent Black population at the Public Housing site and less than 50 percent within the census tract of the site.
- There are two multi-family sites with a White population that is greater than 50 percent; one of the sites is in a predominately Black census tract and the other is in a predominately White census tract.
- There are six multi-family sites with an Asian population that is greater on a percentage-point basis than the census tract.

### **Ethnicity**

- There are 14 multi-family Public Housing sites that have at least five percentage points fewer Hispanics than in the census tracts in which they are located.
- There are two multi-family sites, which on a percentage basis, have at least five percentage points more Hispanics than the census tract in which they are located.

### Families with Children

There are 25 multi-family Public Housing sites that have at least 10 percentage points more households with families than in their associated census tract.

# Elderly Persons, Persons with Disabilities, National Origin, Religion and Sex

There is no comparable publicly supported housing data and census tract data.

# **Project-Based Section 8**

#### Race

Of the 79 Project-Based Section 8 sites listed in HUD Table 8, 41 are reflective of the census tract in which the site resides with similar racial mixes.

- There are 11 Project-Based Section 8 sites in which there is an inverse relationship between the Black populace at the site and the census tract, i.e. there is over 50 percent Black population at the Project-Based Section 8 site and less than 50 percent within the associated census tract:
- There are eight sites with a White population that is greater than 50 percent; however, they are located in census tracts in which White is the most represented race:
- There is one site in which the census tract has an Asian population that is 15+ percentage points higher. There are 15 sites with an Asian population that is greater on a percentage point basis than the census tract: seven are over 10 percentage points higher than the census tract in which they are located.

## Ethnicity

- There are five Project-Based Section 8 sites that have at least five percentage points fewer Hispanics than the census tracts in which they are located.
- There are six sites, which on a percentage basis have at least five percentage points more Hispanics than the associated census tract.

### Families with Children

There are 21 Project-Based sites that have at least 10 percentage points more households with families than the associated census tract:

Elderly Persons, Persons with Disabilities, National Origin, Religion and Sex No comparable publicly supported housing data and census tract data is available.

# Other HUD Multifamily Assisted Developments

#### Race

Of the 57 Other HUD Multifamily Assisted Development developments listed in HUD Table 8, seven sites are reflective of the census tract in which the site resides with similar racial mixes.

- There are seven sites in which there is an inverse relationship between the Black population at the site and the census tract, i.e. there is over 50 percent Black population at the site and less than 50 percent within the census tract.
- There are six sites with a White population that is greater than 50 percent; however, all but one are located in census tracts in which White is the most represented race (greater than 50 percent).
- There are nine sites where the Asian/Pacific Islander population on a percentage point basis is greater than the associated census tract. There are four sites in which the census tract has an Asian/Pacific Islander population that is 15+ percentage points higher than the site.

## Ethnicity

Hispanic: There are nine sites have at least five percentage points fewer Hispanics than the census tracts in which they are located.

There are four Other HUD Multifamily sites, which on a percentage basis have at least five percentage points more Hispanics than the census tract in which they are located.

### Families with Children

There are six sites that have a greater share of families with children on a percentage point basis than the census tracts in which they are located; however, there are no sites with at least 10 percentage points more households with families than in the associated census tract.

Elderly Persons, Persons with Disabilities, National Origin, Religion and Sex No comparable publicly supported housing data and census tract data is available.

C.1.c.i. Describe any disparities in access to opportunity for residents of Publicly Supported Housing, including within different program categories (public housing, Project-Based Section 8, Other HUD Multifamily Assisted Developments, HCV, and LIHTC) and between types (housing primarily serving families with children, elderly persons, and persons with disabilities) of Publicly Supported Housing.

Residents of publicly supported housing face similar disparities in opportunity to other residents of the neighborhoods in which they reside, although these disparities are experienced to varying degrees depending on their individual household characteristics and further compounded by low household incomes:

- Schools Access to quality education is one of the most important factors influencing children's future health, career progression and economic potential. Relative to the broader region, Philadelphia's school proficiency index is dramatically lower regardless of race, ethnicity or poverty status. Poor performing schools are an issue citywide for all racial and ethnic groups whether living in publicly supported housing or elsewhere; however, it is most acute for Black and Hispanic populations which have school proficiency indexes respectively of 8.22 and 12.09. Higher school proficiency levels although still much lower than their regional counterparts are found for White and Asian/Pacific Islander populations which have school proficiency indexes of 26.26 and 21.86 respectively. For all groups, those living below the poverty level which encompasses many residents of publicly supported housing school proficiency measures are even worse. As previously noted, publicly supported housing, especially the Public Housing and HCV categories, include large numbers of families with children, the majority of whom are Black. These families and all others living in publicly supported housing need improved access to quality public schools.
- Employment While significant percentages of publicly supported housing residents are elderly persons and others with disabilities who are effectively out of the workforce, there is an ongoing high need to expand jobs and training opportunities for work-able adults. The need is very high for Hispanic and Black populations which have much lower labor market indexes (16.70 and 18.01 respectively), relative to White and Asian populations (48.03 and 37.08 respectively). For those living below the poverty line, lack of employment opportunities is an even more acute problem. Relative to the broader region, Philadelphia citizens have much fewer job prospects. Intensive efforts to remove barriers to employment through child care, remedial education, skills training and other interventions, and to create new jobs opportunities nearby or within commuting distance to housing sites are essential to improving access to opportunity for residents.
- Environmental Health Environmental concerns are more pressing in Philadelphia than the
  broader region, as measured by HUD's Environmental Health Index, which rates air quality
  and exposure to toxins. While there are some minor variations among racial/ethnic groups,
  unlike the other indices noted in this discussion, environmental health concerns generally
  impact all city residents to a similar degree.
- Transportation Relative to the broader region, Philadelphia offers a high degree of
  access to good, low cost transportation; however, there are variations in service levels by
  neighborhood which effect publicly supported housing residents, especially seniors and people
  with disabilities.
- Poverty By definition, residents of publicly supported housing are low-income at admission, with a high percentage experiencing persistent, intergenerational poverty. Persistent poverty creates very significant disparities in opportunity, exposing families, seniors and people with disabilities to high crime neighborhoods, low quality schools, poor nutrition, poor health outcomes and numerous other barriers. There is an ongoing, compelling

need for additional affordable housing and for comprehensive strategies that improve incomes and respond to the numerous challenges posed by long-term exposure to poverty.

- Limited English Proficiency Limited English speaking residents of publicly supported housing face significant challenges including, but not limited to, securing employment and accessing education, training, health care and other services.
- Disability Residents with disabilities living in publicly supported housing confront numerous challenges and disparities in navigating both public and private facilities and systems which too often do not accommodate their disabilities.
- Domestic Violence and Sexual Assault Domestic violence and sexual assault is a serious problem that creates disparities in access to opportunity among residents of publicly supported housing and throughout the City. The National Coalition Against Domestic Violence has compiled statistics indicating that an estimated 19.1 percent of women in Pennsylvania will experience stalking in their lifetimes. The Philadelphia Police Department responds to over 100,000 emergency 911 calls related to domestic violence annually. In fiscal year 2015, the Philadelphia Domestic Violence Hotline received 14,661 calls for assistance with domestic violence issues, which represents a 50 percent increase over the prior year.

### C.2.a. Additional Information

Beyond the HUD-provided data, provide additional relevant information, if any, about Publicly Supported Housing in the jurisdiction and region, particularly information about groups with other protected characteristics and about housing not captured in the HUD-provided data.

The preservation of existing affordable housing resources and development of new housing remains a top priority for the City and PHA. This includes a commitment to ensuring that existing LIHTC properties remain affordable beyond their initial and extend compliance periods. With respect to public housing, the vast majority of PHA properties were developed from 1940 through the 1970s. As such, they have enormous capital needs and, in many cases, require complete redevelopment to meet modern standards.

PHA has aggressively pursued capital funding for its existing developments, including successful completion of five major HOPE VI-funded redevelopments and the ongoing Choice Neighborhoodsfunded redevelopment of Norris Apartments and the North Central Philadelphia neighborhood. In each of these redevelopment scenarios, investments in distressed housing developments has resulted in substantial leveraging of private equity and dramatic improvements to the surrounding neighborhoods.

PHA is continuing to work to substantially increase housing choices for current and future residents through an ambitious program of new construction, substantial rehabilitation, and modernization designed to revitalize PHA public housing developments, replace distressed housing lost to demolition and lack of capital funds, and improve Philadelphia's neighborhoods. PHA has established the

"6 in 5" program with the goal of creating or preserving 6,000 units of housing over a five year period. Detailed information on PHA's development activities can be found in PHA's annual Moving to Work Plans and Reports.

PHA has also greatly increased the number of households served under the HCV Program, including leasing up over 3,800 additional units for low-income households within the past three years.

PHA's neighborhood development and revitalization activities enable PHA to focus on large scale neighborhood changing developments such as the Blumberg/Sharswood development and to undertake developments in impacted neighborhoods such as Strawberry Mansion. Below is a summary description of some of PHA's ongoing neighborhood transformation initiatives:

## Blumberg/Sharswood Neighborhood Transformation

As part of a comprehensive Choice Neighborhoods Transformation Plan that involved neighborhood residents and other stakeholders, PHA, working with the City and a wide array of partners, is undertaking the complete revitalization of Sharswood, one of the City's most distressed and impoverished neighborhoods.

Sharswood is the site of the seriously distressed and obsolete Blumberg Apartments public housing development, which has now been demolished except for a single senior tower. The senior tower will be rehabilitated, and a total of 1,100 mixed income, homeownership and rental units will be developed on the former public housing site and throughout the neighborhood. The empty Vaux School building will be rehabilitated and transformed into a new state-of-the-art district school to be operated by Big Picture Schools. A new, full service grocery store and PHA Headquarters building will provide a major boost to the long-range effort to revitalize the Ridge Avenue commercial corridor. Community residents will be able to access a broad array of services and programs (child care, job training, entrepreneurial development, etc.)

## Unit Based Voucher (UBV) Initiative

Utilizing its MTW flexibility, PHA partners with highly qualified, primarily non-profit housing developers to provide long-term rental assistance that supports quality housing for families, seniors and special needs populations including formerly homeless families and individuals. To date, approximately 2,000 units have been placed under long-term contracts. Pursuant to its MTW authority, PHA has implemented a UBV Program that converts tenant Based HCVs to Development Based. In FY 2016, 133 new UBV units were placed under contract, including new developments at Gordon Street and Oakdale Street that were undertaken by PHADC, PHA's nonprofit development subsidiary.

### Queen Lane and Queen's Row Redevelopment

In FY 2016, PHA completed construction of 55 new family rental units at Queen Lane LP and 24 rehabilitated family rental units at Queen's Row, providing replacement housing for the 16-story tower that was demolished in FY 2015. These MTW public housing units are part of PHA's multi-year "6 in 5" initiative to create or preserve 6,000 affordable housing units, subject to funding availability.

## North Central Philadelphia Choice Neighborhoods Revitalization

In partnership with the City and other partners, PHA moved forward to implement its comprehensive neighborhood revitalization program for the Norris Apartments public housing development and the surrounding North Central neighborhood. Funded through MTW Block Grant, City, Pennsylvania Housing Finance Agency, a \$30 million HUD Choice Neighborhoods Initiative grant and other sources, the initiative will result in 297 new rental and homeownership units, of which 147 will be replacement units, on and off-site throughout the North Central Philadelphia neighborhood, augmented by a wide array of supportive services and neighborhood improvements.

# RAD Transfer of Assistance

As briefly noted above, PHA is converting vacant and uninhabitable public housing units to productive uses through conversion to project-based assistance under the "transfer of assistance" provisions of RAD. By partnering with local, mission-driven organizations, PHA plans to support development of approximately 1,000 new units that will serve veterans, homeless individuals and families, seniors and other special-needs populations. Most of these developments will combine intensive on-site or nearby services for residents designed to remove barriers to opportunity, promote economic self-sufficiency and/or maximize the potential for independent living. As of October 2016, the following is a listing of developments that have already closed and are in or about to begin the construction phase.

Table 80: Developments Ready for Construction

Development	Units
Blumberg Phase I	57
2415 North Broad	88
HELP V	37
St. John Neumann Place II	52
New Courtland @ St. Bartholomew's	42

In addition, several other RAD transfer of assistance developments are scheduled to close by the end of the first quarter of 2017:

Table 81: Developments Expected to Close 2017

Development	Units
Lehigh Park I and II	75
Roberto Clemente	38
Norris Community Square	29
Haddington III	48
Strawberry Mansion	55

C.2.b. The program participant may also describe other information relevant to its assessment of Publicly Supported Housing. Information may include relevant programs, actions, or activities, such as tenant self-sufficiency, place-based investments, or mobility programs.

See above summary description of PHA place-based investments. PHA also provides a broad array of programs either directly or in partnership with local supportive service, educational, youth development and training organizations to help remove barriers to opportunity among residents of Public Housing and HCV. Highlights of PHA initiatives follow:

## Blueprint to End Homelessness

PHA is an active partner in the City's Blueprint program, providing 500 housing opportunities per year to support the effort. The need for housing for families and individuals who experience homelessness is much greater than the number of housing opportunities that can be provided by PHA due to limited turnover among existing residents and the overall need for affordable housing citywide.

## **Community Partners Program**

PHA contracts with a wide array of education, training and service partners to help prepare and connect residents with good paying jobs with benefits. The ultimate goal is to assist residents in becoming economically self-sufficient. The Community Partners program incorporates skills assessments, case management, job training, job placement and post-placement follow up. To date, it has graduated hundreds of Public Housing residents who have move on to jobs in health care, hospitality, retail, construction, commercial transportation and other industries.

### Jobs Plus

Jobs Plus is a place-based, pilot program which focuses on expanding education, training, job placement and post-placement services to residents of Raymond Rosen Apartments. Through partnerships with Philadelphia Works and numerous other local agencies, residents of this development will receive intensive support services, job coaching, job placement and other financial incentives that are intended to transform the community, building a culture that promotes and encourages work.

# Family Self-Sufficiency Program

PHA administers a Family Self-Sufficiency (FSS) Program that coordinates housing assistance with public and private resources to support families in achieving economic self-sufficiency. Participation generally lasts five (5) years, during which participants work to identify and achieve educational, professional, and personal goals including transitioning out of subsidized housing and/or into homeownership. Supportive services provided to FSS program participants may include child care, transportation, remedial education, and job training.

## Self-Sufficiency and Youth Development Programs

PHA supports self-sufficiency and youth development programs, including financial literacy programming, occupational skills training, and GED and literacy programs. Under the Section 3 program, qualified individuals are placed in employment. PHA offers a broad array of self-sufficiency services focused on helping residents prepare for the workforce and obtain jobs with living wage incomes. In addition, youth participate in summer food/camp programs offered by PHA and are enrolled in afterschool activities.

## **HCV** Mobility Pilot Program

Using its MTW flexibility, PHA is implementing a Housing Choice Voucher Mobility Program designed to encourage voucher holders to find housing and jobs in areas that provide higher economic, educational, and social mobility opportunities within and outside the City of Philadelphia. The program provides participants with a broad range of supportive services, housing counseling, and other efforts to promote the successful transition to higher opportunity areas. Through March 31, 2016, 133 families enrolled in the program, of which 78 moved to areas of higher opportunity.

## Veteran's Affairs Supportive Housing Program (VASH)

The VASH program combines HCV rental assistance for homeless veterans with case management and clinical services provided by the U.S. Department of Veterans Affairs (VA) at its medical centers and in the community. PHA collaborates with the VA, City and other partners in administering the VASH program

## Nursing Home Transition Initiative (NHTI)

Using its MTW flexibility, PHA provides housing to individuals transitioning out of nursing homes to community based housing. NHTI is a partnership with the Department of Public Welfare (DPW). As part of NHTI, PHA administers State-supported vouchers for referrals of disabled consumers in need of low-income housing. NHTI households may be eligible for a preference for public housing or HCV.

# Second Chance Initiative (Public Housing and HCV)

PHA's new Second Chance pilot program utilizes MTW flexibility to provide housing and services to formerly incarcerated, returning citizens. Through Second Chance, PHA provides ten (10) Tenant-Based Vouchers for returning citizens in good standing with the Eastern District Federal Court Supervision to Aid Reentry (STAR) program and the Mayor's Office of Reintegration Services (RISE) program. Second Chance participants are provided with skills, training, and education necessary to successfully reintegrate into society, avoid recidivism, and lead constructive, useful lives. PHA plans to expand the program to cover returning citizens from the state court system.

### **C.3.** Contributing Factors

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of fair housing issues related to Publicly Supported Housing, including Segregation, R/ ECAPs, and Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each contributing factor that is significant, note which fair housing issue(s) the selected contributing factor relates to.

## Lack of Public and Private Investments in R/ECAP Neighborhoods

An estimated 35.3 percent of all publicly assisted housing units are located in R/ECAP areas. Survey results indicate that Philadelphia residents, including PHA residents, overwhelmingly want to continue living in their current neighborhoods, pointing to a need for increased public and private investments to address disparities in access to opportunity such as good schools, jobs and training opportunities.

## Lack of Funding

There is an overwhelming need to both preserve existing affordable housing and to create new units so as to address the needs of underrepresented populations including Hispanic and Asian citizens. The availability of funding is extremely limited relative to the supply in virtually every category of need. There are no new funds nationally to support public housing development, and HUD Capital Funds are woefully inadequate to address PHA's estimated billion dollar backlog in capital needs for existing units.

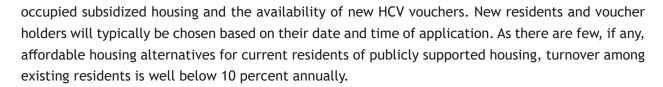
As previously noted, PHA has re-allocated existing funding to support leasing of approximately 3,800 additional households under HCV. In terms of preservation, PHA is aggressively moving to preserve existing public housing units through a combination of large-scale redevelopment efforts and more modest rehabilitation using RAD as a catalyst. It is important to note that RAD simply re-allocates existing funding from public housing uses to project-based uses. Any additional funds to support preservation of RAD units must come from limited LIHTC funds and other public and private equity sources. In terms of large scale redevelopment, the HOPE VI program, which supported five major redevelopment efforts in Philadelphia, has been defunded by Congress. Its replacement, Choice Neighborhoods, will only support a maximum of four implementation grants nationwide.

## **Community Opposition**

While funding for additional affordable housing units is minimal, community opposition to new housing in higher opportunity areas in Philadelphia and elsewhere remains a challenge to expanding supply.

### **Turnover Rates**

Hispanic, Asian and White citizens are underrepresented in publicly supported housing relative to their respective proportions of the overall low income Philadelphia population. As federal regulations prohibit race-based preferences, significant changes in the racial and ethnic composition of publicly supported housing residents will be largely dependent on the rate of vacancies occurring in currently



## Land Use and Zoning Laws

Land use and zoning laws are linked to land values. Land values ultimately dictate highest and best use of a site and to redevelop affordable housing within the current financial constraints of the public sector, the options of where to build are quickly diminished. Land use and economics inherently go hand in hand unless there is mandated economic intervention, such as the City's Inclusionary Housing policy. This policy has been designed to promote fair housing opportunities, and reduce disparity in access to opportunities and segregation.

Single-family housing also tends to promote segregation due to the spatial requirements rooted in zoning. Scattered Sites are prominent in the R/ECAP tracts as recognized above. Many of these scattered sites and housing fabric of Philadelphia outside the urban core is largely single family or low density housing.

## Impediments to Mobility

Project-Based vouchers, Public Housing, and Other HUD Multifamily housing are founded on placed-based subsidy and wrap-around service initiatives. Addressing the fair housing issues related to a place-based housing resource structure will require investments in and around those developments.

With respect to HCV, voucher holders often face a number of impediments including limited access to transportation, lack of knowledge of other communities and public/private amenities and investments within those communities, source of income discrimination, lack of affordable housing, property owner unwillingness to accept vouchers, among other factors. Voucher payment standards are often insufficient to rent in high opportunity areas. HUD recently issued a notice with regard to the utilization of Small Area Fair Market Rents (SAFMR) in Philadelphia and elsewhere; however, this initiative provides no additional funding, raising concerns that lease up of HCV units in higher opportunity, more expensive areas will result in fewer available vouchers. PHA submitted comments on the HUD SAFMR proposed rule, and will continue to explore alternatives to the existing payment standard model using its MTW flexibility with the goals of both promoting moves to higher opportunity areas and avoiding negative financial impacts or displacement of existing residents who wish to remain in their neighborhoods.

The lack of private and public investments in distressed market areas also creates impediments to mobility. Public investment to increase opportunity (i.e. quality schools, grocery stores, transportation options, health facilities, public space, etc.) is generally required to ultimately drive private investment in distressed markets.

To support and encourage mobility among voucher holders, PHA has implemented an HCV Mobility Program as noted above.

Although the sample size is small, PHA survey respondents who looked to move in the previous five years were 20 percent more likely to find housing unit size a barrier to mobility than all survey respondents.

# D. Disability and Access Analysis

# 1. Population Profile

Persons with disabilities are a protected class under the Fair Housing Act, which defines "disability" as "a physical or mental impairment that substantially limits one or more of such person's major life activities."

Housing accessible to people with disabilities generally takes one of two forms: (a) newly constructed units with specialized accessibility or universal design features or (b) older units that allow for reasonable accommodations.

The Fair Housing Act's reasonable accommodations provisions guarantee that persons with disabilities may request changes in policies, practices, and services so they can better "use and enjoy" their homes. Some typical reasonable accommodations requests include:

- Allowing an assistance animal in a "no pets" community or housing development;
- Printing a lease application in large print;
- Permitting a live-in personal care attendant;
- Transferring to a more accessible unit or community; and
- Installing a reserved marked handicapped parking space.

1a. How are persons with disabilities geographically dispersed or concentrated in the jurisdiction and region, including R/ECAPs and other segregated areas identified in previous sections?

Philadelphia is home to a sizable population of persons with disabilities. Recent Census data indicate that 238,443 people age five or older identify as disabled. Ambulatory difficulties predominate—9.4 percent of the city's population have a mobility impairment. Further, 7.4 percent have cognitive difficulties, 7.1 percent have independent living difficulties and 6.5 percent have a hearing or vision disability.

In the region, 699,750 persons ages five and above have one or more disabilities. Similar to the city, the most common difficulties are ambulatory (6.7 percent), cognitive (5.1 percent), those related to independent living (5.0 percent) and hearing or vision (5.2 percent).

Table 82: Disability Type in Philadelphia and Region

Disability Type	(Philadelphia, PA CDI Jurisdict		(Philadelphia-Camden-Wilmington, PA- NJ-DE-MD CBSA) Region					
	#	%	#	%				
Hearing difficulty	44,512	3.14%	167,972	3.03%				
Vision difficulty	47,883	3.38%	122,645	2.21%				
Cognitive difficulty	104,386	7.37%	279,046	5.03%				
Ambulatory difficulty	133,029	9.39%	371,932	6.71%				
Self-care difficulty	53,382	3.77%	146,430	2.64%				
Independent living difficulty	100,663	7.11%	275,868	4.98%				
Source: HUD-provided table for AF	Source: HUD-provided table for AFH analysis.							

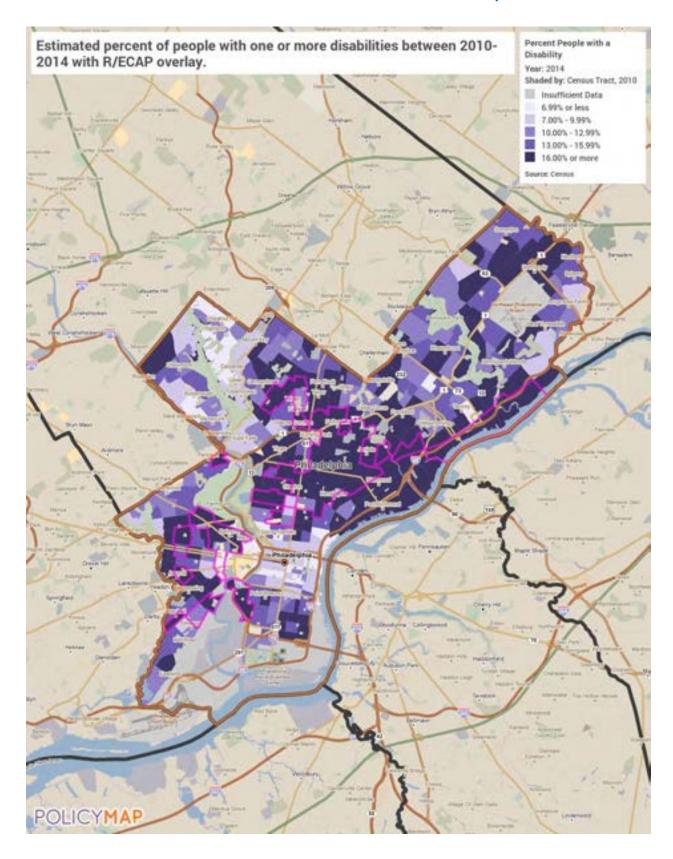
Table 83: Disability by Age Group

Age of People with Disabilities	(Philadelphia, Pa ESG) Juri		(Philadelphia-Camden-Wilmington, PA- NJ-DE-MD CBSA) Region			
	# %		#	%		
Age 5-17 with Disabilities	19,477	1.37%	57,431	1.04%		
Age 18-64 with Disabilities	141,863	10.01%	369,758	6.67%		
Age 65+ with Disabilities	77,103	5.44%	272,561	4.92%		
Source: HUD-provided table for AFH analysis.						

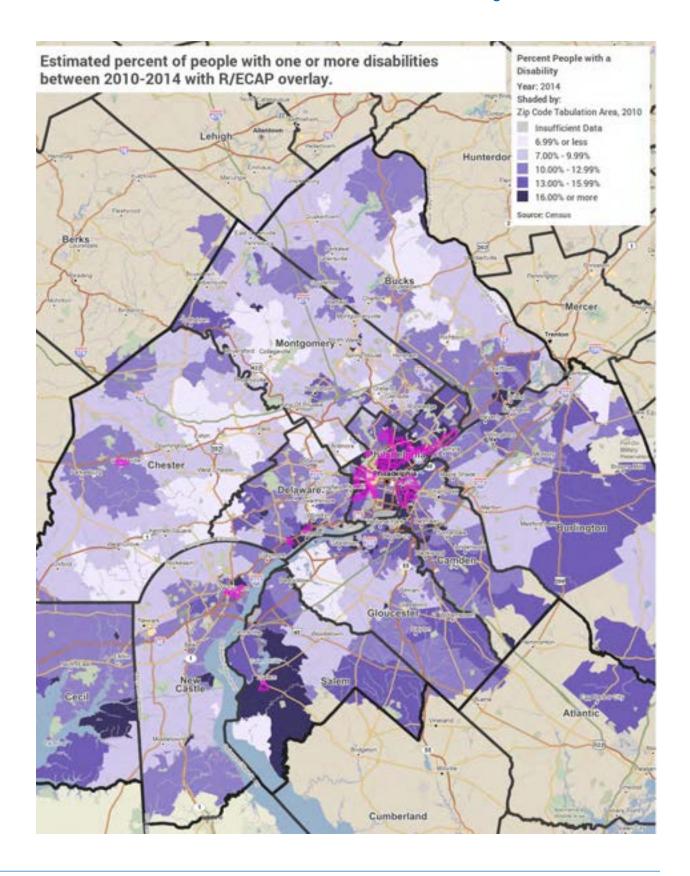
There are high concentrations of persons with disabilities in the R/ECAP areas in North Philadelphia, South Philadelphia and the Lower Northeast. The R/ECAP area in West Philadelphia has a lower, although still high, concentration.

In the region, the R/ECAPs in Chester and Coatesville, PA, Camden and Salem, NJ, and Wilmington, DE, all have higher concentrations of people with disabilities than the region as a whole.

### Concentrations in Persons with Disabilities in Philadelphia



### Concentrations of Persons with Disabilities in the Region



1b. Describe whether these geographic patterns vary for persons with each type of disability or for persons with disabilities in different age ranges.

An analysis of pertinent Census data for both Philadelphia and the region at large shows little linkage between type of disability and neighborhood of residence. The geographic spread and concentration of disabled persons is more or less the same for each disability type for both the jurisdiction and region.

In accordance with the information presented in Section 1B, Philadelphia has a higher percentage of persons with disabilities in each age group than the region. Similarly, the percentage of people with each type of disability is higher in the city than in the region.

### 2. Housing Accessibility

It is difficult to paint a clear picture of housing accessibility in Philadelphia due to the sparse data that is collected regarding persons with disabilities. However, given that the maximum monthly SSI payment is not enough to afford fair market rent in Pennsylvania, that thee is a shortage of affordable, accessible houing in the city and the region seems inevitable.

2a. Describe whether the jurisdiction and region have sufficient affordable, accessible housing in a range of unit sizes.

A 2003 study from University of Pennsylvania researchers Amy Hillier and Dennis Culhane, "Closing the Gap: Housing (un)Affordability in Philadelphia," identified housing difficulties faced by people with disabilities. The duo worked with Liberty Resources, a services provider and advocacy organization for Philadelphia's disabled community, to assess Philly's housing stock and conduct a survey regarding disabled persons' experiences securing housing. Their study highlighted that most persons with disabilities must navigate the private housing market and even when modifications funds are available, it is difficult to make Philly's multi-story row homes accessible due to their "steep stairways and limited frontage space." Overall, 50 percent of Hillier and Culhane's respondents desired housing modifications, and only one-third of respondents reported that they had fully accessible housing. Affordability was a pressing issue for the respondents; over one-third spent more than 50 percent of their monthly income on rent. For Philadelphia's low-income renters, finding an affordable unit is quite difficult. Yet for Philadelphia's low-income, disabled renters, finding a unit that is both affordable and accessible is a compounded difficulty.

Both the Philadelphia Housing Authority (PHA) and the Division of Housing and Community Development (DHCD) are working to change this, though their respective waiting lists point to a continuing need for affordable, accessible housing. As noted in the Assessment of Past Goals, Actions, and Strategies, DHCD has been implementing a four pronged approach to increasing Philadelphia's number of accessible, affordable units for the disabled. Chief among these strategies is DHCD's Adaptive Modifications Program, operated in partnership with the Philadelphia Housing Development Corporation, which helps individuals with permanent physical disabilities live more independently in the home. There is currently a lengthy waiting list for this program. For its part, PHA's public housing waiting list

includes more than 700 households (of a total Public Housing and PAPMC waiting list of more than 59,000 households) that indicate the need for an accessible unit.

PHA has made significant strides in serving Philadelphians with mobility, hearing, and vision impairments. Its portfolio includes approximately 1,230 accessible units with 0-6 bedrooms at locations throughout the city. Of PHA's 81 sites (including 10 scattered site management areas) with over 13,000 units, accessible units are found at 73 sites. All of PHA's newly developed housing sites (including sites developed with PHA funds by PHA partners) include accessible units. Hundreds of other PHA residents have received various modifications to their units and/or other reasonable accommodations.

There are other accessible, affordable units in addition to those produced through DHCD or PHA funding. The table below compares Philadelphia's inventory of affordable, accessible rental units to that of other major cities within the region, excluding the PHA and other subsidized housing inventories. These data, which were sourced from socialserve.com, suggest that Philadelphia hosts the lion's share of the region's accessible units and further underscore the paucity of affordable, accessible housing in the region.

Table 84: Accessible Housing Units by Jurisdiction

City	Number of Accessible Units Listed	Number of Income Based Rentals	Number of Units Currently Available
Philadelphia, PA	187	185	45
Camden, NJ	21	21	4
Wilmington, DE	50	49	6
Newark, DE	19	19	6

# 2b. Describe the areas where affordable accessible housing units are located. Do they align with R/ECAPs or other areas that are segregated?

There is a notable overlap between Philadelphia's affordable, accessible units and Philadelphia's racially segregated poverty pockets. Over half of PHA sites with accessible housing units are located in or just outside R/ECAPs. Most of these are located in North Philadelphia, specifically in Strawberry Mansion, Germantown, and East of Broad Street in neighborhoods such as Poplar, Yorktown, and Old Kensington. The developments East of Broad fall within a R/ECAP where disabled persons are notably concentrated. Accessible units are also found in the West within the Mantua/Parkside and Kingsessing R/ECAPs and in the Gray's Ferry R/ECAP in the South. (See map below.)

In homes outside of DHCD- and PHA-funded developments, accessible housing for low-income persons with disabilities and their families can be found across Philadelphia, but is heavily concentrated in the northern and western periphery of Center City.

# Affordable, Accessible Housing in North and West Philadelphia

# Bala Cyrosyd Philadelphia Philadelphia Carroles Lancelles Lan

# Affordable, Accessible Housing throughout Philadelphia

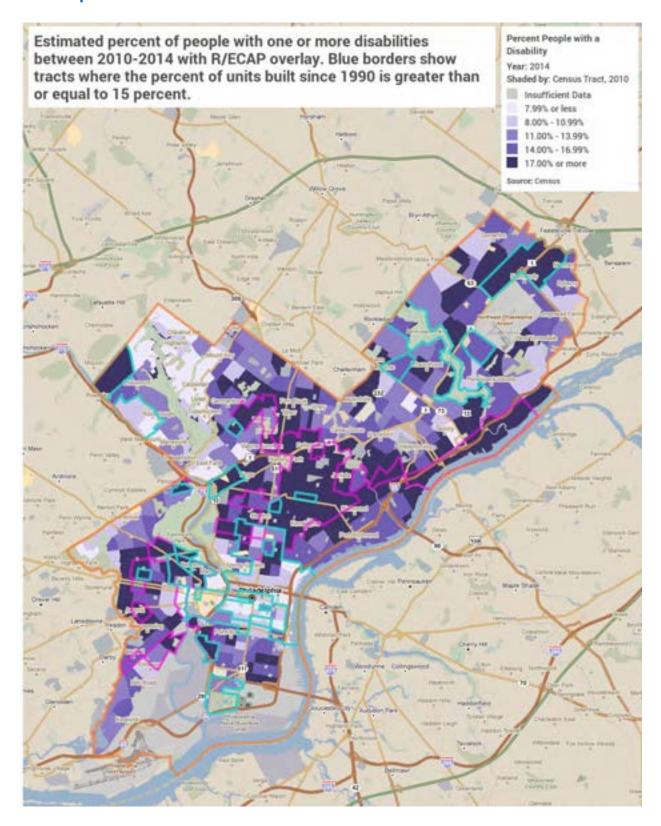


Source: socialserve.com

Due to provisions in the 1988 Fair Housing Amendments Act, newer housing is more likely to meet accessibility requirements for persons with disabilities than is older housing. The updated legislation mandated specific design and construction requirements for multifamily properties built after 1991, such as wider passage ways, reinforced walls for grab bars, and "usable" kitchens and bathrooms built with wheelchair users in mind.\* There is a spatial match between these units and areas where Philadelphia residents with disabilities reside. As depicted in the maps below, an small, but notable overlap exists between areas with a higher than average number of persons with disabilities (> 16.8 percent) and areas were the proportion of homes built in 1990 or later is higher than the city average (> 6.7 percent), including areas where persons with disabilities account for over 30 percent of the population. Roughly two-thirds of these areas are R/ECAPs.

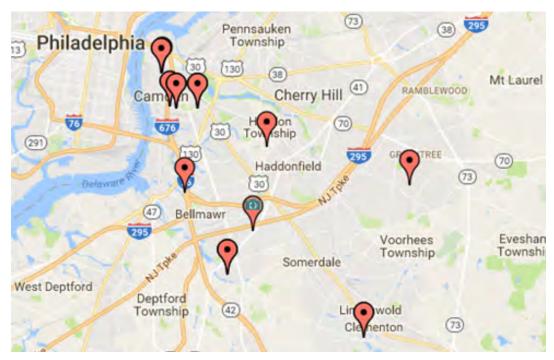
<sup>\*</sup> United States. Department of Housing & Urban Development. Office of Fair Housing and Equal Opportunity. Fair Housing Act Design Manual. By Leslie Young, Ronald Mace, and Geoff Sifrin. N.p., 1996. Web. 2016

# R/ECAPs, Persons with Disabilities and Multifamily Housing **Development Since 1990**



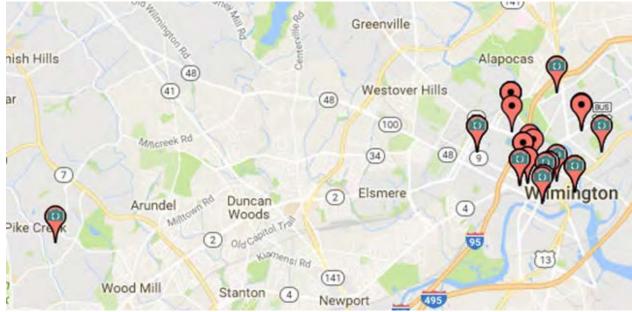
Affordable, accessible units are located within the region's urban hubs—Philadelphia, Camden, and Wilmington—and concentrated within those city's respective R/ECAPs. (See maps below.)

### Affordable, Accessible Housing in Camden, NJ

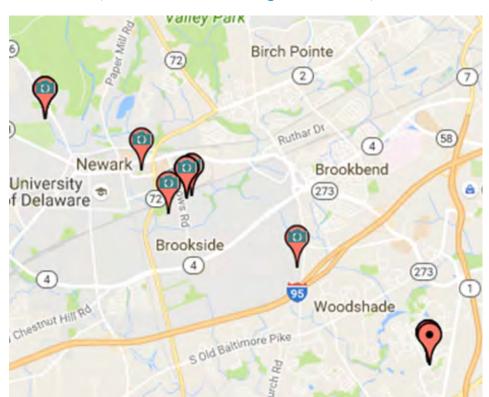


Source: socialserve.com

Affordable, Accessible Housing in Wilmington, DE



Source: socialserve.com



### Affordable, Accessible Housing in Newark, DE

Source: socialserve.com

# 2c. To what extent are persons with different disabilities able to access and live in the different categories of publicly supported housing?

Many PHA consumers, including both public housing residents and Housing Choice Voucher holders, are persons with disabilities. PHA data indicate that 19.5 percent of current public housing household heads are persons with disabilities, as are 46.9 percent of Housing Choice voucher participant household heads. HUD data indicate that 13.9 percent of Other Multifamily Assisted and 17.0 percent of Project-Based Section 8 households have a disabled member.

The disability status of publicly supported housing residents within the broader region (based on HUD data in AFH Table 15) are:

- Public Housing ----- 16.2 percent
- Project-Based Section 8 ---- 17.6 percent
- Other Multifamily Assisted 23.0 percent
- HCV Program ----- 26.5 percent

# 3. Integration of Persons with Disabilities Living in Institutions and Other Segregated Settings

As stipulated in the various laws regulating housing accessibility—the Fair Housing Act, the Americans with Disabilities Act, and Section 504 of the Rehabilitation Act—jurisdictions are encouraged to ensure that persons with disabilities, particularly those who are institutionalized, have opportunities to live comfortably within and among the community. According to HUD, examples of integrated settings include:

- Scattered-site apartments providing permanent supportive housing
- Tenant-based rental assistance that enables persons with disabilities to live within integrated developments
- Accessible apartments scattered throughout public and multifamily housing developments

Conversely, segregated settings are those that are occupied exclusively or primarily by individuals with disabilities. Segregated settings often mimic behavioral health institutions in their rigidity and lack of privacy and autonomy.

## 3a. To what extent do persons with disabilities in or from the jurisdiction or region reside in segregated or integrated settings?

While it appears that aggregated local and regional data regarding integrated and segregated settings is not collected, both the City of Philadelphia and the Commonwealth of Pennsylvania understand their obligations under Olmstead v. L.C. and are working toward integrating persons with physical and mental impairments.

What can be measured is the number of Philadelphians served by the Pennsylvania State Hospital System. Although Philadelphians with a disability comprise approximately 20 percent of the statewide total number of people with a disability, only 131 of the 1,503 persons served by the system in fiscal year 2014, or 8.7 percent, list Philadelphia as their county of origin. Further, the State Hospital System admitted 26 Philadelphians and discharged 51 Philadelphians in fiscal year 2014, while admitting 653 persons and discharging 687 persons overall during that year, 4.0 percent and 7.4 percent respectively.\*

Tailored housing supports are required so that this population may access integrated communities upon their return. The Philadelphia Housing Authority offers a number of support services for those navigating this transition.

The Commonwealth of Pennsylvania has begun to examine this issue, especially through the lens of housing affordability. "Supporting Pennsylvanians through Housing," the Commonwealth's five-year affordable housing plan, identifies "individuals who live in institutions but could live in the community with housing services and supports" as one of its three target populations.\*\* Under the

<sup>\*</sup> Pennsylvania Department of Human Services. Office of Mental Health & Substance Abuse Services. Pennsylvania State Hospital System Length-of-Stay, Demographics & Diagnoses Report for December 31, 2014. N.p., 2014. Web. 2016.

<sup>\*\*</sup> Pennsylvania Department of Human Services. Supporting Pennsylvanians through Housing. N.p., 2016. Web. 2016.

plan, the state will work with counties such as Philadelphia to connect its target populations with the affordable, integrated, and supportive housing that will best meet their needs. The following "Supporting Pennsylvanians" goals can assist in integrating persons currently living in institutions:

- Partnering with the Pennsylvania Housing Finance Agency to implement HUD Section 811
   Project Rental Assistance
- Continuing to strengthen the PA Office of Mental Health and Substance Abuse Services Health Choices Reinvestment Program for permanent supportive housing
- Increasing housing opportunities and services for individuals in the criminal justice system with serious mental illness and/or a substance use disorder

Locally, the Philadelphia Department of Behavioral Health and Intellectual disAbility Services remains committed to serving individuals with mental illness and/or a substance use disorder who are involved in the legal system. Through the Department's Behavioral Health and Justice Related Services (BHJRS) division, efforts are underway to create alternatives and to improve access to behavioral health services for those who enter the criminal justice system. These efforts include:

- enhancing residential treatment capacity in Philadelphia by creating more beds in the community
- partnering with justice partners such as the Prosecutor and Defender offices, the courts, and
   Adult Probation & Parole to divert individuals with serious mental illness from jail
- providing housing subsidies to support individuals with mental illness and/or substance use disorder that are in recovery

# 3b. Describe the range of options for persons with disabilities to access affordable housing and supportive services.

The Philadelphia Housing Authority leads the charge in ensuring that low-income Philadelphians can access housing within integrated, community-based settings. The agency's portfolio includes accessibility features for those with mobility, hearing, and vision impairments. As noted in Section 2A, PHA grants a waiting list preference to households with disabled family members. PHA also provides reasonable accommodations, modifying units and facilities where accessibility is lacking. This effort is led by a dedicated PHA staffer who oversees the agency's compliance with the Americans with Disabilities Act and Section 504 of the Rehabilitation Act. PHA also collaborates with the Commonwealth of Pennsylvania and the City to implement its Nursing Home Transition Program, which facilitates the transition of disabled persons from nursing homes to community-based settings in either Public Housing or HCV programs.

Moreover, in May 2008, the Office of the Deputy Mayor for Health and Opportunity (currently referred to as the Deputy Managing Director's Office of Health & Human Services) forged a renewed partnership with the Philadelphia Housing Authority (PHA) to offer affordable housing targeted to the behavioral health population. The PHA partnership provides up to 200 single individuals with behavioral health challenges access to Housing Choice Vouchers (HCV) every year. To date, 1,045 individuals have been

issued HCVs coupled with services and supports coordinated by the Department of Behavioral Health and Intellectual disAbility Services (DBHIDS).

The City also enhances the ability of people with disabilities to live in and visit City-supported housing. In City-supported developments, 10 percent of all new-construction units must be accessible to people with a physical disability. In addition, four percent of all such units must be accessible to people with hearing and vision disabilities. These units must be marketed to people with disabilities for 30 days before being marketed to the general public.

DHCD also requires all new City-supported construction, to the extent feasible, to include visitability design features. This includes at least one no-step entrance at the front, side, back or garage entrance, all doors at least 32 inches wide, and hallways and other room entrances at least 36 inches wide.

DHCD also supports modifications to existing homes and apartments. The Adaptive Modifications Program is designed to help individuals with permanent physical disabilities to live more independently in their homes. It provides free adaptation, allowing easier access to and mobility within the home.

Service providers in Southeastern Pennsylvania make a robust range of housing services available to persons with disabilities. Selected agencies are highlighted below.

- Horizon House. Serving adults with intellectual and developmental disabilities, Horizon House offers community residential living with around-the-clock, in-home supports. In Montgomery County, Horizon House treats hard-to-serve populations such as adult males with maladaptive psycho-sexual behaviors, assisting them in developing the skills and positive attitudes they need to live successfully within both this intensively supervised environment and within the community at large. Pennsylvanians in Philadelphia, Delaware, Montgomery, and Bucks Counties can access Horizon House's supported living residences and live safely within integrated, community settings with little supervision. The organization's Life Sharing program pairs persons with intellectual and developmental disabilities with local families in Philadelphia, Delaware, Montgomery, and Bucks Counties who may serve as their support system.
- Salvation Army Department of Developmental Disabilities. Persons in eastern Pennsylvania and the State of Delaware may access a range of supportive housing environments with the Salvation Army. The Salvation Army's Developmental Disabilities Program has options for both those who require minimal assistance and can live independently within their own home or apartment and those whose complex needs necessitate 24/7 support.
- NHS Human Services, Inc. NHS sites in the states of Pennsylvania, Delaware, and New Jersey offer the following services: Community Living/Group Homes, Family/Shared Living, Intermediate Care, Respite Care, Specialized Residential Care, and Support Living.
- Wilmington Housing Authority. Finally, the Wilmington Housing Authority shares PHA's
  commitment to furnishing homes that are designed or modified to meet the needs of persons
  with vision, mobility, and hearing impairments. Several WHA properties are accessible,
  including the Kennedy Apartments, the Herlihy Apartments, Compton Towers, and the New
  Village of Eastlake.

### 4. Disparities in Access to Opportunity

**4a**. To what extent are persons with disabilities able to access the following? Identify major barriers faced concerning:

### 4i. Government services and facilities

- The Mayor's Commission on People with Disabilities (MCPD) in partnership with all other city departments supports the city's compliance with the Americans with Disabilities Act, the Fair Housing Act, and other laws governing the city's relationship with people with disabilities.
- During the community participation process, stakeholders identified government compliance with ADA as an issue.

### 4ii. Public infrastructure (e.g., sidewalks, pedestrian crossings, pedestrian signals)

- The City's pedestrian planning efforts are influenced by the Federal Americans with Disabilities
   Act (ADA). The ADA's implementing regulations require that all new and altered facilities—
   including sidewalks, street crossings, and related pedestrian facilities in the public right-of way—be accessible to and usable by people with disabilities.
- The Streets Department, in collaboration with the Mayor's Commission on People with Disabilities, has partnered to identify ADA curb ramp locations that need upgrades and locations where there is a specific need for a ramp to be installed. The public can submit a location online or through the Streets helpline. All ADA curb ramp requests are investigated through a review process and a determination is made based upon greatest need.

### 4iii.Transportation

- SEPTA is dedicated to making it easier for customers to use its fixed route and paratransit services through a comprehensive program of accessibility improvements - fleet enhancements, station construction, and other service initiatives.
- All of SEPTA buses are accessible: equipped with a wheelchair lift or ramp, can be lowered
  to make the step up from street level easier, have automated route and stop announcements
  audible both inside and outside the bus, display route information electronically on front and
  side, transport mobility devices of any type including wheelchairs and wheelchair strollers
- There are over 100 accessible SEPTA stations.
- SEPTA system now has 95 elevators at Regional Rail and Subway Stations and multi-modal transportation centers.

### 4iv. Proficient schools and educational programs

• There are an estimated 23,000 children with disabilities enrolled in the School District of Philadelphia. The District's overall percentage of children with disabilities (13.7 percent) is lower than the statewide average (15.2 percent), which suggests that there may be

more children with disabilities who have not been identified or who are not in SDP schools. Philadelphia's performance measures for students with disabilities fall significantly behind statewide averages for students with disabilities.

Dropout Rate: 24.0 percent Philadelphia 11.1 percent PA
 Graduation Rate: 75.0 percent Philadelphia 87.3 percent PA
 Proficiency Rates in Reading: 15.4 percent Philadelphia 32.7 percent PA
 Proficiency in Math: 21.7 percent Philadelphia 38.9 percent PA

 Philadelphia Coalition of Special Education Advocates coalition has received an increasing number of complaints from families throughout the district about transportation barriers.
 The types of calls vary but the primary complaint is that children don't get to school on time and therefore cannot access the full benefit of their education program. In some cases, children do not get to school at all.

### 4v. Jobs

- (Philadelphia Works) There are approximately 126,000 (16 percent) of self-identified adults with disabilities living in households ages 25-64 in Philadelphia. Only 31.3 percent of people with a disability were participating in the labor force, compared to 71.3 percent for all adults ages 25-64; 28 percent of them were unemployed, 14.5 percentage points higher than all adults.
- A variety of programs, such as JEVS Human Services hireAbility and Gaudenzia's program
  helps people with disabilities obtain competitive jobs, employers find overlooked talent, and
  employers and workers integrate people with disabilities into the workforce.
- State offices of vocational rehabilitation provide vocational rehabilitation services to help persons with disabilities prepare for, obtain, or maintain employment.

4b. Describe the processes that existing the jurisdiction and region for persons with disabilities to request and obtain reasonable accommodations and accessibility modifications to address the barriers discussed above.

- People with disabilities may file a fair housing complaint with
  - Pennsylvania Human Relations Commission
  - U.S. Department of Housing and Urban Development
  - County and regional fair housing agencies
  - Philadelphia Commission on Human Relations/Fair Housing Commission
- PHA provides people with disabilities with reasonable accommodations to its policies and procedures in order to provide open access to PHA programs, services and activities. This includes making alterations to a unit or facility if needed to provide access. An Accommodation Request Form must be completed and submitted to PHA.

- The Mayor's Commission on People with Disabilities (MCPD) in partnership with all other city departments supports the city's compliance with the Americans with Disabilities Act, the Fair Housing Act, and other laws governing the city's relationship with people with disabilities. MCPD website provides:
  - Accommodation Request form to request a reasonable accommodation
  - Braille and Alternate Format Policy: (Under Title II of the ADA) all city documents available to the public must be made available in an alternate, accessible format to people who are blind or visually impaired upon request
  - Sign Language Policy: (Under Title II of the ADA) All City information provided to the public orally must be made available in an alternate, accessible format to people who are deaf or hard of hearing upon request
  - ADA Grievance form: for those who believe the City has violated their rights under the ADA
- ADA Curb Ramp Partnership Program: Submit a location online or call Street Department Customer Service Information Helpline. Upon submission of this request a confirmation customer service will be assigned. All ADA curb ramp requests will be investigated through a review process and a determination is made based upon greatest need.
- SEPTA service will make reasonable modifications to policies and practices to ensure program accessibility subject to several government exceptions. Submit a request online or contact the SEPTA Customer Service Department by mail or telephone.

4c. Describe any difficulties in achieving homeownership experienced by persons with disabilities and by persons with different types of disabilities.

In Pennsylvnia, heads of households with disabilities not living in institutions or group homes have a lower homeownership rate than the population without disabilities. Still almost two-thirds of households headed by persons with disabilities are homeowner households. Homeowners with a disability are more likely than those headed by householders without disabilities to be financially burdened by their owner expenses. The data show that 22.4 percent of those with a disability are considered burdened (owner costs greater than 30 percent, but less than 50 percent of income), compared to 15.4 percent burdened for the population without disabilities. The disparity becomes even greater when examining the population severely burdened, those with owner costs greater or equal to 50 percent of income. 16.0 percent of the homeowners with a disability are severely burdened by owner costs, while only 7.6 percent of the owners without disabilities are severely burdened.

### 5. Disproportionate Housing Needs

When drafting this Assessment of Fair Housing, City staff contacted and received preliminary counsel from several Philadelphia organizations that serve persons with disabilities including Liberty Resources, the Legal Clinic for the Disabled, and SpArc Philadelphia. From these organizations, two overarching themes emerged: the SSI "affordability gap" and the oft-overlooked housing needs of persons with intellectual and developmental disabilities (ID/DD).

5a. Describe any disproportionate housing needs experienced by persons with disabilities and by persons with certain types of disabilities.

### Affordability

Tight housing markets in cities across the country leave non-elderly adults with disabilities who rely on SSI particularly rent burdened. Philadelphia is no exception to this trend. The Technical Assistance Collaborative, a human services and community development nonprofit, issues a biennial, national report tracking this gap by calculating the disparity between monthly SSI payments and the average rental housing costs of a modest apartment. Their latest report in this series, "Priced Out in 2014," indicates that since persons with disabilities in Philadelphia receive a monthly SSI payment of only \$743, 129 percent of their SSI payment is required to rent a one-bedroom apartment at Fair Market Rent (FMR) while 110 percent of their monthly income is required to rent a studio at FMR.\* Since SSI is many recipients' only source of income, these steep housing costs severely restrict disabled persons' abilities to meet their basic needs.

### ID/DD Housing Needs

Housing accessibility is equally important for persons with intellectual and developmental disabilities as it is for persons with ambulatory disabilities. Philadelphia's ID/DD community requires services such as residential supports in smaller settings that enable them to feel included within their communities and exercise autonomy over their own lives. Unfortunately, research conducted at the University of Pennsylvania suggests that these resources are often located in neighborhoods with unpromising conditions.

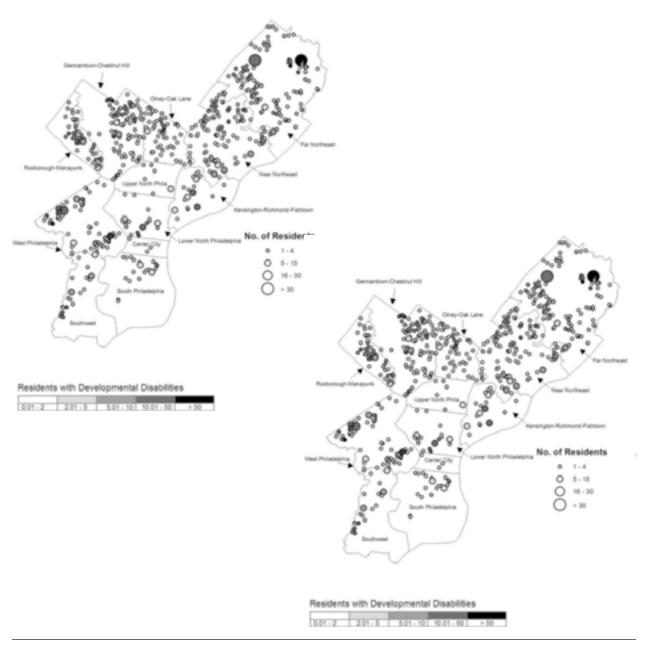
A 2009 assessment of housing records from the Department of Behavioral Health and Intellectual disAbility Services (DBHIDS) supportive housing inventory compares the "neighborhood characteristics" of publicly-assisted housing for persons with developmental disabilities to that of publicly-assisted housing for persons with psychiatric disabilities. The assessment considers three factors:

- 1) "social distress" or low socioeconomic status and family disruption;
- 2) "residential instability" or housing characteristics like vacancy and proportion of households that have recently moved; and
- 3) "public insecurity" or crime.

<sup>\*</sup> Cisneros, Henry, and Kit Bond. Priced Out in 2014. Rep. Technical Assistance Collaborative, 2014. Web. 2016.

The study found that Philadelphians with psychiatric disabilities are more likely to live in neighborhoods that are marked by these ills than are their peers with developmental disabilities.\* As evidenced in the maps below, the developmentally disabled were found to be more dispersed, while those with psychiatric disabilities are concentrated in neighborhoods like North Philadelphia that are marked by social distress. Also apparent from the maps is the considerable clustering of supportive housing residences that serve persons with psychiatric disabilities, highlighting this population's need for housing in neighborhoods that are conducive to their recovery and mental stability.

### Distribution of Residents with Developmental and Psychiatric Disabilities, 2009



<sup>\*</sup> Wong, Yin-Ling, and Victoria Stanhope. "Conceptualizing Community: A Comparison of Neighborhood Characteristics of Supportive Housing for Persons with Psychiatric and Developmental Disabilities." Social Science & Medicine (2009): 1376-387. Research Gate. 2009. Web. 2016.

### 6. Additional Information

6a. Beyond the HUD-provided data, provide additional relevant information, if any, about disability and access issues in the jurisdiction and region affecting groups with other protected characteristics.

Please refer to the previous sections.

6b. The program participant may also describe other information relevant to its assessment of disability and access issues.

### Homelessness in Philadelphia

While the AFH Assessment Tool does not specifically call for recipients to address issues affecting the homeless, the City and PHA recognize that people experiencing homelessness face unique barriers to accessing housing and other services. For Philadelphians facing this housing condition, the lack of access to publicly supported housing, and the lack of affordable, accessible housing results in dire consequences. The average age of death of homeless decedents in Philadelphia is 53 years old. This compares to life expectancy of the general population, which in the United States is nearly 79 years. Because the City's Office of Homeless Services works closely with agencies that address challenges facing a wide range of vulnerable residents, including people with disabilities, the review of homeless needs are included here.

The City of Philadelphia conducted its annual homeless Point in Time Count on the night of January 27, 2016. On that night, 885 families, 2,702 single individuals, and 23 youth under the age 18 years old were staying in emergency shelters, transitional housing programs, and safe havens in Philadelphia. In addition, 705 single individuals spent the night unsheltered (see the following tables).

As highlighted in the 2016 Point in Time Count, 41 percent had reported severe mental illness and 43 percent reported chronic substance abuse. While neither constitutes a disability, both statistics underscore the challenges related to housing vulnerable populations with myriad health concerns.

# Table 85: Point-in-Time Subpopulations Summary for PA-500 - Philadelphia CoC: Chronically Homeless Subpopulations

Date of PIT Count: 1/27/2016 Population: Sheltered and Unsheltered Count

	She	ltered		
	Emergency Shelters	Safe Haven	Unsheltered	Total
Chronically Homeless Individuals	295	77	402	774
Chronically Homeless Families (Total Number of Families)	22		0	22
Chronically Homeless Families (Total Persons in Household)	79		0	79
Chronically Homeless Veterans				
Chronically Homeless Individuals	56	3	9	68
Chronically Homeless Families (Total Number of Families)	0		0	0
Chronically Homeless Families (Total Persons in Household)	0		0	0
Other Homeless Subpopulations				
		ergency shelters, ing and safe havens		
Adults with a Serious Mental Illness	1,387		375	1,762
Adults with a Substance Use Disorder	1,487		364	1,851
Adults with HIV/AIDS	103		66	169
Victims of Domestic Violence	469		179	648

# Table 86: Point-in-Time Subpopulations Summary for PA-500 - Philadelphia CoC: Persons in Households With At Least One Adult and One Child

	She	eltered	the dealth and	7.1.1
	Emergency	Transitional	Unsheltered	Total
Total Number of Households	462	423	0	885
Total Number of Persons (Adults and Children)	1,482	1,200	0	2,682
Number of Persons (under age 18)	962	768	0	1,730
Number of Persons (18 - 24)	151	155	0	306
Number of Persons (over age 24)	369	277	0	646
Gender (Adults and Children)				
Female	975	782	0	1,757
Male	507	418	0	925
Transgender (male to female)				0
Transgender (female to male)				
Ethnicity (Adults and Children)				
Non-Hispanic/Non-Latino	1,407	1,158	0	2,565
Hispanic/Latino	75	42	0	117

	She	eltered	Unsheltered	Total
	Emergency	Transitional	Onsheitered	IOtal
Race (Adults and Children)				
White	79	65	0	144
Black or African-American	1,345	1,084	0	2,429
Asian	2	3	0	5
American Indian or Alaska Native	0	13	0	13
Native Hawaiian or Other Pacific Islander	5	3	0	8
Multiple Races	51	32	0	83

# Table 87: Point-in-Time Subpopulations Summary for PA-500 - Philadelphia CoC: Persons in Households With Only Children

	She	eltered	Unsheltered	Total
	Emergency	Transitional	Onsheitered	IOLAI
Total Number of Households	20	1	0	21
Total Number of Children under age 18)	20	3	0	23
Gender (Adults and Children)				
Female	14	3	0	17
Male	6	0	0	6
Transgender (male to female)				0
Transgender (female to male)				0
Ethnicity (Adults and Children)				
Non-Hispanic/Non-Latino	15	3	0	18
Hispanic/Latino	5	0	0	5
Race (Adults and Children)				
White	3	0	0	3
Black or African-American	16	3	0	19
Asian	0	0	0	0
American Indian or Alaska Native	0	0	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0
Multiple Races	1	0	0	1

# Table 88: Point-in-Time Subpopulations Summary for PA-500 - Philadelphia CoC: Persons in Households Without Children

	Shel	tered		Unsheltered	Total
	Emergency	Transitional	Safe Haven	Olisheiterea	Iotai
Total Number of Households	2,144	469	77	696	3,386
Total Number of Persons (Adults)	2,154	471	77	705	3,407
Number of Persons (18 - 24)	172	65	0	25	262
Number of Persons (over age 24)	1,982	406	77	680	3,145
Gender (Adults)					
Female	508	96	22	152	778
Male	1,639	375	54	534	2,602
Transgender (male to female)					27
Transgender (female to male)					0
Ethnicity (Adults)					
Non-Hispanic/Non-Latino	1,863	424	73	641	3,001
Hispanic/Latino	291	47	4	64	406
Race (Adults)					
White	422	95	27	243	787
Black or African-American	1,629	363	35	438	2,465
Asian	16	2	0	10	28
American Indian or Alaska Native	3	1	0	9	13
Native Hawaiian or Other Pacific Islander	8	1	0	0	9
Multiple Races	76	9	15	5	105

# Table 89: Point-in-Time Subpopulations Summary for PA-500 - Philadelphia CoC: Total Households and Persons

	Shel	tered		Hash altaus d	Total
	Emergency	Transitional	Safe Haven	Unsheltered	Total
Total Number of Households	2,626	893	77	696	4,292
Total Number of Persons	3,656	1,674	77	705	6,112
Number of Children (under age 18)	982	771		0	1,753
Number of Persons (18 - 24)	323	220	0	25	568
Number of Persons (over age 24)	2351	683	77	680	3,791
Gender (Adults and Children)					
Female	1497	881	22	152	2,552
Male	2152	793	54	534	3,533
Transgender (male to female)	7	0	1	19	27
Transgender (female to male)	0	0	0	0	0
Ethnicity (Adults and Children)					
Non-Hispanic/Non-Latino	3285	1585	73	641	5,584
Hispanic/Latino	371	89	4	64	528
Race (Adults and Children)					
White	504	160	27	243	934
Black or African-American	2990	1450	35	438	4,913
Asian	18	5	0	10	33
American Indian or Alaska Native	3	14	0	9	26
Native Hawaiian or Other Pacific Islander	13	4	0	0	17
Multiple Races	128	41	15	5	189

### **Housing Instability**

Required to navigate the tricky confluence of Philadelphia's housing affordability gap and the low monthly SSI benefits provided by the state and federal governments, persons with disabilities in Philadelphia are often at risk for housing instability. With that in mind, this section features a review of the City of Philadelphia's housing instability analysis.

In contrast to the residential stability that marks many neighborhoods where Philadelphians with intellectual disabilities reside (Question 5), "housing instability" refers to a variety of precarious experiences, such as frequent moves, failures to pay rent or utility bills, evictions, and foreclosures. Taken together, events such as these can be understood as a "continuum of risk" that leads toward homelessness.\*

Philadelphia's response to housing instability has included convening multiple leadership tables that can coordinate efforts among the City's housing and poverty related agencies, bolstering housing supports, conducting outreach to maximize access to those supports, and completing preliminary assessments to identify neighborhoods where residents may be vulnerable to housing instability.

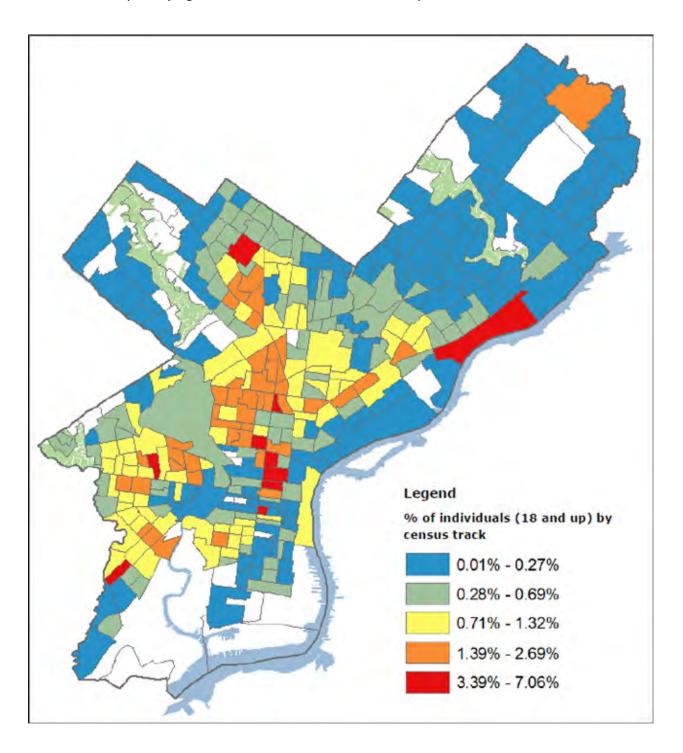
The Data Management Office (DMO) within the Office of the Deputy Managing Director for Health and Human Services employed fiscal year 2014 data to assess the following phenomena that suggest a vulnerability to housing instability: homelessness, behavioral health systems usage, incarceration, foster care systems involvement, and city funded-service usage. DMO's findings are summarized below.

- Homelessness. Homelessness is most acute in Near Northeast along the Delaware River. As expected, Center City and Lower North also features homeless hotspots.
- Behavioral Health. Residents in Far Northeast, Near Northeast, and Upper and Lower North Philadelphia are the city's most active behavioral health systems users. The Far Northeast hotspot reflects the concentration of Philadelphia Prison System institutions within that district.
- Incarceration. Incarcerated Philadelphians are concentrated in Upper and Lower North Philadelphia, as well as in Far Northeast. Again, the prison system has produced a notable blot in Far Northeast.
- Aged out youth. Transitioning adults exiting the foster care system are geographically dispersed—they can be found throughout Philadelphia. However, Southwest Philadelphia is home to the largest contiguous census tracks where 0.26 percent - 0.46 percent of adults over 18 years old were previously systems involved.
- City-funded services. Similar to the patterns produced by the previous indicators, the city-funded services data indicate that frequent users reside in Upper and Lower North Philadelphia, Near Northeast, and Far Northeast.

<sup>\*</sup> Housing Instability: A Continuum of Risk. Rep. Institute for Children, Poverty & Homelessness, 2016. Web. 24 Oct. 2016.

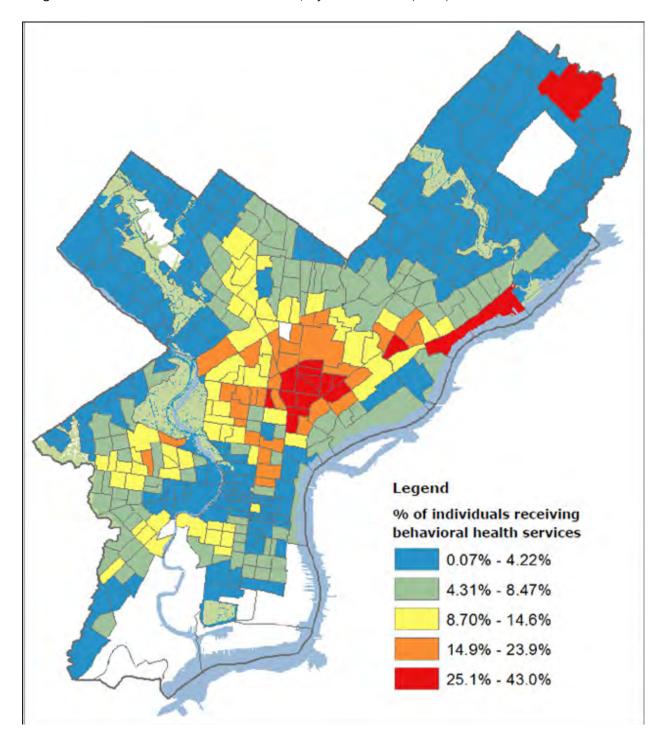
### Housing Instability (FY14): Homelessness

Percentage (%) of individuals 18 years or older receiving an emergency shelter service for a defined period of time during Fiscal Year 2014 by census track. Location information is the result of aggregated data from multiple city agencies and does not reflect current permanent address.



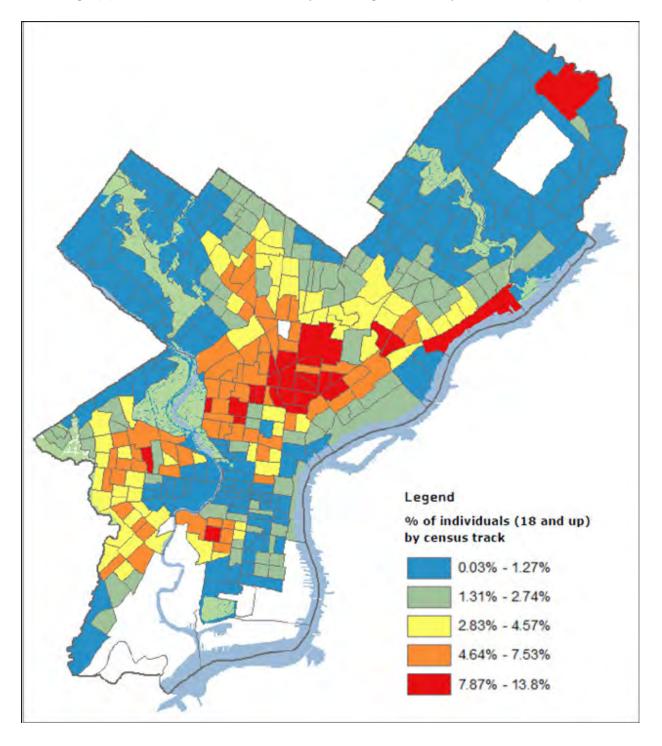
### Housing Instability (FY14): Behavioral Health

Percentage (%) of individuals 18 years of age or older receiving behavioral health services, including drug and alcohol and mental health services, by census track (FY14).



### Housing Instability (FY14): Incarceration

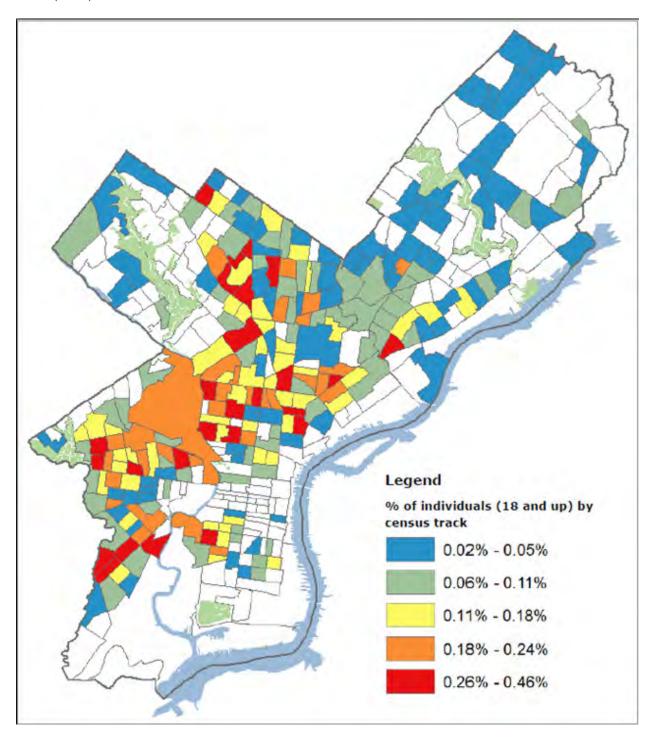
Percentage (%) of incarcerated individuals 18 years of age or older by census track (FY14).





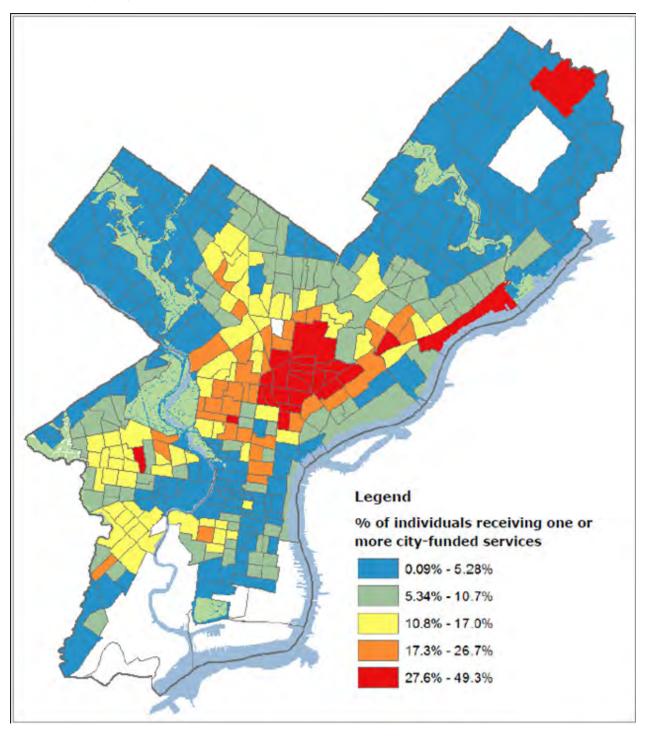
### Housing Instability (FY14): Aged Out Youth

Percentage (%) of individuals 18 years of age or older receiving child dependency services by census track (FY14).



### Housing Instability (FY14): City-Funded Services

Percentage (%) of individuals 18 years of age or older receiving one or more city-funded service by census track (FY14).



### Domestic Violence

Victims of domestic abuse face unique housing challenges, particularly victims who do not have the support or resources to leave an abusive home. According to Philadelphia's Office of Homeless Services, domestic abuse is one of the leading causes of homelessness (http://www.phila.gov/osh/Pages/default.aspx).

Domestic violence is a pattern of coercive behaviors that a person uses against their partner with the purpose of gaining and maintaining power and control. One specific type of abuse is financial or economic abuse, this type of abuse could affect the abused person's ability to find or maintain employment, save money, and sustain a good credit history; all these are elements that can also affect the person's ability to obtain and preserve housing<sup>1</sup>.

Furthermore, victims and survivors of domestic violence have to often make a decision between staying in their homes with their abusive partners, or leaving the dangerous situation and becoming homeless. A 2003 survey of 100 U.S. homeless mothers found that nearly one in five reported being afraid of a partner and the same number reported being threatened by a partner. One in four U.S. homeless mothers reported being kicked, pushed, shoved or otherwise hurt by someone in the previous year<sup>2</sup>.

Currently the city of Philadelphia, in partnership with domestic violence service providers, offers different housing options to address the needs of victims and survivors and their families. These options range from domestic violence-specific emergency shelter to rapid re-housing and community-based case management.

In FY 2016, Women Against Abuse (WAA), the biggest domestic violence agency in Philadelphia, served 1,514 people (children and adults) through its housing programs. These housing programs included: two emergency domestic violence shelters for women and their children (200 beds total), a 15-unit transitional housing program for domestic violence survivors who were homeless and had children, and a community-based case management program for domestic violence survivors who were living independently.

Congreso de Latinos Unidos, another agency offering domestic violence services, manages a rapid rehousing program for victims of domestic violence; in the first quarter of FY2017, Congreso received 41 referrals for that program. During the same time period, Lutheran Settlement House's Bilingual domestic violence Program provided case management for eight families in the Emergency Beds Placement program (temporary hotel staying for high needs families and male victims/survivors when domestic violence shelters are full), and Women In Transition provided the same service to seven families.

Finally, through another collaboration between the Office of Homeless Services (Homeless Services) and WAA, it has been possible to have a domestic violence co-located at Homeless Services' Apple Tree Family Center, which is the intake office for single women and children.

<sup>&</sup>lt;sup>1</sup> Susan A. Reif and Lisa J. Krisher. 2000. "Subsidized Housing and the Unique Needs of Domestic Violence Victim." Clearinghouse Review. National Center on Poverty Law. Chicago, IL.

<sup>&</sup>lt;sup>2</sup> Social Supports for Homeless Mothers. 2003. The National Center on Family Homelessness. Available at http://www.familyhomelessness.org/pdf/socialsupports.pdf.

Though there is a variety of services for domestic violence victims and survivors, their capacity is limited and the demand is big. In addition to the 200 beds of the domestic violence emergency shelters, approximately a third of non-domestic violence beds managed by Homeless Services serve single women and families experiencing domestic violence (Homeless Services Domestic Violence Highlights document). Furthermore, in FY 2016 WAA was forced to turn away 14,644 requests for safe shelter due to a lack of space<sup>3</sup>.

Because of the unique dynamics of domestic violence and the safety risk it posits for families, there is a need for a multi-faceted system that could response to victims' and survivors' numerous and distinctive needs throughout their journey to become independent and self-sufficient.

### Child Welfare

Inadequate housing in Philadelphia represents an endemic challenge to the Department of Human Services, the child welfare system in Philadelphia and the families it serves. The goal of the child welfare system is to promote the well-being of children by ensuring their safety, maintaining children in their homes whenever possible and reunifying families where children are in foster care as promptly as possible. However unsafe and inadequate housing significantly undermines these goals increasing children's involvement in the child welfare system and placement in foster care to the detriment of the child, his or her family and society at large. Too often, unsafe and unstable housing is the sole or contributing reason a child is placed in foster care; once in foster care, the lack of adequate housing too often delays his or her parental reunification.

While it is difficult to know the extent to which housing issues impact a child's out-of-home placement in Philadelphia DHS staff report that removal and delayed reunification are common due to a variety of housing problems including homelessness, unstable housing and unsafe or overcrowded housing conditions. Experts estimate that inadequate housing threatens out-of-home placement in at least 15% of families who are being investigated for child mistreatment nationally. (Fowler, Patrick, et al, Inadequate House Among Families Under Investigation for Child Abuse and Neglect: Prevalence from a National Probability Sample Am J Community Psychol (2013) 51, 106-114). In some cases inadequate housing is the primary factor is a child's removal; in others it co-occurs with other problems impacting a child's safety, including parental substance abuse, mental health issues and domestic abuse (Font, Sarah A. and Emily J Warren, Inadequate Housing and the Child Welfare Response Children and Youth Services Review (2013) 35, 1809-1815). Conversely, ensuring safe and adequate housing can be seen as a prevention strategy stabilizing families to safely reduce out-of-home placements allowing children the clear benefit of remaining with their parents. It allows parents to focus on other problems (e.g., mental health disorders, drug addiction, or escaping domestic violence) that either precipitated or contributed to their child welfare system involvement. Addressing housing needs can reduce harmful delays in family reunification. Finally, providing child welfare involved families with housing related services has been shown to significantly reduce the incidence of subsequent maltreatment of children and return to dependency after an unsuccessful reunification.

<sup>&</sup>lt;sup>3</sup> These are requests only, not individuals or families.

An additional issue is the number of youth in Philadelphia who exit foster care when reaching 18 or in some cases 21 years old without an adequate permanency plan, and who struggle with housing access and stability, and homelessness. This housing instability interferes with educational and employment goals and getting necessary mental health treatment or other services. While it is difficult to know how many of these youth were once in foster care during Philadelphia's FY 2016 sheltered Point-in-Time (PIT) Count, a total of 257 unaccompanied youth were identified: 192 unaccompanied youth in emergency shelter and 65 unaccompanied youth in transitional housing. A total of 291 parenting youth were identified: 146 parenting youth in emergency shelter and 145 parenting youth in transitional housing, with 412 children in these parenting youth households. An additional 25 unaccompanied youth households were identified as unsheltered/ staying in a place not meant for human habitation.

### 7. Disability and Access Issues Contributing Factors

Please refer to earlier text in this section for discussions of

- Access to Publicly Supported Housing for Persons with Disabilities
- Lack of Affordable, Accessible Housing in a Range of Unit Sizes
- Lack of Assistance for Housing Accessibility Modifications
- Location of Accessible Housing

# E. Fair Housing Enforcement, Outreach Capacity and Resources Analysis

1. List and summarize any of the following that have not been resolved: a charge or letter of finding from HUD concerning a violation of a civil rights-related law, a cause determination from a substantially equivalent state or local fair housing agency concerning a violation of a state or local fair housing law, a letter of findings issued by or lawsuit filed or joined by the Department of Justice alleging a pattern or practice or systemic violation of a fair housing or civil rights law, or a claim under the False Claims Act related to fair housing, nondiscrimination, or civil rights generally, including an alleged failure to affirmatively further fair housing.

The following is an overview of the public entities responsible for Fair Housing outreach and enforcement in Philadelphia. Also included below is an update of the discrimination cases received and processed by the these entities -- the Philadelphia Commission on Human Relations, the Pennsylvania Human Relations Commission, and the U.S. Office of Housing and Urban Development.

### Philadelphia Commission on Human Relations

Established under the Home Rule Charter, the Philadelphia Commission on Human Relations (PCHR) administers and enforces all statutes and ordinances prohibiting discrimination, and conducts educational programs promoting equality and understanding among the city's diverse populations.

In particular, the PCHR enforces the Philadelphia Fair Practices Ordinance, Chapter 9-1100 of the Philadelphia Code, which prohibits discrimination in employment, housing, use of public accommodations, and the delivery of City services for over 16 protected categories. Community Relations staff members work with community leaders, neighborhood organizations, local businesses, schools, and the police to resolve conflicts and promote intergroup harmony within Philadelphia's diverse neighborhoods.

Under the Fair Practices Ordinance, it is illegal to discriminate in employment on the bases of race, ethnicity, color, sex (including pregnancy, childbirth, or a related medical condition, and sexual harassment), sexual orientation, gender identity, religion, national origin, ancestry, age (over 40), disability, marital status, familial status, genetic information, or domestic violence victim status. For public accommodations and the delivery of City services, the bases are the same as those covered in employment, except age and genetic information. In terms of housing, all of the categories are covered except genetic information is not covered, and source of income, and any age are covered.

In 2010, the Commission began a year-long process of overhauling and updating the Fair Practices Ordinance, the first since 1963, with three primary goals: 1) Creating greater capacity for enforcement by the Philadelphia Commission on Human Relations; 2) Extending protections to new classes of Philadelphians; and 3) Updating the language of the ordinance to make it more accessible

Amendments and changes to the Fair Practices Ordinance included:

- Increasing penalties for discrimination from \$300 to the maximum allowance of \$2,000
- Expanding remedies available to victims of discrimination
- Extending protections to cover discrimination based upon genetic information, domestic or sexual violence victim status, or familial status
- Providing greater protections for members of the LGBT community who lack protection under federal and state law
- Extending existing housing protections to cover all property, including commercial uses
- Providing greater consistency with federal and state anti-discrimination laws

During 2010-2016, PCHR's Compliance Division investigated close to 1,700 complaints of discrimination in all areas and assisted in settlements.

In addition, the PCHR continued to implement the Unpaid Leave for Domestic and Sexual Violence law, which became permanent in 2009. And, the Fair Criminal Records Screening Act, or the "Ban the Box" law enacted in 2011 that prohibits employers from inquiring about a job applicant's criminal history until after an offer of employment is made.

The table below shows the total number of housing complaints received by the PCHR by basis of the complaint between 2010 and 2016. A total of 90 housing complaints were filed in this time period (some contain multiple basis). The most frequent basis for registering a housing complaint with the PCHR was Disability, which accounted for 41 percent of all complaints filed. Race was the second most frequent basis for complaints (23 percent), followed by sexual orientation and gender identity (18 percent).

Table 90: Housing Complaints Filed By Basis

Basis	FY2010	FY2011	FY2012	FY2013	FY2014	FY2015	FY2016			
Race	1		2	5	5	8	2			
Color	1		2	1	1	5				
Religion			1		1					
National Origin			2			1				
Retaliation	2	1	1	5	2	7	3			
Disability	5	2	5	6	9	6	4			
Age	1			2	3	2				
Ancestry			2			2				
Parental Status							1			
Sex-Female			5	3	2	2	1			
Sex-Male					1	2				
Sex-Sexual Orientation	3			6	7	1	1			
Source Of Income		2	1	3	1	1				
Other			2			3				
Total Filings	8	5	13	17	21	17	9			
Source: Philadelphia Human	Source: Philadelphia Human Relations Commission									

A total of 26 housing cases were closed over this six-year time period. Cases filed with the PCHR can be closed in one of five ways:

- Settlement: a voluntary settlement is reached between the complainant and respondent.
- Charge not substantiated (CNS): no evidence is found to support the allegations once the investigation is completed and all documentation, witness testimony, and evidence have been analyzed.
- Administrative closure: a complainant decides to pursue the case in state or federal court, or the complainant failed to cooperate or is unable to be located.
- Withdrawn: the complainant chooses not to pursue the case.
- Public hearing: evidence is found that supports a charge, a finding of probable cause is made and the Commissioners hold a public hearing, render a decision, and issue an order. Decisions from the Commission are appealable to the Court of Common Pleas

Table 91: Housing Complaints Closed By Resolution Type

Resolution Type	FY2010	FY2011	FY2012	FY2013	FY2014	FY2015	FY2016		
Administrative Closure	1	3	5	2	4		9		
No Cause Finding Issued	2	1	2	3	5	5	13		
Settlement With Benefits		1	3	1	2		4		
Withdrawal With Benefits	1		3	2	2				
Total	4	5	13	8	13	5	26		
Source: Philadelphia Human Re	Source: Philadelphia Human Relations Commission								

While most people celebrate the City's wonderful diversity, at times individuals and communities experience conflict motivated by prejudice or hate based on their race, color, ethnicity, national origin, age, religion, sex (gender), disability, sexual orientation, or gender identity. The PCHR's Community Relations Division (CRD) works to resolve conflicts in neighborhoods and bring people together across differences. To resolve these conflicts, PCHR staff works closely with local police districts, schools, community groups, City departments and other entities, to remain informed about community problems and to work cooperatively in the alleviation of tensions when they arise. PCHR staff also helps to establish long-term peace and harmony by empowering communities to work together to solve common problems. The highest percentage of cases are generated from the 25th and 17th police districts more specifically the 19125 and 19146 zip codes.

In addition, bi-monthly, the PCHR convenes an Inter-Agency Civil Rights Task Force meeting made up of local, state and federal law enforcement agencies and community partners to work on the prevention of intergroup tension and bias crimes throughout Philadelphia. Task Force meetings are used to strengthen connections between agencies, share information and coordinate rapid responses to bias incidents and crimes.

The following table shows that from 2010-2016, the PCHR helped to resolve 192 intergroup conflicts, 847 prevention cases and 2,880 neighbor disputes that may have escalated to violence without intervention. Of those disputes, almost all were resolved through a variety of conflict resolution techniques, including informal mediation, and approximately 5% were resolved through formal mediation. Resolving all of these conflicts greatly increased the quality of life of people living in Philadelphia's neighborhoods.

Table 92: Community Relations Statistics

Resolutions	FY2010	FY2011	FY2012	FY2013	FY2014	FY2015	FY2016
Dispute Resolution Cases	557	400	455	437	310	365	356
Inter-Group Tension Cases	36	43	21	37	9	16	30
Prevention Cases	72	156	48	172	106	141	152
Total	665	599	524	646	425	522	538
Source: Philadelphia Human Relations Commission							

The PCHR also oversee Philadelphia's Fair Housing Commission (FHC). The FHC enforces the Philadelphia Fair Housing Ordinance, Chapter 9-800 of the Philadelphia Code. The law prohibits certain unfair rental practices by landlords against tenants. It also gives the Commission the authority to address unsafe and unhealthy conditions in rental properties. Through its public hearing process, the FHC ensures that landlords repair their homes, come into compliance with License and Inspections code violations, and obtain the proper licenses and certificates to rent a healthy and safe home.

The following table shows that from 2010-2016, the Fair Housing Commission heard 2,194 landlord and tenant disputes through its public hearing process and 2,332 new cases were filed. Each year, approximately 150 landlords who were previously unlicensed, obtain their housing rental licenses after complaints are filed against them with the FHC.

Table 93: Fair Housing Commission Statistics

	FY2010	FY2011	FY2012	FY2013	FY2014	FY2015	FY2016
Case Filed	279	335	385	429	350	247	307
Cases Heard by Commissioners	193	211	369	386	429	302	294
Total	472	546	754	815	779	549	601
Source: Philadelphia Human Relations Co	mmission						

### Pennsylvania Human Relations Commission

The Pennsylvania Human Relations Commission enforces commonwealth laws that prohibit discrimination: 1) the Pennsylvania Human Relations Act, which encompasses employment, housing, commercial property, education and public accommodations; and 2) the Pennsylvania Fair Educational Opportunities Act, which is specific to postsecondary education and secondary vocational and trade schools

In general, the laws prohibit discrimination based on race; color; religious creed; ancestry; age (40 and over); sex; national origin; familial status (only in housing); and handicap or disability and the use, handling or training of support or guide animals for disability. The laws also empower the commission to track incidents of bias that may cause community tension and to educate the general public, law enforcement, educators and government officials in order to prevent discrimination and foster equal opportunity.

The commission consists of administrative, legal and investigative staff, overseen by an executive director in Harrisburg and regional directors in Harrisburg, Philadelphia and Pittsburgh.

Eleven commissioners, appointed by the Governor and confirmed by the Senate, act as public liaisons, set policies to be implemented by staff and resolve some cases that are not settled voluntarily. The commission is independent and nonpartisan, with no more than six commissioners from one political party. The commission chairperson is appointed by the governor, and a vice-chairperson, secretary and assistant secretary are elected by commissioners each year.

The PA HRC publishes an annual summary of docketed cases filed during the State's fiscal year (July 1 - June 30). The following table illustrates the trends in housing complaints for the Commonwealth 2010 to 2016.

Table 94: Pennsylvania Human Relations Commission - Docketed Cases By Type for Philadelphia County\*

Time Period	Employment	Housing	Education	Commercial Property	Public Accommodation	Total
7/1/2010 through 6/30/2011	452	45	16	1	24	538
7/1/2011 through 6/30/2012	388	34	13		33	468
7/1/2012 through 6/30/2013	382	23	10	1	27	443
7/1/2013 through 6/30/2014	230	17	2		15	264
7/1/2014 through 6/30/2015	231	18	13		36	298
7/1/2015 through 6/30/2016	92	19	9		16	136
7/1/2010 through 6/30/2016	1,775	156	63	2	151	2,081

\*Docketed cases include all those for which an investigation was initiated. Cases found to be non-jurisdictional, filed in error or withdrawn prior to an investigation are not included in this number.

Source: Philadelphia Human Relations Commission

### HUD's Office of Fair Housing and Equal Opportunity (FHEO)

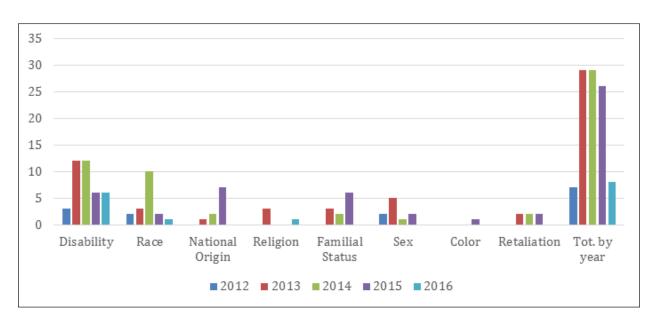
HUD's Office of Fair Housing and Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. From June 30, 2012 to June 30, 2016, within the City of Philadelphia, 99 such complaints originated. Disability was the most common basis for complaints filed in Philadelphia during this period and race was the second most common basis for filing a complaint.

Table 95: Filed Cases by Basis - Philadelphia, Pennsylvania June 30, 2012 to June 30, 2016

	Number of Filed Cases					
Bases	2012 Total	2013 Total	2014 Total	2015 Total	2016 Total	Total
Race	2	3	10	2	1	18
Color				1		1
National Origin		1	2	7		10
Religion		3			1	4
Sex	2	5	1	2		10
Disability	3	12	12	6	6	39
Familial Status		3	2	6		11
Retaliation		2	2	2		6
Total	7	29	29	26	8	99

Source: U.S. Department of HUD-FHEO, Philadelphia Regional Office

Chart 28: Complaints Filed June 30 2012-June 30 2016



Source: U.S. Department of HUD-FHEO, Philadelphia Regional Office

Below is the number of Philadelphia Cases completed by resolution type from June 30, 2012 through June 30, 2016.

Table 96: Philadelphia Cases Completed June 30, 2012 to June 30, 2016, by Resolution Type

Resolution Type	2012	2013	2014	2015	2016	Total
Administrative Closure	4	2	4	2		12
Charged or FHAP Caused	2	1	4			7
Conciliation/ Settlement	2	1	1	2		6
DOJ Closure	1					1
No Cause	7	7	11	11	0	36
Withdrawn after Resolution	3	6	6	11	2	28
Total	19	17	26	26	2	90
Source: U.S. Department of HUD-FHEO, Philadelp	hia Regional	Office				

The pattern of fair housing complaints filed with the regional HUD office mirrors the pattern of complaints filed with local and state Human Relations Commissions. Disability and Race tend to be the most frequent bases for complaints filed in the Philadelphia housing market. Disability is likely to continue as a major basis for discrimination complaints given the age of the Philadelphia housing stock and the aging of the baby boom cohort, which may lead to increased demands for wheelchair accessibility and other modifications in existing residential units.

#### 2. Describe any local fair housing laws. What characteristics are protected under each law?

Philadelphia Fair Practices Ordinance, Chapter 9-1100 of the Philadelphia Code, which prohibits discrimination in housing based on race, ethnicity, color, sex (including pregnancy, childbirth, or a related medical condition, and sexual harassment), sexual orientation, gender identity, religion, national origin, ancestry, age, disability, marital status, familial status, source of income, or domestic violence victim status.

Philadelphia Fair Housing Ordinance, Chapter 9-800 of the Philadelphia Code. The law prohibits certain unfair rental practices by landlords against tenants. It also gives the Commission the authority to address unsafe and unhealthy conditions in rental properties.

Pennsylvania Human Relations Act, Act of 1955, P.L. 744, No. 222, as amended June 25, 1997 by Act 34 OF 1997, 43 P.S. §§ 951-963, which prohibits discrimination in housing based on race, color, familial status, age, religious creed, ancestry, sex, national origin or handicap or disability and the use, handling or training of support or guide animals for disability.

### 3. Identify any local and regional agencies and organizations that provide fair housing information, outreach, and enforcement, including their capacity and the resources available to them.

Fair Housing Rights Center in Southeastern Pennsylvania, FHRC works cooperatively and collectively with other fair housing agencies to provide innovative and effective services to the public for the prevention and elimination of housing discrimination throughout the Greater Philadelphia region. FHRC also provides its services as subrecipients of Montgomery County's Community Development Block Grant Program (CDBG) to support the county's commitment to furthering fair housing on a local level. Additionally, FHRC receives funds from Lower Merion Township, the Borough of Norristown, and HUD's Fair Housing Initiatives Program (FHIP). Data on fair housing complaints to the Fair Housing Rights Center are at the end of this section.

Housing Equality Center of Pennsylvania (formerly Fair Housing Council of Suburban Philadelphia) is leading the effort to eliminate housing discrimination through education, advocacy, and enforcement of fair housing laws. The Housing Equality Center's service area includes the Pennsylvania counties of Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton and Philadelphia. ). Data on fair housing complaints to the Housing Equality Center are at the end of this section.

The Public Interest Law Center of Philadelphia, since 1969 has been the law firm to which individuals and organizations turn to address laws, policies and practices that perpetuate discrimination, inequality and poverty. We were founded as one of the original Lawyers Committees for Civil Rights Under Law in the midst of the civil rights movement, then incorporated by five past and then-present Chancellors of the Philadelphia Bar Association to secure the future of this firm of skilled attorneys. The Public Interest Law Center does not charge its clients and is able to provide these free services through generous donations from law firms, foundations, corporations, and individuals.

Philadelphia also has numerous organizations and agencies that provide fair housing information to people with disabilities, people with AIDS (PWAs), immigrants and refugees, lesbian, gay, bisexual, and transgender community (LGBT), and people with criminal records. These include many DHCD-funded housing counseling agencies and non-profit legal assistance organizations such as VIP, TURN, and CLS.

- 4. a. Provide relevant information, if any, about Fair Housing enforcement, outreach capacity, and resources in the jurisdiction and region.
- b. Provide information relevant to programs, actions, or activities to promote Fair Housing outcomes and capacity.

Housing discrimination has increasingly become more subtle, making it harder to detect, investigate and prosecute. Nonetheless, more than 20 percent of survey respondents who had looked for a new place to live in the past five years reported being "treated differently," a phrase used to identify potential discrimination.

In Philadelphia, the local Fair Practices Ordinance (FPO) has strong language to combat discrimination in over 16 protected categories, but the local fair housing agency, the Philadelphia Commission on Human Relations (PCHR) does not have sufficient resources to significantly combat this discrimination. In order to expose and address the subtle forms of discrimination that minority renters and homebuyers currently face in Philadelphia, the PCHR needs resources for paired-testing studies and an increased agency caseload, as well as, resources to handle systemic discrimination cases.

For many years, the PCHR had these resources through its designation as a Fair Housing Assistance Program (FHAP) and work sharing agreement with HUD. However, in 1992, when HUD officials announced that in order for state and local agencies to retain their contracts, their laws must be "substantially equivalent" to the federal Fair Housing Act, the PCHR lost its contract with HUD. Over the years, the PCHR has made efforts to regain its contract, most significantly in 2011 when it overhauled the FPO to fully update it to be in line with the FHA. The PCHR included court election, complainant's right to intervene, actual damages, private right of action, time limits on investigations, service of complaints, conciliation/settlement, and amended definition of "familial status" in the FPO.

Philadelphia was able to amend every area of the FPO, except for its assessment of civil penalties in an administrative hearing, 42 U.S.C. 3612(g)(3); 24 C.F.R. 115.202(b)(1)(v). State law caps civil penalties for violation of any Philadelphia ordinance at \$2000 53 P.S. Sec. 13131. Therefore, the PCHR only can assess penalties of \$2000 per violation under the FPO Sec. 9-1110 (1)(d). In order to be substantially equivalent, Philadelphia must amend the FPO penalty provision, which would require enabling state legislation to allow a higher fine authority than 53 P.S. Sec. 13131 currently allows or be granted a waiver by HUD. In addition, due to the economic recession, in 2008, HUD decided only to certify "underserved" jurisdictions, namely those not already served by another FHAP. Since Philadelphia is within the jurisdiction of the PA Human Relations Commission, the PCHR did not qualify.

When the PCHR had a contract with HUD, the agency did groundbreaking housing discrimination work that received national attention. This included battling mortgage lending discrimination, addressing redlining of minority neighborhoods, and helping change policies at real estate agencies that gave different housing listings to minority and non-minority property seekers. While the PCHR has helped individual renters or homebuyers deal with harassment, eviction, and other issues of mistreatment once they have obtained housing, they have handled far fewer cases of access to housing, which are the types of cases that require paired testing.

In order to fully combat housing discrimination in Philadelphia, the PCHR needs significantly increased funding from HUD through its FHAP program. In addition, it needs increased funds for training across government departments and agencies, and training for housing providers and residents.

#### 5. Fair Housing Enforcement, Outreach Capacity, and Resources Contributing Factors

Lack of local private fair housing outreach and enforcement: Federal and local cuts having had an impact on fair housing and outreach efforts in Philadelphia. Both the Philadelphia Commission on Human Relations (PCHR) and the Fair Housing Commission (FHC) are poised to explore new challenges to end the disparities in Philadelphia's neighborhoods, focusing on rental housing as a priority. Specifically, under the Fair Housing Ordinance, the FHC can initiate its own complaints against serial slumlords and get multiple housing units repaired and back to code at one time. In addition, a recent study showed that in Philadelphia, over 50 percent of the homeless youth population identifies as LGBTQ. It is important to ensure that these residents have equal access to housing choice. Additional funding is needed to conduct increased outreach to all of our communities and to take on a wide range of large-scale projects.

Lack of access to affordable housing programs and fair housing requirements: The City, PHA and partners have a wide range of affordable housing and community building programs. The PCHR, Housing Equality Center and Fair Housing Rights Center also have a range of services and programs. However, stakeholders and residents expressed the need to increase outreach and information sharing efforts to connect residents to programs and services. Stakeholders also expressed the need for Fair Housing training sessions for city departments and agencies and to educate landlords on fair housing practices. Often landlords and providers do not realize that discrimination against families with children and residents with mental illness is against the law.

New state or local fair housing laws: This year bills will be introduced in the PA legislature and the Philadelphia City Council to make it illegal to deny housing to tenants based on their criminal records. If passed, it will be critical to conduct testing to ensure compliance with these new fair housing laws.

Lack of resources for fair housing agencies and organizations: As previously stated, one of the biggest challenges facing fair housing agencies and organizations, is the lack of available funding to provide outreach and enforce fair housing laws. PCHR will work with the City to receive "substantially equivalent" certification from HUD to become eligible to apply for the Fair Housing Assistance Program (FHAP)

Table 97: Fair Housing Complaints Received Between 2013-2015 in the City of Philadelphia by the Housing Equality Center of PA

Intake Date	Primary Type of Complaint	Minority Status	Type of Transaction	Complaint
1/31/13	Race	African American	Rental	LL used racial stur
2/14/13	Disability	disabled	Reasonable Accommodation	Denied RA
3/8/13	Disability/Religion	disabled and Muslim	Rental	© alleges she is being treated differently by her LL because of her disability and religion
4/19/13	Disability	disabled mother	Sales	Mother is having dispute with HOA over her chair lift, one member is making threats to her
4/23/13	Disability/Age	disabled	Rental	Senior living community wants © to move to a nursing home
4/25/13	Disability	disabled	Rental	<ul> <li>alleges that repair issues with her unit are not being dealt with by her LL or the HA due to her disability</li> </ul>
4/26/12	National Origin	Eritrean	Rental	© was denied housing because he does not have a SS#
5/21/13	Disability	disabled	Reasonable Accommodation	©'s son was put in a mental institution and she needs an RA to get out of lease and move to a 1BR
7/9/13	Familial Status		Advertising	Questions re: advertising in compliance with the FHA
7/10/13	Familial Status		Advertising	Ad stating "Ideal for someone who does not have children"
7/22/13	Disability	disabled	Reasonable Accommodation	Denied RA for parking space
8/16/13	Disability	has service animal	Rental	was told by LL that they did not have anything available after mentioning his service animal
10/7/13	Race	African American	Rental	© alleges property maintenance issues are due to his race
1/6/14	Disability	disabled	Rental	© was denied for housing based on poor credit and criminal record, © says this is not the case
2/18/14	Gender/Familial Status	male client with teen aged daughter	Rental	Father with a teen aged daughter was not permitted to live in a 1BR
3/20/14	Disability/Gender/ Familial Status	pregnant client	Reasonable Accommodation	is unable to go up stairs due to a condition related to pregnancy, wants to break lease
4/10/14	Disability		Reasonable Accommodation	Questions re: assistance animals
4/22/14	Race	disabled	Rental	had dispute with LL with comments made that he believes are due to his race
5/13/14	Source of Income	Housing Mobility Program participants	Rental	Questions re: source of income discrimination in Philadelphia
7/11/14	Disability	deaf sister	Code Enforcement	© is renting a house to deaf sister and 4 other women, L&I had said property must be rezoned as a rooming house
8/21/14	Gender	3 male clients	Rental	<ul> <li>alleges clients were discriminated against due to their gender</li> </ul>
2/4/15	Disability	disabled residents	Zoning	Denied RA to establish a group home

#### Fair Housing Complaints received between 2013-2015 in the City of Philadelphia by the Housing Equality Center of PA

2/23/15	Disability	friend with mental disability	Reasonable Accommodation	Questions re: requesting an RA on behalf of a friend with mental illness
4/16/15	Disability	mentally disabled brother	Rental	was notified by complex to vacate unit and that it would cost 70% more after renovation, © believes they were trying to get rid of him due to his disability
8/3/15	Marital Status	single	Sales	Nonprofit developer will not sell home to single individual
8/20/15	Race	African American	Rental	© alleges a neighbor is intentionally disrupting her due to her race
10/22/15	Race/National Origin/Familial Status		Rental	<ul> <li>is being harassed by a neighbor and the apartment management has not dealt with the situation</li> </ul>
12/11/15	Religion/Familial Status	Orthodox Jewish with 3 children	Sales	<ul> <li>is being harassed by a neighbor and subjected to unreasonable rules by the HOA</li> </ul>

Table 98: Fair Housing Rights Center in Southeastern Pennsylvania
Testing Data Report for Philadelphia County 2011-2016

Year/Test Type	Race	National Origin	Religion	Disability	Familial Status	Color	Sex	Total	Supported Enforcement	Inconclusive Retest	Unsupported No Violations
2011	2011										
Rental				5	15		19	39	5	12	22
Sales Design &	1							1			1
Construction								2	2		
Insurance	10							10	4		6
2012											
Rental	1			12	3			16	9	2	5
Sales Design &											
Construction								14			14
2013											
Rental	30	10		22	13			75	28	17	30
Sales Design &											
Construction								18	18		
2014											
Rental	6	4		8	4			22	8	14	
Sales	2						2			2	
Design & Construction								7	7		
2015											
Rental	32	8		4	6			50	4	10	36
Sales		2					4	6		2	4
Design & Construction								7	7		
2016								l			
Rental	11	4		1	4			20	8	12	
Sales	3							3		3	
Design & Construction								6	6		

Testing is an investigative tool used to gather evidence. A test funded by FHIP is a covert investigation involving one or more persons who initiate contact with a person or entity for the purpose of gathering information about housing policies, treatment and/or practices to compare with the requirements of fair housing laws or other civil rights laws. A test may involve comparing how persons similarly situated except for a protected class characteristic are being treated.

The mission of the Fair Housing Rights Center in Southeastern Pennsylvania (FHRC) is to ensure equal access to housing opportunities for all persons. FHRC operates in Bucks, Chester, Delaware, Montgomery and Philadelphia counties. The above testing data reflects the bases and issues of testing in Philadelphia County from 2011-2016.

Data for 2016 represents activity for the 1st-3rd quarters of the FHIP grant year.

<sup>\*</sup> Note- Complaint based tests and outcomes are represented on the FHRC's Enforcement Data Report.

Table 99: Fair Housing Rights Center In Southeastern Pennsylvania 2011-2016 Complaint Resolution Report

				_	1			<u>-</u>
Year/ Complaint type	Race	National Origin	Religion	Disability	Famial Status	Color	Sex	Outcomes
2011								
Rental				4				2 complaints filed; 3 other
D&C	İ							
Advertising							i	
Sales								
Lending								
Policy				T				
2012	•	•	•	•	•		•	
Rental				4		JH		2 complaints filed; I referral, II other
D&C				2			ĺ	
Advertising					8		ĺ	
Sales		I					ĺ	
Lending							ĺ	
Policy								
2013				'				
Rental				5				I referral, 17 other
D&C				6			ĺ	
Advertising					4		ĺ	
Sales	2						ĺ	
Lending	I						ĺ	
Policy							ĺ	
2014	•		•	•		•	•	
Rental	I	1	I	П		I		I complaint filed; 6 referrals; 22 other
D&C				Ι				
Advertising								
Sales	8	Ι						
Lending	3			I				
Policy								
2015		•						
Rental	6	2		34	4		5	17 referrals; 35 other
D&C								
Advertising								
Sales								
Lending	I							
Policy								
2016								
Rental	4	I	3	31			Ι	11 referrals; 38 other
D&C				7				
Advertising								
Sales								
Lending		1		I				
Policy								
1								

The numbers represent complaints received by Fair Housing Rights Center in Southeastern Pennsylvania. Each column, except for the column labeled outcomes, shows complaints received from the respective protected class. Each row indicates the year and type of housing involved in the complaint.

The chart also reports outcomes for the complaints included in the chart. Possible outcomes include "complaint filed," which indicates that FHRC filed a complaint with HUD or PHRC on behalf of the consumer; "referrals," which indicate that a complaint was referred to an agency or attorney other than FHRC; and "other," which is the outcome used to describe complaints neither filed by FHRC with HUD or PHRC nor referred to another agency or attorney.

# Section VI. Fair Housing Goals and Priorities

#### Fair Housing Goals and Priorities

VI 1. For each fair housing issue, prioritize the identified contributing factors. Justify the prioritization of the contributing factors that will be addressed by the goals set below in Question 2. Give the highest priority to those factors that limit or deny fair housing choice or access to opportunity, or negatively impact fair housing or civil rights compliance.

The question is addressed in the answer to the next question.

VI 2 For each fair housing issue with significant contributing factors identified in Question 1, set one or more goals. Explain how each goal is designed to overcome the identified contributing factor and related fair housing issue(s). For goals designed to overcome more than one fair housing issue, explain how the goal will overcome each issue and the related contributing factors. For each goal, identify metrics and milestones for determining what fair housing results will be achieved, and indicate the timeframe for achievement.

Subsequent to the publication of the draft Assessment of Fair Housing DHCD and PHA continued to engage stakeholders around fair housing issues in general and the AFH goals and strategies in particular.

Working with technical assistance providers supported by HUD, DHCD and PHA implemented a stakeholder engagement process around the goals and strategies in the draft Assessment of Fair Housing. The goals and strategies were divided into three subject areas:

- Preservation of Existing Housing and Development of New Housing
- Fair Housing Outreach, Training, Enforcement and Legal Strategies
- Place-Based Strategies and Quality of Life/Access to Opportunities

A wide range of stakeholders was invited to participate in whichever subject area they felt was relevant to their work, including in all three if desired. The TA-provider created a cloud-based mechanism in which stakeholders could add comments and edit text related to the goals and strategies. For each subject area an initial meeting/conference call was held in which participants brainstormed about means to improve the goals and strategies. Subsequently participants uploaded comments and edits to the cloud. DHCD and PHA staff adapted the comments made on the calls and in writing into updated goals and strategies, which were then reviewed in a subsequent conference call for each subject area. In all, a total of six meetings/calls were held to strengthen the goals and strategies section of the plan. This process concluded with a four-hour meeting at which participants worked collaboratively with the City and PHA to identify priorities among the goals and strategies.

#	Goals	Strategies	Fair Housing	Contributing	Metrics & Milestones	Time-	Program
_	Enhance and expand mobility for voucher holders	Implement Small Area Fair Market Rents (SAFMR), including local modifications utilizing Moving to Work (MTW) flexibility  Priority: Medium-High	Segregation, R/ECAP, Disparities in Access to Opportunities	Factors Impediments to mobility	PHA examines impacts of SAFMRs on current and future voucher holders  PHA proposes MTW modifications and enhancements to SAFMR rule to minimize tenant displacement and other negative tenant impacts  PHA incorporates SAFMR info into voucher briefing materials	rame   year	Partners PHA (Lead)
7	Enhance and expand mobility for voucher holders	Expand PHA's Housing Choice Voucher (HCV) Mobility program including strategies that support participants at all stages — pre- moving; moving; post-move support — to promote access to high opportunity areas in Philadelphia and the region	Segregation, R/ECAP, Disparities in Access to Opportunities	Impediments to mobility	PHA implements local SAFMRs  PHA examines current mobility program; identify areas in need of increased support, including LEP residents and HH with cheildren, and recommend improvements to program PHA works with partners to secure funding to implement enhancements.  PHA implements enhancements to Voucher Mobility Program incl. marketing program.	1-year 2 year 3-5 years	PHA (Lead) regional Housing Authorities, service providers, funders
<u>«</u>	Enhance and expand mobility for voucher holders	Priority: Low-Medium Enhance PHA's Housing Choice Voucher (HCV) Mobility program to promote increased landlord participation that expands access including high opportunity areas in Philadelphia and the region Priority: Low-Medium	Segregation, R/ECAP, Disparities in Access to Opportunities	Impediments to mobility	PHA examines policies & procedures to increase Landlord participation and retention incl. high opportunity areas.  PHA works with partners to secure funding to implement changes to Landlord recruitment.  PHA implements enhanced Landlord marketing & education program	l year 2-5 years 2-5 years	PHA (Lead) regional Housing Authorities, service providers, funders
4	Preserve existing affordable rental housing	Support preservation of existing subsidized rental units in projects nearing or at 15 -30 years compliance period and projects requiring capital investment to preserve affordable units	Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Needs	Age of Housing Stock, Location/ Type Affordable Housing; Displacement Due to Economic Pressures	City, PHA issues individual and/or joint RFPs for preservation projects — promote leverage of state/local/fed resources City, PHA analyze and compile list expiring & aging subsidized affordable rental projects.  Preservation RFP issued annually contingent upon available funding.	<	City (Lead), DHCD, PHA, PHFA

	Goals	Strategies	Fair Housing Issues	Contributing Factors	Metrics & Milestones	Time- frame	Program Partners
Preserve existing affordable rental housing	rental	Protect long-term affordability in areas with rapidly appreciating values, a high Displacement Risk Ration (DRR) and gentrified areas to ensure all Philadelphians have access to high quality housing and access to opportunities	Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Needs	Age of Housing Stock, Location/ Type Affordable Housing; Displacement Due to Economic Pressures	City to partner with entities that have resources to complete more detailed gentrification analysis with connection to eviction rates, housing quality; increases in rent, tax increases and recommendations of areas to target and tools to minimize displacement ie resident education, targeted housing counseling and preservation programs.  Address results of analysis through Consolidated and Annual Action Plans	1 -2 years 2-5 years	City (Lead), P & D, TRF, Fair Housing stakeholders, DHCD, Housing Counseling Agencies
Develop new a rental housing	Develop new affordable rental housing	Acquire land in R/E CAPs, high opportunity or rapidly appreciating areas and allocate public funds for affordable housing development through site specific RFP  Priority: High	Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Need	Location/Type Affordable Housing; Displacement Due to Economic Pressures, Vacant land	City, Landbank work to streamline process to transfer publicly-held land City, PHA, Landbank, and partners to identify and assemble sites for affordable housing development coordinated with existing neighborhood plans when possible Issue 1-3 site-specific RFPs for affordable housing developments.	1-2 Years 1-2 years 2-5 years	City (Lead), P & D, DHCD, LandBank, PHA
Develop rental P	Develop new affordable rental housing	Expand affordable rental units transfer of assistance provisions of the Rental Assistance Demonstration program to increase housing opportunities and promote diversity of tenants	Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Need	Location/Type Affordable Housing; Displacement Due to Economic Pressures, Vacant land	Estimated up to 1,000 new units under long- term RAD project based contracts PHA reports on RAD transactions annually to DHCD and on PHA website	I-5 years	PHA (Lead), DHCD, nonprofit developers, PHFA, equity investors
Preserve affordabl housing	Preserve existing affordable rental housing	Preserve existing public housing units through Rental Assistance Demonstration program Priority: Medium-High	Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Needs	Age of Housing Stock, Location/ Type of Affordable Housing, Displacement Due to Economic Pressures	PHA ensures compliance with applicable HUD regulations for RAD conversions PHA implements changes as needed to oversight policy to ensure developers are compliant with new RAD fair housing guidelines and long-term affordability	l year	PHA, (Lead) PHADC, PHFA, equity investors
Preserve affordabl housing	Preserve existing affordable rental housing	Promote healthy living conditions for tenants.  Priority: Medium-High	Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Needs	Age of Housing Stock, Location/ Type Affordable Housing:	Partners develop pilot program for landlords to make homes healthy — lead safe and mold free If pilot successful, expand to reach more units Identify and measure specific metrics for Healthy Homes	l years 2-5 years 2-5 years	City (Lead), Housing stakeholders, DHCD, TRF, L I, Dept. Health, PHA

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Program Partners	PHA,(Lead) PHADC, Third Party Development partners	City (Lead) P & D	City (Lead) P & D, TRF, Federal Reserve	City (Lead), P & D, DHCD, PHA, developers, Developer Services	City (Lead), P & D, DHCD, PHA, TRF
Time- frame	1-5 years	l -2 years 2-5 years	1-2 years	I-5 Years I-5 years	l year 2-5 years
Metrics & Milestones	PHA provides Project Based subsidies to support neighborhood revitalization efforts including support for new units to serve underserved populations PHA provides required oversight of project- based waiting lists to promote regulatory and fair housing compliance	Complete analysis of zoning and building codes and practices to identify any barriers to affordable housing. If barriers identified, recommend/implement changes to remove those barriers	Review zoning code and best practices for further incentives to promote mixed-income and affordable housing ie Inclusionary Affordable Housing policy in Housing Code, Title7, 7-100; impact fees, reverse TIFs etc.	Priority points in Gty/ PHA RFPs for 4% and 9% and mixed-use tax-credit projects — RFPs issued in annually in coordination with PHFA Developers work with City's Developers Services to secure necessary approvals in timely manner	Work with stakeholders to develop and formalize criteria for high opportunity areas. Utilize tools such as TRF's DRR tool to identify areas of rapidly appreciating markets — Priority points in City/PHA RFP for tax credit projects — RFPS issued annually in coordination with PHFA
Contributing Factors	Location/Type Affordable Housing; Displacement Due to Economic Pressures	Displacement Due to Economic Pressures Location/ Type of Affordable Housing	Displacement Due to Economic Pressures Location/ Type of Affordable Housing	Location/Type Affordable Housing: Displacement Due to Economic Pressures, Vacant	Location/Type Affordable Housing: Displacement Due to Economic Pressures, Vacant
Fair Housing Issues	Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Needs	Segregation, R/ECAP, Dispartites in Access to Opportunities, Disproportionate Housing Needs	Segregation, R/ECAP, Dispartites in Access to Opportunities, Disproportionate Housing Needs	Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Need	Segregation, R/ECAP, Dispartities in Access to Opportunities, Disproportionate Housing Need
Strategies	Leverage available PHA resources to expand number of affordable multifamily rental housing developments to expand access to underserved communities and populations  Priority: Low-Medium	Ensure existing City codes (zoning/building) and practices promote development of affordable housing throughout the City.  Priority: Low-Medium	Promote new rental units in high opportunity areas through private sector investment  Priority: Low-Medium	Encourage mixed-income/ mixed-use developments in low opportunity & R/ECAP areas  Priority: Low-Medium	Promote affordable housing development in high opportunity or rapidly appreciating market areas Priority: Low
Goals	Develop new affordable rental housing	Develop new affordable rental housing	Develop new affordable rental housing	Develop new affordable rental housing	Develop new affordable rental housing
#	01	=	12	13	14

Time- Program frame Partners	l year Gity (Lead) DHCD, PHDC, Fair Housing l year Stakeholders, CBOs, financial institutions, Dept. of Public l-5 years Health	1-5 years City (Lead), DHCD, Housing Counseling Agencies, Nonprofit legal services agencies, PCA, NACS	I-5 years City (Lead), DHCD, Housing Counseling Agencies, Non-profit legal services agencies,	1-5 years PHA (Lead), City, Housing Counseling Agencies, Mortgage Lenders	I-5 years PHA (Lead) City, Housing Counseling Agencies, Mortgage Lenders
Metrics & Milestones	ment e	1,200 Homes saved annually from mortgage foreclosure, Reverse Mortgage and Tax Foreclosure	Provide homeownership housing counseling / financial assistance programs. Approximately 2,000 residents counseled annually.	Public housing tenants to purchase their own homes (estimate of 25 units)	PHA works with partners to identify additional funding to support housing search assistance HCV voucher holders utilize housing search assistance to locate homeownership units
Contributing Factors	Age of Housing Stock, Lack of Income, Displacement Due to Economic Pressures Location/ Type Affordable Housing	Lending Disparities, Lack of Income, Displacement Due to Economic Pressures Location/ Type Affordable Housing	Lending Disparities, Lack of Income, Displacement Due to Economic Pressures Location/ Type Affordable Housing	Location/Type of Affordable Housing	Location/Type of Affordable Housing
Fair Housing Issues	Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Need	Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Need	Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Need	Segregation, R/ECAP, Disparities in Access to Opportunities Disproportionate Housing Need	Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Mood
Strategies	Greate new funding opportunities to expand affordable homeowner preservation programs and include to cover improvements to make homes healthy  Priority: High	Provide Foreclosure Prevention Counseling and outreach activities <b>Priority: High</b>	Provide Settlement Assistance Grants, Pre- purchase counseling and tangled-title legal services Priority: Medium-	Implementation of PHA Public Housing Homeownership programs <b>Priority: Low-</b>	Enhance PHA HCV Homeownership program with housing search assistance including in high opportunity areas
Goals	Preserve existing affordable homeownership housing	Preserve existing affordable homeownership housing	Expand affordable homeownership housing	Expand affordable homeownership housing	Expand affordable homeownership housing
#	5	91	11	81	61

Program Partners	City (Lead), PHDC	City, (Lead),DHCD, housing developers	City (Lead), Office of Homeless Services, Fair Housing Stakeholders	City (Lead), PHA, DHCD, housing providers, DBHIdS, Homeless Services, Fair Housing Stakeholders, VA	City (Lead), PHA, DHCD, housing providers, DBHIdS, Fair Housing Stakeholders, CBOs, non-profit legal partners
Time- frame	I-5 years	I-5 years	1-2years 1-5 years 1-5 years	1-5 years	1-5 years
Metrics & Milestones	Provide adaptations for rental and homeowner housing units.—100 HH annually	Increase the number of accessible housing units created	Improve access to Apple Tree, the intake site for families and single women by repairing and re-paving the street to the entrance.  Ensure new access points into the homeless system comply with the ADA; the Fair Housing Act; and Section 504 of the Rehabilitation Act of 1973.  Continue to utilize the assistance of the Deaf Hearing Communications Centre and Language Line for interpretation services.	Increase the number of Permanent Supportive Housing Units through a range of projects and programs such as:  1) PHA's participation in the City's Blueprint program - 500 housing opportunities provided each year.  2) City's Rapid Re-Housing program — 700 placements each year, including veterans.	Enforce compliance with City's Domestic violence ordinance PHA complies with HUD VAWA rules Secure funding to support development of units for individuals experiencing domestic violence Establish partnerships with developers to identify low-income units designated for survivors/victims and ensure units are accessible to individuals with disabilities Establish partnerships with community-based organizations to provide DV-specific and trauma- informed services for families living in permanent housing.
Contributing Factors	Lack of Accessible Housing	Lack of Accessible Housing	Lack of Accessible Housing	Lack of Affordable Housing Options	Lack of Affordable Housing Options
Fair Housing Issues	Segregation, K/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Need	Segregation, R/ECAP, Disparities in Access to Opportunities Disproportionate Housing Need	Segregation, R/ECAP, Disparities in Access to Opportunities Disproportionate Housing Need	Segregation, R/ECAP, Disparities in Access to Opportunities	Segregation, R/ECAP, Disparities in Access to Opportunities
Strategies	Create new funding to expand Adaptive Modifications Program (AMP) for renters and homeowners Priority: High	DHCD to continue 10% requirement for accessible unit and visitable units for City- supported projects exceeds HUD requirements  Priority: Medium-High	Ensure Homeless Services accessible for all persons with disabilities  Priority: Medium-Low	Promote opportunities to move homeless into stable permanent housing Priority: High	Promote opportunities to promote stable permanent housing for survivors of domestic violence, stalking, and sexual assault  Priority: Medium-High
Goals	Expand accessible and affordable housing for persons with disabilities	Expand accessible and affordable housing for persons with disabilities	Expand accessible and affordable housing for persons with disabilities	Expand permanent housing for homeless and specials needs individuals	Expand permanent housing for homeless and specials needs individuals
#	20	21	22	23	24

Expand permanent Expand housing programs for individuals artisk of nite whether the to homelessures, to Opportunities and specials needs in mile as a risk of nite whether the to homelessures, to Opportunities and specials needs in midforduals artisk of nite whether the to homelessures, to Opportunities and specials needs in midforduals artisk of nite whether the to homelessures, to Opportunities and specials needs in midforduals artisk of nite and promise the companies of the continuity.    Expand permanent   Pervent homelessures for youth   Segregation, NFLDR   Lack of Mifortable   Novie with partners to acting the child welfare and jouenile   Disparities in Access   Housing pervices, and shared housing or homeless artisk of children's providers and special seeds   Novie with partners to acting the child welfare and jouenile   Disparities in Access   Housing options   Novie with partners to acting the child welfare and jouenile   Disparities in Access   Housing options   Novie with partners to acting the child welfare and jouenile   Disparities in Access   Housing options   Novie with partners to acting the child welfare and jouenile   Disparities in Access   Housing options   Novie with partners to acting the child welfare and jouenile   Disparities in Access   Housing options   Novie with partners to acting the child welfare and jouenile   Disparities in Access   Housing options   Novie with partners to acting the child welfare and jouenile   Disparities in Access   Housing options   Novie with partners to acting the child welfare and jouenile   Disparities in Access   Housing options   Novie   Nov			
Expand permanent   Expand housing programs for the foundable   Eactors   Expand permanent   Expand housing programs for housing for houses, individuals   Priority: Medium-High   Expand housing for housing for house   Priority: Medium-High   Expand housing for house   Priority: Medium-High   Expand housing for house   Priority: Medium-High   Expand housing for house   Priority: Medium-High   Priority: Medium-H	Program Partners		City (Lead), PHA, DHCD, housing providers, DBHiDS, Homeless Services, Child Welfare and Juvenile justice system
Expand permanent Expand housing programs for housing for homeless individuals ready for reunification ready for reunification ready for reunification prossing for homeless and specials needs individuals  Expand permanent Prevent homelessness for youth housing for homeless and specials needs individuals  Expand permanent Prevent homelessness for youth housing for homeless individuals  Expand permanent Prevent homelessness for youth housing individuals  Expand permanent Prevent homelessness for youth housing individuals  Expand permanent Prevent homelessness for youth Segregation, RVECAP, Lack of Affordable housing for homeless yistems.  Expand permanent Prevent homelessness for youth housing options individuals  Expand permanent Prevent homelessness for youth Segregation, RVECAP, Lack of Affordable housing for homeless yistems.  Expand permanent Prevent homelessness for youth Segregation, RVECAP, Lack of Affordable housing options individuals  Priority: Medium-High  Priority: Medium-High  Priority: Medium-High  Priority: Medium-High  Priority: Medium-High	Time- frame	l-3 years	l-5 years
Expand permanent Expand housing programs for housing for homeless individuals and specials needs individuals Expand permanent because the consistence of the control of the	Metrics & Milestones	Secure funding for:  1) repairs to rental or owner occupied homes where families at risk of child removal due to unsafe conditions; 2) new rental housing for families at risk of children's removal due to homelessness, displacement due to eviction, utility shut offs, and unsafe conditions; & 3) housing for families ready for reunification	Work with partners to strengthen transition planning Identify youth-centric housing resources to be added to the homelessness services system, including additional Rapid Re-housing resources as well as innovative housing models such as host homes, youth- facilitated outreach and drop-in services, and shared housing.  Pilot a Coordinated Entry and Assessment Based Housing Referral System using Transition Age Youth Vulnerability Index Service Prioritization Assistance Tool (TAY VI-SPDAT) at entry points, youth street outreach, Runaway and Homeless Youth funded programs, and a privately funded youth emergency shelter,  Strengthen system-wide data sharing agreements to facilitate cross-system collaboration to identify and provide services to at-risk youth
Expand permanent Expand housing programs for Seg housing for homeless and specials needs individuals ready for reunification  Expand permanent Pervent homelessness for youth housing for homeless exiting the child welfare and juvenile Dijustice systems.  Priority: Medium-High to build welfare and juvenile Dijustice systems.	Contributing Factors	Lack of Affordable and Housing Options Age and Condition of Affordable Housing; Disproportionate Housing Needs Displacement due to economic pressures	Lack of Affordable Housing Options
Expand permanent housing for homeless and specials needs individuals and specials needs and specials needs individuals	Fair Housing Issues	Segregation, R/ECAP, Disparities in Access to Opportunities	Segregation, R/ECAP, Disparities in Access to Opportunities
	Strategies	Expand housing programs for families at risk of child welfare involvement due to homelessness, unaffordable or unsafe housing or ready for reunification  Priority: Medium-High	Prevent homelessness for youth exiting the child welfare and juvenile justice systems.  Priority: Medium-High
79 # 29	Goals	Expand permanent housing for homeless and specials needs individuals	Expand permanent housing for homeless and specials needs individuals
	#	25	26

Program Partners	City and PHA (Leads), DHCD, community partners, Office of Immigration Affairs (OIA),	City and PHA (Leads), DHCD, service providers, OIA, Fair Housing Stakeholders	PHA (Lead), PHA residents, service providers, CLS, Fair Housing Stakeholders	PHA (Lead), City, PHA residents, CLS, Fair Housing Stakeholders, PhillyRise	City (Lead), PCHR, TURN, CLS, LEP CBO, Tenant rights orgs, housing counseling agencies, Fair Housing Rights Center (FHRC)
Time- frame	1-5 years	1-5 years	l year 2-5 years	I-5 years	1-5 years
Metrics & Milestones	City and PHA work with partners and stakeholders as needed to update and implement LAP, limited literacy materials, documents/outreach accessible to LEP residents. Work with LEP, housing network, other stakeholders to complete annual training for staff on LAP requirements PHA assesses options for strengthening fair housing compliance through additional training and testing City and PHA provide annual LAP performance compliance reports Increase opportunities for face-to-face engagement with LEP persons	DHCD and PHA work with AFFH stakeholder and housing counseling and LEP providers to create model LEP policy and procedures for partners. Utilize Office of Immigrant Affairs to assist in this effort	PHA reviews best practices and options for admissions and wait list administration to promote diversity consistent with applicable fair housing statutes and regulations, consulting as needed with local partners.  PHA implements wait list policy modifications if identified in review, subject to PHA Board approval.	PHA periodically reviews and updates policies as needed to comply with HUD regulations on criminal records screening. PHA continues implementation of Second Chance Pilot initiative to provide housing opportunities to formerly incarcerated citizens in partnership with federal and state court systems.	Tenant rights providers/housing counseling agencies, including LEP counselors/CBOs, conduct monthly educational workshops serving 1,200 tenants annually
Contributing Factors	Lack of Access to Housing and Other Services	Lack of Access to Housing and other Services	Lack of access to Housing and other Services	Lack of access to Housing and other Services	Public and Private Discrimination
Fair Housing Issues	Segregation, R/ECAP, Disparities in Access to Opportunities	Segregation, R/ECAP, Disparities in Access to Opportunities	Segregation, R/ECAP, Disparities in Access to Opportunities	Segregation R/ECAP, Disparities in Access to Opportunities	Segregation, Disproportionate Housing Needs; R/ECAP
Strategies	Fully implement Language Access Plans (LAP) and practices for Limited English Proficiency (LEP) individuals and ASL users  Priority: High	DHCD and PHA assist their service providers as needed to develop model LEP and ASL policy and procedures  Priority: High	PHA reviews and enhances admissions and wait list policies as needed to support fair housing compliance  Priority: High	PHA reviews and enhances policies as needed as relates to admission of those with criminal records and formerly incarcerated citizens  Priority: High	Support Tenant Rights Workshops to educate low- income renters about Fair Housing rights.  Priority: High
Goals	Ensure open access to all housing resources and programs	Ensure open access to all housing resources and programs	Ensure open access to all housing resources and programs	Ensure open access to all housing resources and programs	Expand fair housing outreach, education and enforcement activities
#	11	28	29	30	3

Program Partners	City (Lead), PCHR, FHRC TURN, CLS, LEP, CBO partners and other tenant rights/ legal aid groups.	City (Lead), Housing counseling agencies, NACs, LEP and CBO partners, Fair Housing Stakeholder Network	City and PHA (Leads), PCHR, FHRC, Equality Center	City and PHA (Leads), PCHR, FHRC, Equality Center, City, CLS, TURN, PA Law Center, LEP CBO partners, Police Dept.	City (Lead), P&D, L&I, Dept. of Health, tenant rights/legal aid groups, CBOs, LEP, Fair Housing Stakeholder Network
Time- frame	1-2 years 2-5 years	I-5 years	l year 2-5 years	l year I year 2-5 years	1-2 years 2-5 years
Metrics & Milestones	City, PHA, stakeholders/partners collaborate to identify resources/strategies to support Tenant representation in tenant/landlord disputes.  More tenants are represented in court	Counseling agencies to provide Anti Predatory, pre-purchase and financial literacy housing counseling — 2,000 individuals counseled annually	City and PHA to coordinate with fair housing agencies to conduct fair housing trainings to city agency and PHA staff and trainings for PHA and City sub-recipients.  New employees and refresher trainings as needed	City and PHA to work with non-profit legal aid providers, fair housing organizations, LEP, CBO partners to design workshops for Landlords to promote compliance w/ all Fair Housing laws and HUD guidance including criminal background checks Identify funding for workshop content and marketing campaign to reach Landlords including LEP. Update content as needed.  Conduct 1-2 educational workshops a year contingent upon funding	P & D to work with L & I on coordinated/targeted code enforcement efforts and policies to promote increased housing quality.  Code enforcement process contains clear and explicit steps to achieve compliance.
Contributing Factors	Public and Private Discrimination Displacement due to economic pressure	Lending Disparities	Lending Disparities, Lack communication between public agencies and residents	Public and Private Discrimination	Private Discrimination Lack of Affordable Housing options
Fair Housing Issues	Segregation Disproportionate Housing Needs; R/ECAP	Segregation, Disproportionate Housing Needs, R/ECAP,	Segregation, Disproportionate Housing Needs; R/ECAP	Segregation, Disproportionate Housing Needs;	Segregation, Disproportionate Housing Needs; R/ECAP
Strategies	Support increased representation for low-income tenants in landlord-tenant court — current representation is less than ten percent.  Priority: High	Support outreach and housing counseling to help residents avoid predatory loans and to counsel clients with credit- repair; budgeting Priority: High	Support a range of fair Housing education and outreach activities to increase housing options and access to opportunities for the protected classes  Priority: Medium-High	Support a range of fair Housing education and outreach activities for Landlords to reduce unlawful evictions and promote open access to affordable housing  Priority: Medium-High	Support increased code enforcement of violations related to housing quality and health/safety issues  Priority: Medium-High
Goals	Expand fair housing outreach, education and enforcement activities	Expand fair housing outreach, education and enforcement activities	Expand fair housing outreach, education and enforcement activities	Expand fair housing outreach, education and enforcement activities	Expand fair housing outreach, education and enforcement activities
#	32	33	34	35	36

		Strategies	Fair Housing Issues	Contributing Factors	Metrics & Milestones	Time- frame	Program Partners
Expand fair housing PHA and City to establish Fa outreach, education and enforcement local/ regional Fair Housing Advocacy groups, Housing Advocac	PHA and City to Stakeholder gro local/ regional   Advocacy group and Municipalititic coordinated app	PHA and City to establish Fair Housing Stakeholder group in partnership with local/ regional Fair Housing agencies, Advocacy groups, Housing Authorities, and Municipalities to ensure coordinated approach	Segregation, R/ECAP, Disparities in Access to Opportunities	Impediments to mobility,	Create Fair Housing Stakeholder Group Stakeholders meet in coordination with the (E)quality meetings to assess Fair Housing policy and progress with AFH goals/strategies— minimum twice annually	< l year	PCHR (Lead), DHCD, FHRC, PHA, Fair Housing groups, DVRPC, regional housing authorities, City agencies
Expand fair housing Explore best outreach, education to promote lk and enforcement options activities  Priority: 1	Explore best to promote lo options  Priority: 1	Explore best practices and policies to promote long-term affordability options  Priority: Low-Medium	Segregation, Disproportionate Housing Needs; R/ECAP	Private Discrimination Lack of Affordable Housing options	City reviews best practices for long-term affordability options such as tenant's right of first refusal and extended compliance periods.  Explore feasibility for implementation in Philadelphia Implement feasible measures	l year 2-3 years 3-5 years	City (Lead), DHCD, PHA, Fair Housing Stakeholder network, Fair Housing Stakeholder Network
Expand fair housing Identify new fi outreach, education to support Fai and enforcement and testing to with federal, shousing laws Priority: L	Identify new f to support Fai and testing to with federal, s housing laws	Identify new funding opportunities to support Fair Housing education and testing to ensure compliance with federal, state and local fair housing laws  Priority: Low-Medium	Segregation, Disproportionate Housing Needs; R/ECAP	Lack of Resources	Work with Philadelphia Commission on Human Relations (PCHR) to obtain HUD certification for substantially equivalent status	I-2 years	City (Lead), PCHR, FHRC
Promote coordinated Continue to support approach to leverage based strategies — public/private Norris Choice, Prominvestments in R/ECAP and other areas to reduce disparities	Continue to sbased strateg Norris Choice Priority:	Continue to support existing Placed-based strategies — Sharswood & Norris Choice, Promise Zone  Priority: High	Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Need	Opportunities	Norris — complete 257 new housing units and 1-2 commercial/retail projects and 4-5 neighborhood improvement projects. Sharswood housing units; PHA HQ; supermarket— PHA to submit Choice Implementation grant application to HUD	-5 years  -2 years	City/PHA (Leads), DHCD, HUD, PHFA, third party developers, PHS, Commerce, nonprofits, banks, foundations

Goals Promote coordinated Create ne		Pate ne		Fair Housing Issues	Contributing Factors	Metrics & Milestones P & D will man and analyze investments fixed assets	Time- frame	Program Partners
romote coordinated create new Frace-based Community approach to leverage a nublic/private range of public/private investments in R/ECAP to strengthen communities and and other areas to increase access to opportunities reduce disparities  Priority: High	4	eate new Flace-based Comm vestment Strategy to leverag nge of public/private investn strengthen communities and crease access to opportunitie riority: High	ents	segregation, Krecar, Disparities in Access to Opportunities, Disproportionate Housing Need	Lack of Access to Opportunities Displacement due to Economic Pressures.	r & D will map and analyze investments, nxed assets, opportunities and needs in neighborhoods across the City. P & D will categorize areas based on strength/need and will create an investment plan to leverage current and proposed investments across a range of neighborhoods.  P & D will work with partners to implement coordinated investment strategy for a range of neighborhoods.	l year 2-5 years	DHU, FHA, HUD, PHFA, Private sector & nonprofit partners, MD0 including Community Services partners, SDP, Commerce, PHS, Mayor's Office of Education, SDP, PCPC, Land Bank, OIA
Promote coordinated approach to leverage public/private investments public/private investments in R/ECAP communities to increase access to and other areas to housing and other opportunities reduce disparities Priority: Medium-High	هـ	omote Place-base Strategy t verage public/private investn cluding housing in immigrar mmunities to increase acces using and other opportuniti	o nents it s to ies	Disparities in Access to Opportunities, Disproportionate Housing Need	Lack of Access to Opportunities Displacement due to Economic Pressures	Identify immigrant communities in need of affordable housing and other opportunities.  Work with partners to implement coordinated housing and other investment strategy.	l year 2-5 years	City (Lead), DHCD, PHA, HUD, PHFA, private sector partners, Commerce, non-profits, banks, foundations, OIA, Land Bank
Expand educational Encourage comprehensive attainment, economic connections between programs and development and self-services to alleviate poverty among low-income households — such as Earned Income Tax Credit (EITC, by ensuring that a point of entry to one program/service connects a recipient to other programs/services for which he/she is eligible  Priority: High	. 2 북	rourage comprehensive nnections between programs a rvices to alleviate poverty am w-income households — such a rrned Income Tax Credit (EITC, ensuring that a point of enti one program/service connects cipient to other programs/serv r which he/she is eligible		Disparities in Access to Opportunities	Lack of Access to Opportunities Lack of Income	Providers will convey information and offer direction to connect residents to benefits beyond the ones they are currently accessing, using LEP-targeted materials as appropriate — 1,500 residents will receive counseling to secure EITC.	1-5 years	City (Lead), Service providers, CEO, DHCD, PHA, MOIA, housing counseling agencies, DHS

	Goals	Strategies	Fair Housing Issues	Contributing Factors	Metrics & Milestones	Time- frame	Program Partners
Expand education attainment, econo development and sufficiency efforts	Expand educational attainment, economic development and self-sufficiency efforts	Promote technical assistance and training to small businesses to create and retain jobs — coordinate and align with other investments such as housing and commercial corridor activities to promote increased access to opportunity  Priority: High	Disparities in Access to Opportunities	Lack of Access to Opportunities Lack of Income	TA provided to 800 Small businesses and 250 jobs are created or retained annually	I-5 years	City (Lead), Commerce, DHCD, PIDC, TA providers, LEP and CDBD groups, Fair Housing Stakeholders
Expand attainm develop sufficier	Expand educational attainment, economic development and self-sufficiency efforts	Return vacant and blighted properties back into productive use.  Priority: High	Disparities in Access to Opportunities	Lack of access to opportunities	Coordinate and align with goals and strategies of Philadelphia LandBank to acquire and dispose of vacant land for gardens and open space and community development investments	I-5 years	City (Lead) DHCD, LandBank, CBO partners
Expano attainr develo sufficie	Expand educational attainment, economic development and self-sufficiency efforts	Support coordination of services and educational supports through the City's Communities in Schools  Priority: High	Disparities in Access to Opportunities	Lack of access to opportunities	City to launch implementation of Community Schools Initiative in and around high poverty areas in Philadelphia. Nine initial sites selected and total of 16 additional sites over the next 3 years	<1 year —3 years	City ((Lead), SDP, Mayor's Office of Education
Expanattaini attaini develo sufficie	Expand educational attainment, economic development and self-sufficiency efforts	Ensure a Philadelphia youth ages 3 to 4 enter kindergarten ready to learn Priority: High	Disparities in Access to Opportunities	Lack of access to opportunities	City to launch implementation of Pre-K Initiative creating 2,000 new pre-K slots in year 1 with minimum of 1,000 additional sites over 3 years	< Iyear —3 years	City (Lead) Mayors Office of Education, Service Providers
Expan attain develo sufficie	Expand educational attainment, economic development and self-sufficiency efforts	Ensure youth 16-24 graduate high school and/or are job ready  Priority: High	Disparities in Access to Opportunities	Lack of Access to opportunities	Young adults participate in job training program such as YouthBuild and PowerCorpPHL serve year	1-5 years	City (Lead), YouthBuild, CEO, PowerCorpPHL
Expan attainu develo sufficie	Expand educational attainment, economic development and self-sufficiency efforts	Promote increased access public transportation access for disabled and LEP residents  Priority: Medium-High	Disparities in Access to Opportunities	Lack of Access to opportunities Lack of Income	Mayors Commission on Persons with Disabilities (MCPWD meet with SEPTA to assess progress to improve access for LEP and disabled individuals Explore potential for SEPTA to provide reduced fares for low-income residents	I-5 years I-2 years	Mayors Commission on Persons with Disabilities (MCPWD) (Lead)), Fair Housing Stakeholders, SEPTA, Fair Housing

#	Goals	Strategies	Fair Housing Issues	Contributing Factors	Metrics & Milestones	Time- frame	Program Partners
95	Expand educational attainment, economic development and self-sufficiency efforts	Implement economic self-sufficiency and jobs skills workshops to assist PHA-residents to obtain and retain jobs  Priority: Medium-High	Disparities in Access to Opportunities	Lack of access to opportunities	Residents served annually through PHA Community Partners and economic self- sufficiency programs (estimate 100 annually) Coordinate and leverage with existing non- profit, community based programs, including LEP programs	1-5 years 1-5 years	PHA (Lead), PHA residents, community partners. LEP partners
15	Expand educational attainment, economic development and self-sufficiency efforts	Promote immigrant hubs to address language barrier for LEP access to opportunities in high opportunities areas.  Priority: Low-Medium	Disparities in access to opportunities	Lack of Access to Opportunities	City, PHA and AFFH stakeholder network to work with LEP and CBO partners to break down language and cultural barriers to promote access to public programs and neighborhood amenities	I-5 years	I-5 years City (Lead), DHCD, PHA, LEP, CDBD, MOIA, housing counseling, NACs and other public agencies
52	Expand educational attainment, economic development and self-sufficiency efforts	Promote improved health outcomes  Priority: Low-Medium	Disparities in Access to Opportunities	Lack of access to opportunities	AFH Stakeholders to convene range of health organizations/ networks such as COACH to create strategy for improved access to range of health services Coordinate sustainable and greening programs in areas with low air quality	1-2 years	1-2 years Fair Housing Stakeholders (Lead), City, non-profit/ 1-2 years for- profit health provider network PWD, MDO, Clean Air Council, PHS



#### **Acknowledgements**

The City of Philadelphia's Assessment of Fair Housing was made possible only because of the involvement and dedication of many people and organizations:

- The residents of Philadelphia who completed surveys, attended focus groups and offered thoughtful comments
- Stakeholders within the affordable housing and community development communities who offered their insight and experience throughout the Plan development process
- Enterprise Communities, Lawyers Committee for Civil Rights Under Law and Reinvestment Fund who provided technical assistance around data, mapping, community outreach, goal development and more
- Neighborworks America, which designed the Affirmatively Furthering Fair Housing survey and LISC's Philadelphia office which provided funding for it
- Staff at the U. S. Department of Housing and Urban Development's Philadelphia, Washington and Fair Housing and Equal Opportunity offices for their input and guidance
- Staff at the Philadelphia Housing Authority, Division of Housing and Community Development,
   Office of Homeless Services and other city offices whose research, analysis and copywriting skills were instrumental in creating the Assessment of Fair Housing

The City of Philadelphia and the Philadelphia Housing Authority are grateful for the time and expertise provided by these key parties in the development of the Assessment of Fair Housing

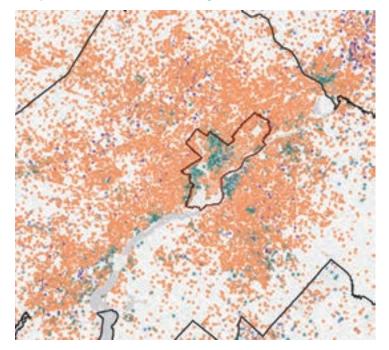
## Section VII. Appendices

Appendix A: HUD	-Provided Maps	A1-A32
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Appendix C: Desc	criptions of Potential Contributing Factors	C1-C14
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9-26	5-16 AFFH Stakeholder Meeting	1-120
11-1	17-16 Public Hearing Transcript	1-82
12-6	6-16 AFH Hearing	1-6

#### Appendix A: HUD-Provided Maps

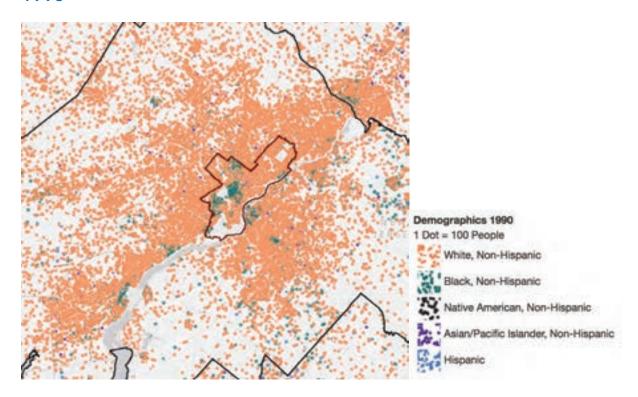
#### Segregation/Integration

Map 1 - Race/ Ethnicity

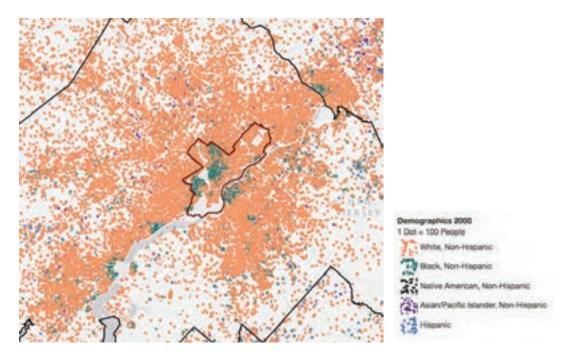




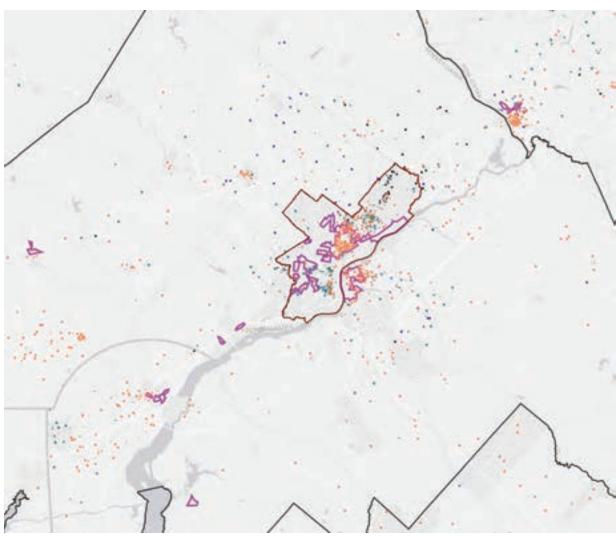
#### Map 2 - Race/Ethnicity Trends 1990



#### 2000



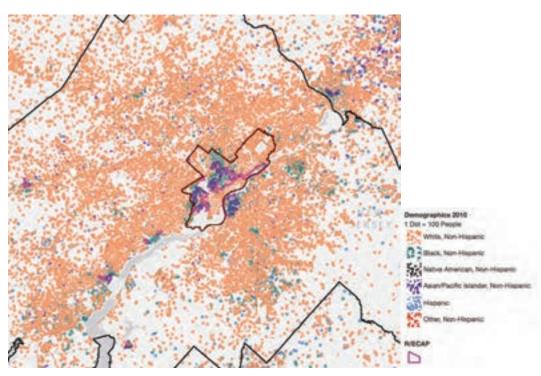
Map 3 - National Origin



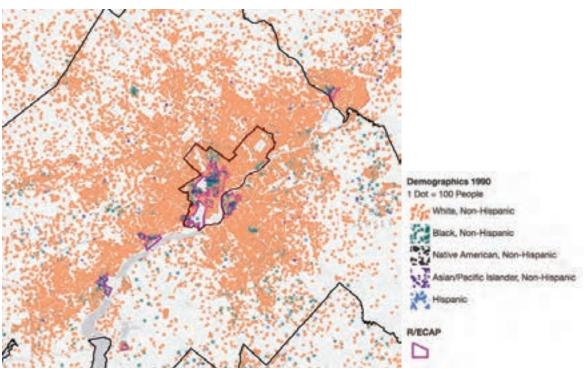


#### **R/ECAPs**

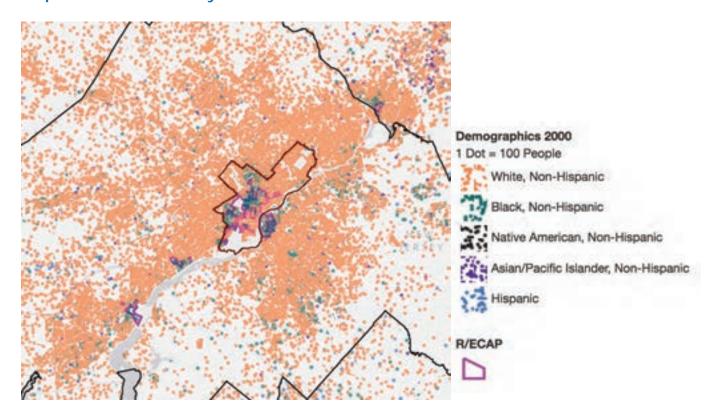
Map 1 - Race/ Ethnicity



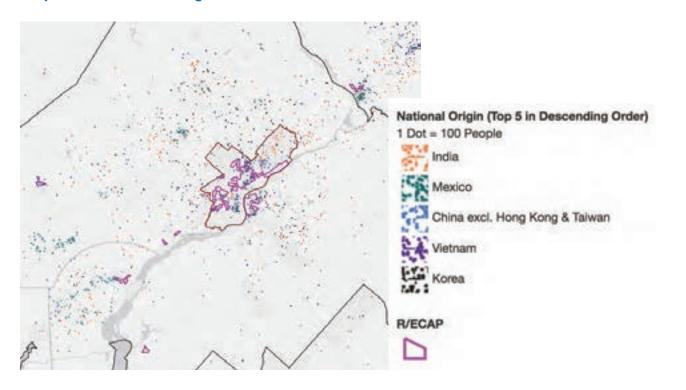
Map 2 - Race/Ethnicity Trends 1990



Map 2 - Race/Ethnicity Trends 2000



Map 3 - National Origin



Map 4 - LEP

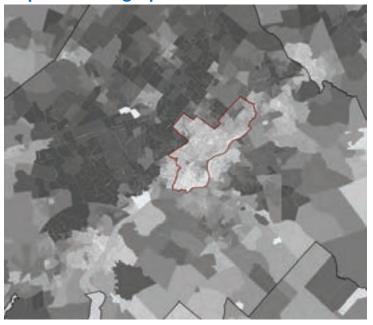




#### **Disparities in Access to Opportunity**

#### **Educational Opportunities**

Map 9 - Demographics and School Proficiency - School Proficiency Index



School Proficiency Index: Low to High

#### School Proficiency Index with R/ECAPs



School Proficiency Index: Low to High

#### School Proficiency and Race/Ethnicity



School Proficiency Index: Low to High

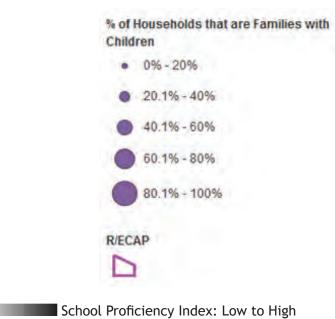
#### School Proficiency and National Origin



School Proficiency Index: Low to High

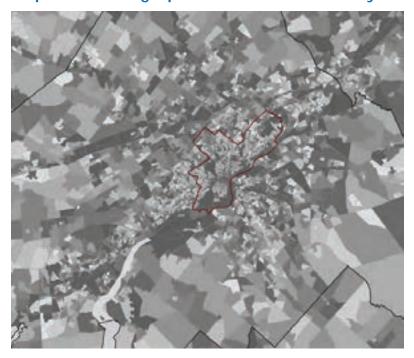
#### **School Proficiency and Family Status**





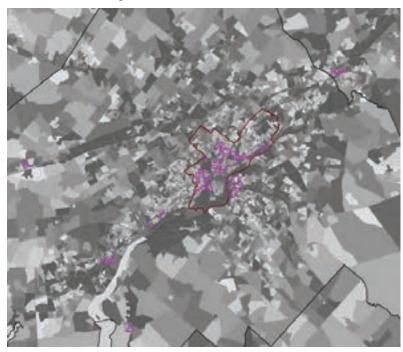
#### **Employment Opportunities**

#### Map 10 - Demographics and Job Proximity - Job Proximity Index

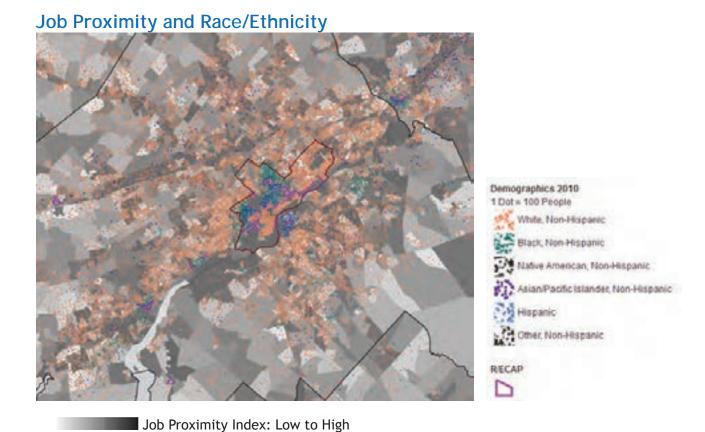


Job Proximity Index: Low to High

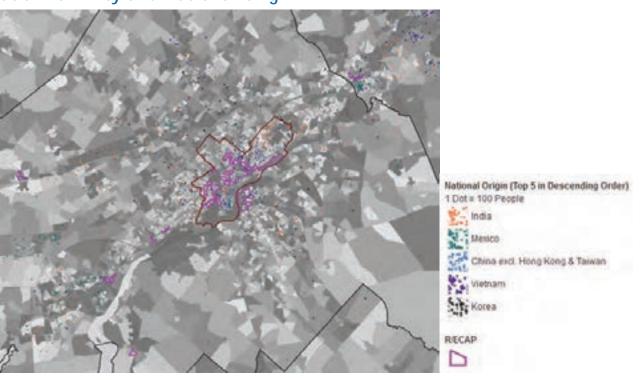
#### Job Proximity Index with R/ECAPs



Job Proximity Index: Low to High



**Job Proximity and National Origin** 



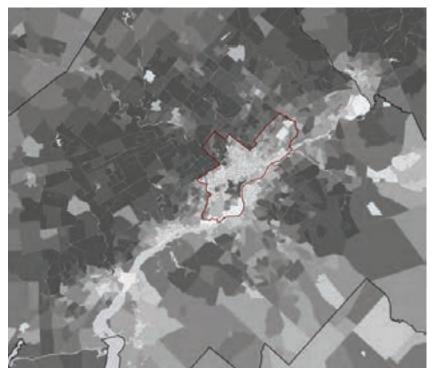
Job Proximity Index: Low to High

#### **Job Proximity and Family Status**



Job Proximity Index: Low to High

Map 11 - Demographics and Labor Market- Job Market Index



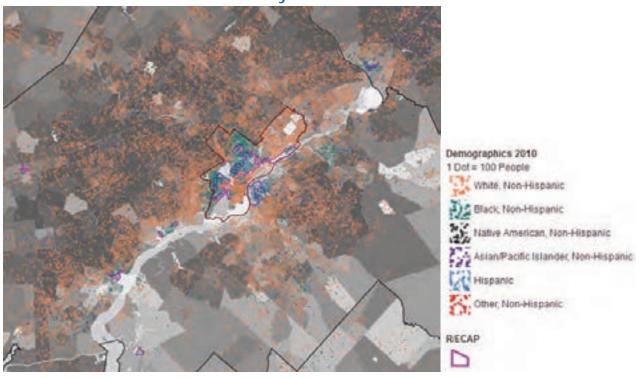
Labor Market Index: Low to High

#### Job Market Index with R/ECAPs



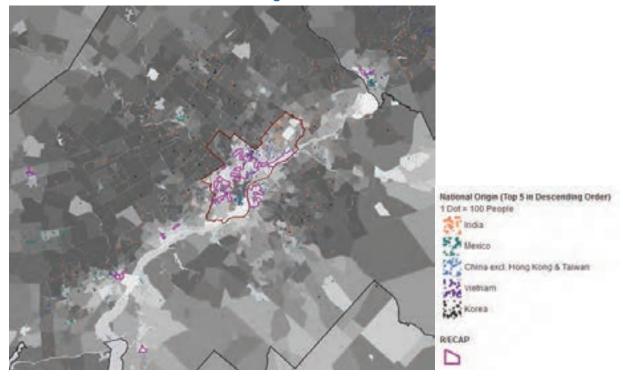
Labor Market Index: Low to High

### Labor Market and Race/Ethnicity



Labor Market Index: Low to High

### **Labor Market and National Origin**



Labor Market Index: Low to High

### **Labor Market and Family Status**



Labor Market Index: Low to High

## **Transportation Opportunities**

Map 12 - Demographics and Transit Trips - Transit Trips Index

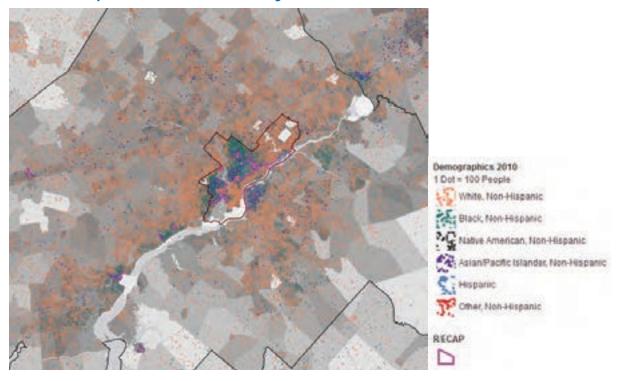


■ Transit Trips Index: Low to High

#### Transit Trip Index with R/ECAPs

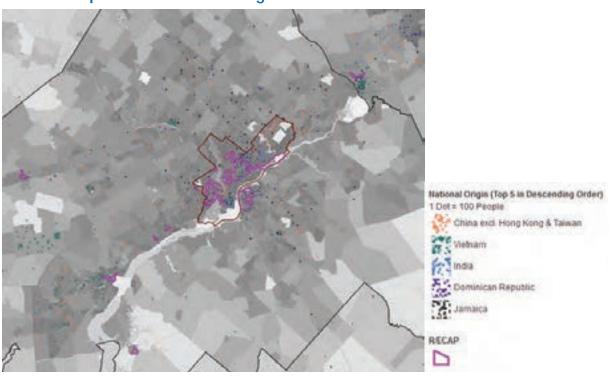


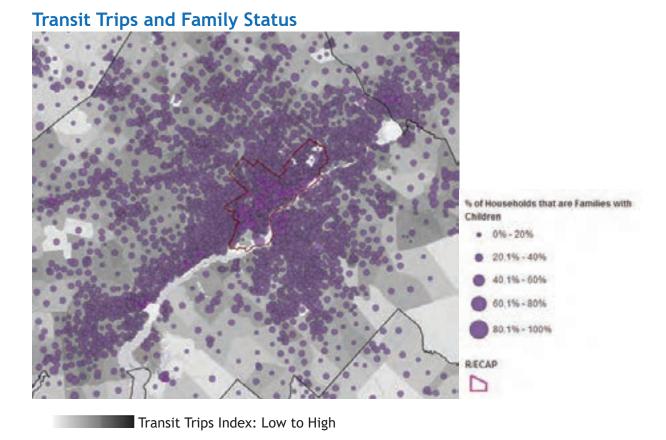
#### Transit Trips and Race/Ethnicity



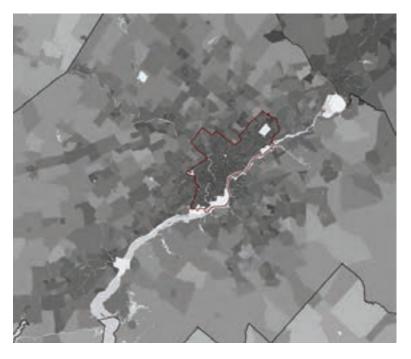
Transit Trips Index: Low to High

### **Transit Trips and National Origin**





Map 13 - Demographics and Transportation Cost - Low Transportation Cost Index

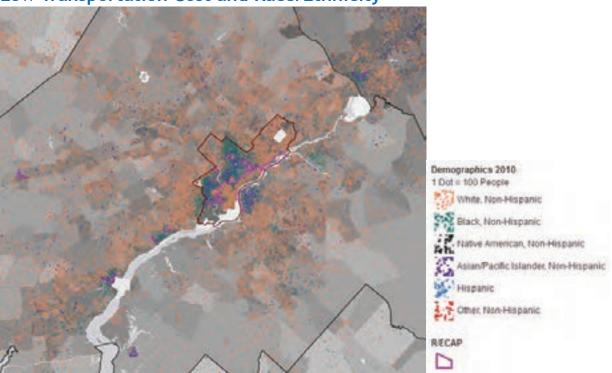


#### Low Transportation Cost Index with R/ECAPs

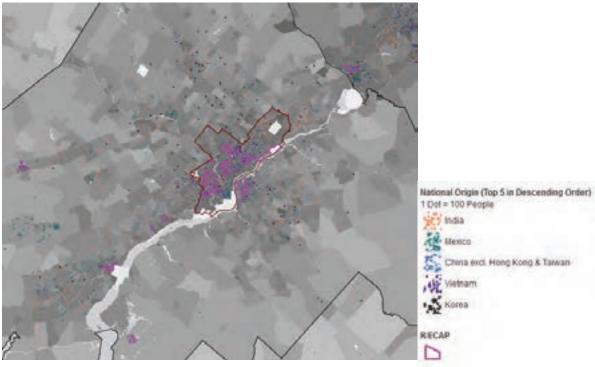


Transit Trips Index: Low to High

#### Low Transportation Cost and Race/Ethnicity



## Low Transportation Cost and National Origin



Transit Trips Index: Low to High

## **Low Transportation Cost and Family Status**



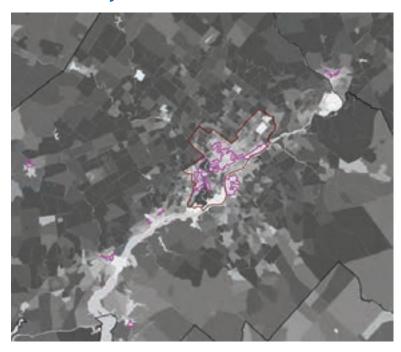
## **Low Poverty Exposure Opportunities**

### Map 14 - Demographics and Poverty - Low Poverty Index

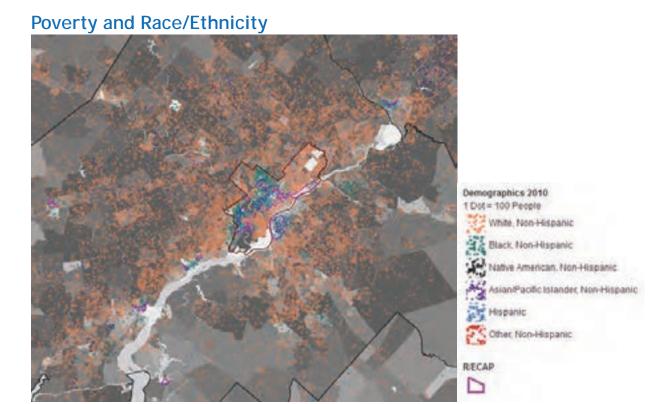


Low Poverty Index: Low to High

### Low Poverty Index with R/ECAPs

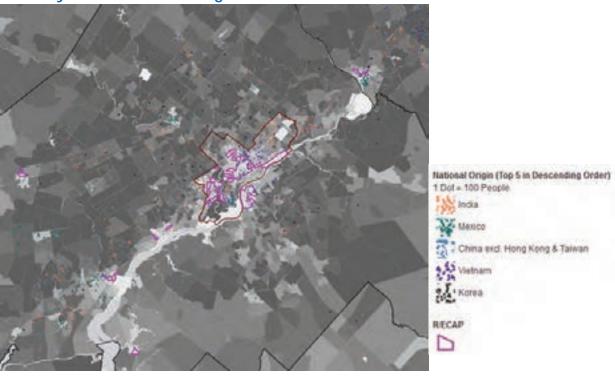


Low Poverty Index: Low to High



Low Poverty Index: Low to High

### **Poverty and National Origin**



Low Poverty Index: Low to High

#### **Poverty and Family Status**



% of Households that are Families with

#### Children

- 0% 20%
- 0 20.1% 40%
- 40.1% 60%
- 60.1% 80%
- 80.1% 100%

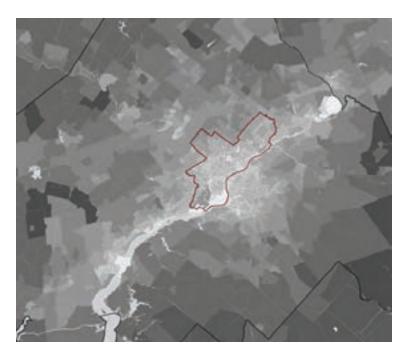
#### R/ECAP



Low Poverty Index: Low to High

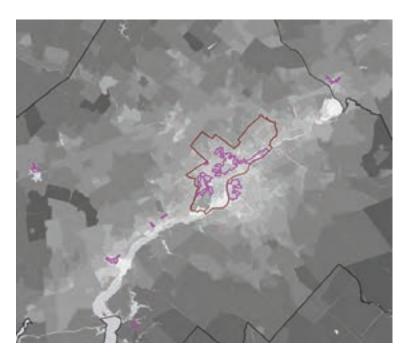
## **Environmentally Healthy Neighborhood Opportunities**

Map 15 - Demographics and Environmental Health - Environmental Health Index



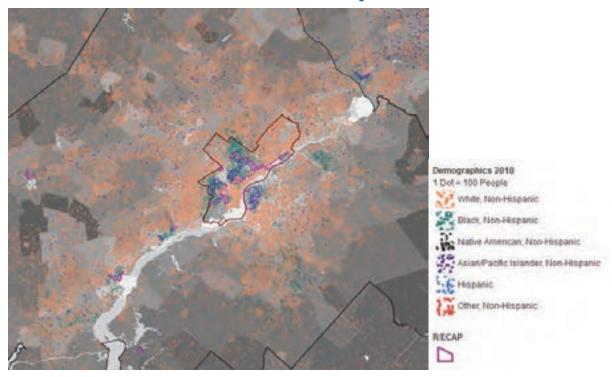
Environmental Health Index: Low to High

#### **Environmental Health Index with R/ECAPs**



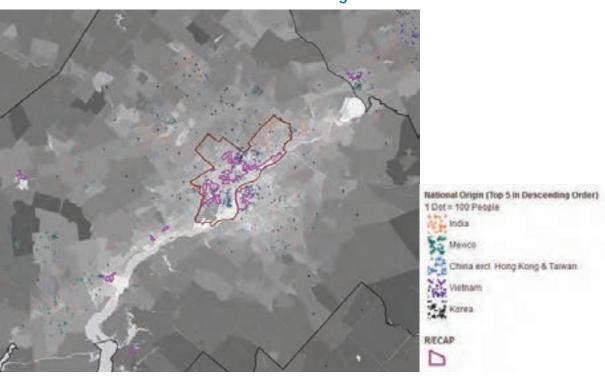
Environmental Health Index: Low to High

#### **Environmental Health and Race/Ethnicity**



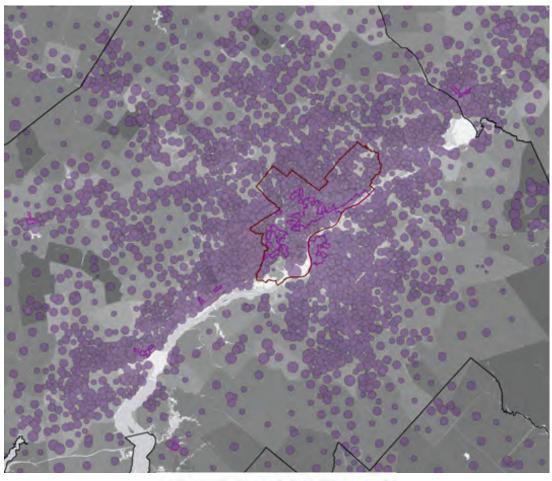
Environmental Health Index: Low to High

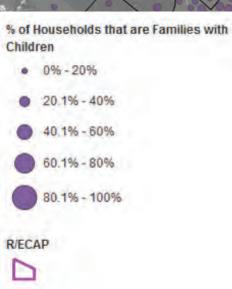
## **Environmental Health and National Origin**



Environmental Health Index: Low to High

## **Environmental Health and Family Status**

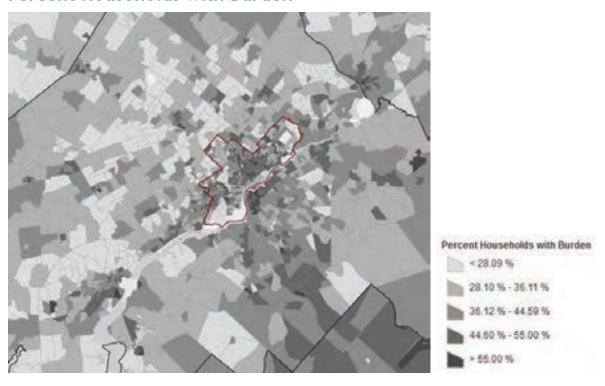




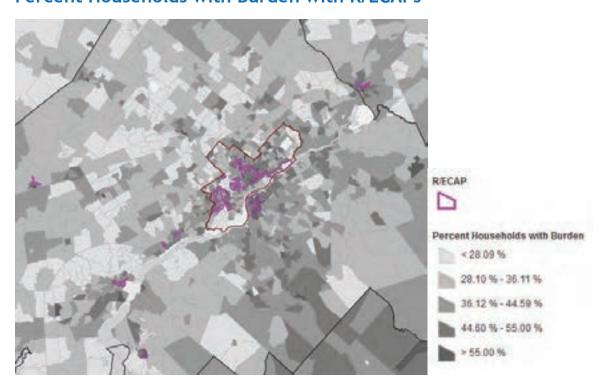
Environmental Health Index: Low to High

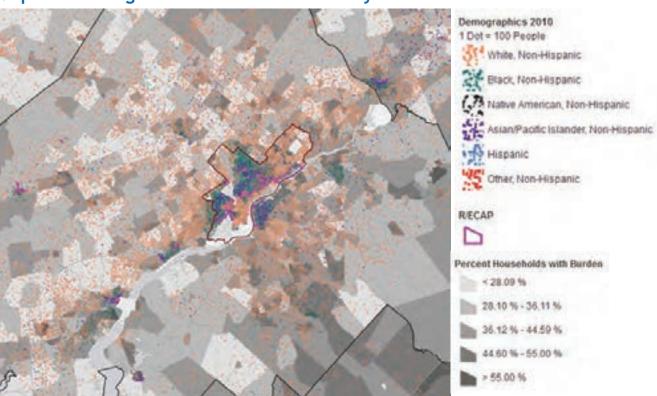
# **Disproportionate Housing Needs**

#### **Percent Households with Burden**



#### Percent Households with Burden with R/ECAPs





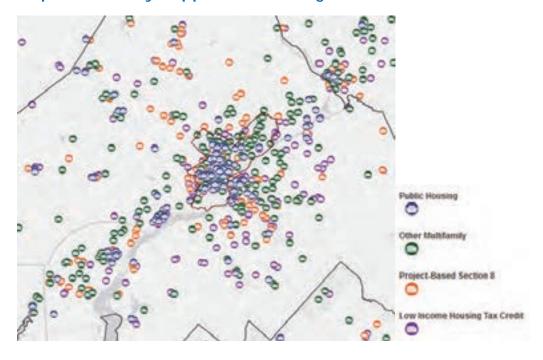
Map 7 - Housing Burden and Race/Ethnicity





# **Public Supported Housing Analysis**

Map 5 - Publicly Supported Housing



Note: R/ECAPs aren't visible on this map

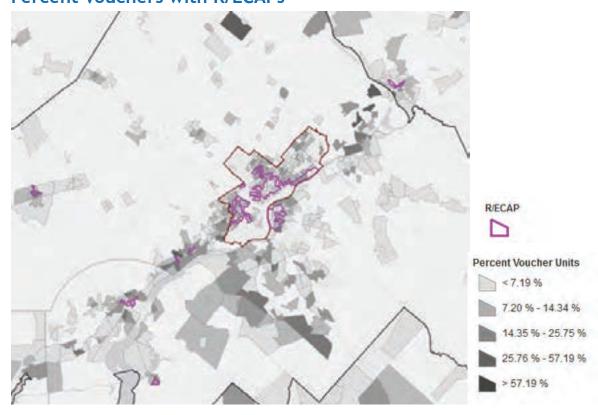
### **Publicly Supported Housing and Race/Ethnicity**



Map 6 - Housing Choice Vouchers and Race/Ethnicity - Percent Voucher Units

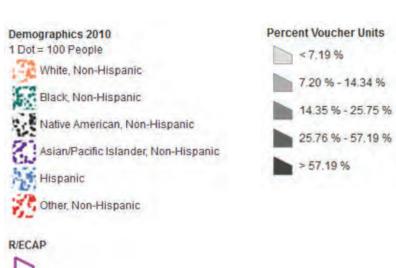


#### Percent Vouchers with R/ECAPs



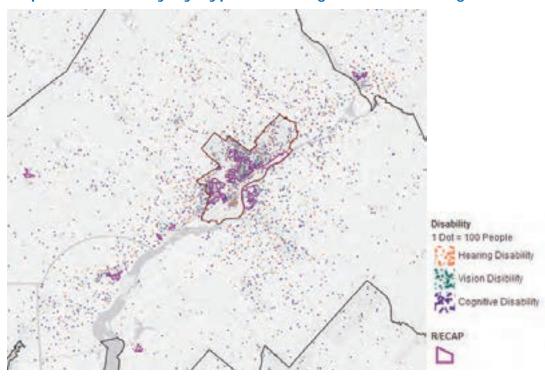
### **Housing Vouchers and Race/Ethnicity**



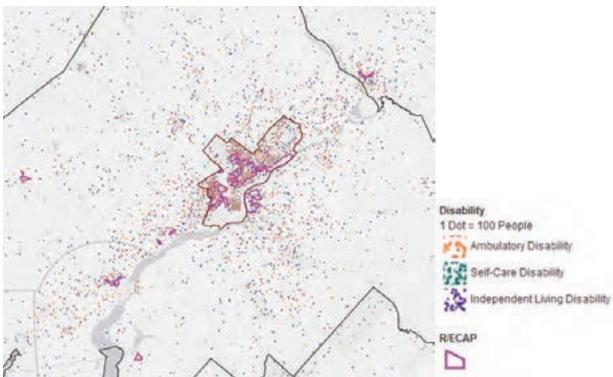


## **Disability and Access Analysis**

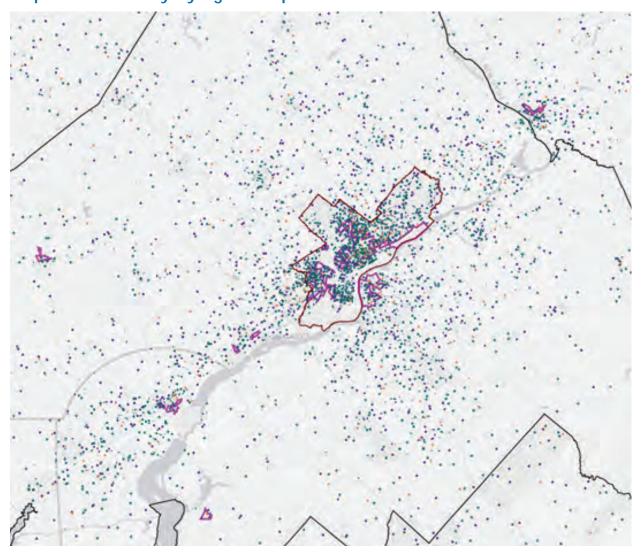
Map 16 - Disability by Type - Hearing, Vision and Cognitive Disability



## Ambulatory, Self-Care and Independent Living Disability



# Map 17 - Disability by Age Group



#### Disability

1 Dot = 100 People



Disabled Ages 18-64

Disabled Over 64



# **Appendix B: HUD-Provided Tables**

## Table 1 Demographics

	(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction			(Philadelphia-Camden-Wilmington, PA- NJ-DE-MD CBSA) Region			
Race/Ethnicity		#	%		#	%	
White, Non-Hispanic		562,585	36.87		3,875,844	64.97	
Black, Non-Hispanic		644,287	42.22		1,204,303	20.19	
Hispanic		187,611	12.29		468,168	7.85	
Asian or Pacific Islander, Non-Hispanic		95,978	6.29		295,219	4.95	
Native American, Non-Hispanic		3,498	0.23		9,541	0.16	
Other, Non-Hispanic		4,105	0.27		10,971	0.18	
National Origin	Country			Country			
#1 country of origin	China excl. Hong Kong & Taiwan	16,467	1.08	India	65,128	1.09	
#2 country of origin	Vietnam	14,929	0.98	Mexico	53,736	0.90	
#3 country of origin	India	11,344	0.74	China excl. Hong Kong & Taiwan	37,755	0.63	
#4 country of origin	Dominican Republic	10,095	0.66	Vietnam	28,206	0.47	
#5 country of origin	Jamaica	7,730	0.51	Korea	25,980	0.44	
#6 country of origin	Ukraine	7,331	0.48	Dominican Republic	18,042	0.30	
#7 country of origin	Mexico	7,163	0.47	Philippines	17,882	0.30	
#8 country of origin	Haiti	6,576	0.43	Jamaica	17,795	0.30	
#9 country of origin	Cambodia	5,805	0.38	Ukraine	15,561	0.26	
#10 country of origin	Liberia	5,284	0.35	Italy	13,297	0.22	
Limited English Proficiency (LEP) Language	Language			Language			
#1 LEP Language	Spanish	56,053	3.91	Spanish	141,836	2.38	
#2 LEP Language	Chinese	17,851	1.25	Chinese	33,585	0.56	
#3 LEP Language	Vietnamese	10,673	0.75	Vietnamese	19,385	0.32	
#4 LEP Language	Russian	7,559	0.53	Korean	14,394	0.24	
#5 LEP Language	Cambodian	4,559	0.32	Russian	13,495	0.23	
#6 LEP Language	Other Asian Language	3,813	0.27	Other Asian language	10,229	0.17	
#7 LEP Language	French Creole	3,499	0.24	Italian	8,174	0.14	
#8 LEP Language	African	3,127	0.22	Other Indic language	7,596	0.13	
#9 LEP Language	Arabic	3,092	0.22	Gujarati	7,310	0.12	
#10 LEP Language	Other Indo-European Language	3,046	0.21	French	6,850	0.11	

	(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction			(Philadelphia-Camden-Wilmington, PA- NJ-DE-MD CBSA) Region		
Disability Type						
Hearing difficulty	44,512	3.14		167,972	3.03	
Vision difficulty	47,883	3.38		122,645	2.21	
Cognitive difficulty	104,386	7.37		279,046	5.03	
Ambulatory difficulty	133,029	9.39		371,932	6.71	
Self-care difficulty	53,382	3.77		146,430	2.64	
Independent living difficulty	100,663	7.11		275,868	4.98	
Sex						
Male	719,813	47.17		2,878,862	48.26	
Female	806,193	52.83		3,086,481	51.74	
Age						
Under 18	343,837	22.53		1,390,882	23.32	
18-64	996,860	65.32		3,781,977	63.40	
65+	185,309	12.14		792,484	13.28	
Family Type						
Families with children	149,193	43.83		663,818	44.58	

Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.

Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Note 3: Data Sources: Decennial Census; ACS

Note 4: Refer to the Data Documentation for details (www.hudexchange.info).

**Table 2 Demographic Trends** 

	(Philadelphia, PA CDBG, HOME, ESG)  Jurisdiction			(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region								
	199	0	200	0	201	0	1990		2000		2010	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	823,840	52.03	644,325	42.46	562,585	36.87	4,124,764	75.91	4,015,992	70.61	3,875,844	64.97
Black, Non-Hispanic	622,998	39.35	659,170	43.43	644,287	42.22	996,823	18.35	1,146,210	20.15	1,204,303	20.19
Hispanic	88,809	5.61	128,857	8.49	187,611	12.29	186,894	3.44	285,806	5.03	468,168	7.85
Asian or Pacific Islander, Non- Hispanic	41,916	2.65	72,226	4.76	95,978	6.29	108,751	2.00	202,156	3.55	295,219	4.95
Native American, Non-Hispanic	2,956	0.19	4,709	0.31	3,498	0.23	7,901	0.15	16,865	0.30	9,541	0.16
National Origin												•
Foreign-born	104,779	6.61	137,206	9.04	186,913	12.25	270,788	4.98	391,829	6.89	586,013	9.82
LEP												
Limited English Proficiency	88,185	5.57	113,670	7.49	138,472	9.07	185,208	3.41	257,284	4.52	331,843	5.56
Sex												
Male	735,497	46.43	705,265	46.47	719,813	47.17	2,603,620	47.91	2,729,723	48.00	2,878,862	48.26
Female	848,746	53.57	812,281	53.53	806,193	52.83	2,830,426	52.09	2,957,418	52.00	3,086,481	51.74
Age												
Under 18	379,254	23.94	394,802	26.02	343,837	22.53	1,326,066	24.40	1,480,097	26.03	1,390,882	23.32
18-64	963,784	60.84	908,601	59.87	996,860	65.32	3,385,463	62.30	3,447,266	60.62	3,781,977	63.40
65+	241,206	15.23	214,144	14.11	185,309	12.14	722,517	13.30	759,779	13.36	792,484	13.28
Family Type												
Families with children	156,260	40.98	130,870	46.21	149,193	43.83	615,691	43.89	498,666	47.18	663,818	44.58
11.0												

Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Note 2: Data Sources: Decennial Census; ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

#### Table 3 Racial/Ethnic Dissimilarity

	(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction			(Philadelphia-Camden-Wilmington, PA- NJ-DE-MD CBSA) Region		
Racial/Ethnic Dissimilarity Index	1990	2000	2010	1990	2000	2010
Non-White/White	76.14	69.14	66.80	67.19	61.00	59.56
Black/White	82.45	76.63	75.50	74.78	70.12	70.93
Hispanic/White	69.94	64.14	63.24	60.83	58.39	56.93
Asian or Pacific Islander/White	50.15	48.38	49.88	42.22	42.38	45.74

Note 1: Data Sources: Decennial Census

Note 2: Refer to the Data Documentation for details (www.hudexchange.info).

# Table 4 R/ECAP Demographics

			(Philadelphia-Camden-Wilmington, NJ-DE-MD CBSA) Region		, PA-	
R/ECAP Race/Ethnicity		#	%		#	%
Total Population in R/ECAPs		303,875	-		366,636	-
White, Non-Hispanic		32,919	10.83		38,836	10.59
Black, Non-Hispanic		168,176	55.34		201,715	55.02
Hispanic		85,477	28.13		107,008	29.19
Asian or Pacific Islander, Non-Hispanic		11,585	3.81		12,126	3.31
Native American, Non-Hispanic		804	0.26		975	0.27
Other, Non-Hispanic		555	0.18		637	0.17
R/ECAP Family Type						•
Total Families in R/ECAPs		63,422	-		76,009	-
Families with children		32,203	50.78		39,226	51.61
R/ECAP National Origin	Country			Country		
Total Population in R/ECAPs		303,875	-		366,636	-
#1 country of origin	Dominican Republic	4,741	1.56	Dominican Republic	6,066	1.65
#2 country of origin	Vietnam	2,188	0.72	Mexico	3,644	0.99
#3 country of origin	Mexico	1,873	0.62	Vietnam	2,214	0.60
#4 country of origin	China excl. Hong Kong & Taiwan	1,710	0.56	China excl. Hong Kong & Taiw	1,733	0.47
#5 country of origin	Liberia	1,384	0.46	Jamaica	1,697	0.46
#6 country of origin	Jamaica	1,380	0.45	Liberia	1,507	0.41
#7 country of origin	Guatemala	1,065	0.35	Guatemala	1,101	0.3
#8 country of origin	Cambodia	853	0.28	Trinidad & Tobago	922	0.25
#9 country of origin	Trinidad & Tobago	830	0.27	Colombia	878	0.24
#10 country of origin	Colombia	771	0.25	Cambodia	862	0.24

Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Note 2: Data Sources: Decennial Census; ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

Table 5 Publicly Supported Housing Units by Program Category

	(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction					
Housing Units	#	%				
Total housing units	670,171	-				
Public Housing	14,989	2.24				
Project-based Section 8	8,124	1.21				
Other Multifamily	3,055	0.46				
HCV Program	19,511	2.91				

Note 1: Data Sources: Decennial Census; APSH

Note 2: Refer to the Data Documentation for details (www.hudexchange.info).

Table 6 Publicly Supported Housing Residents by Race/Ethnicity

(Philadelphia, PA CDBG,	Race/Ethnicity							
HOME, ESG) Jurisdiction	Wh	ite	Bla	ck	His	oanic	Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	253	2.68	8,691	92.19	445	4.72	36	0.38
Project-Based Section 8	1,451	19.57	4,694	63.32	569	7.68	679	9.16
Other Multifamily	502	21.51	1,502	64.35	169	7.24	155	6.64
HCV Program	956	9.33	8,884	86.70	358	3.49	41	0.40
0-30% of AMI	45,890	27.91	83,880	51.01	22,620	13.76	8,965	5.45
0-50% of AMI	69,915	27.40	125,490	49.18	32,845	12.87	14,105	5.53
0-80% of AMI	112,205	30.96	173,960	48.00	42,285	11.67	19,220	5.30
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	562,585	36.87	644,287	42.22	187,611	12.29	95,978	6.29

Note 1: Data Sources: Decennial Census; APSH; CHAS

Note 2: #s presented are numbers of households not individuals.

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

# Table 7 R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category

(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Total # units (occupied)	% Elderly	% with a disability	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children
Public Housing								
R/ECAP tracts	6,791	23.48	9.37	1.97	93.87	3.85	0.31	50.39
Non R/ECAP tracts	6,415	30.59	10.52	3.52	90.23	5.74	0.46	40.45
Project-based Section 8	Project-based Section 8							
R/ECAP tracts	2,113	54.45	17.76	16.02	70.42	12.48		28.12
Non R/ECAP tracts	5,543	72.02	16.69	21.43	59.84	5.84	12.68	14.11
Other HUD Multifamily								
R/ECAP tracts	582	92.68	18.12	4.26	69.50			0.52
Non R/ECAP tracts	1,774	90.06	12.61	25.04	64.75	2.17	7.68	
HCV Program								
R/ECAP tracts	5,675	6.91	24.01	1.42	92.47	5.77	0.30	56.88
Non R/ECAP tracts	13,998	18.24	31.72	12.55	84.35	2.57	0.44	45.68

Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.

Note 2: Data Sources: APSH

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

# Table 8 Demographics of Publicly Supported Housing Developments by Program Category

Public Housing			
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Public Housing Race/E	thnicity (%)	Public Housing Households with Children (%)
Developments			
Scattered Sites	White	0	46
	Black	99	
	Hispanic	1	
	Asian	0	
Angela Ct/St. Ignatius	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	
Champlost Homes	White	3	52
	Black	96	
	Hispanic	1	
	Asian	0	
Parkview-Fairhill Apts	White	4	57
	Black	90	
	Hispanic	6	
	Asian	0	
Lucien E. Blackwell Iii	White	2	77

Public Housing				
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Public Housing Race/E	Public Housing Race/Ethnicity (%)		
Developments				
	Black	96		
	Hispanic	2		
	Asian	0		
Scattered Sites	White	0	44	
	Black	97		
	Hispanic	3		
	Asian	0		
Arlene Homes	White	0	67	
	Black	100		
	Hispanic	0		
Manter Diagonii	Asian	0	/7	
Mantua Phase Ii	White Black	0 98	67	
	Hispanic	2		
	Asian	0		
Richard Allen Phase Iiia	White	0	57	
RICHAIU Alleii Filase IIIa	Black	95	57	
	Hispanic	5		
	Asian	0		
Warnock I	White	0	74	
That hoek i	Black	98	, , , , , , , , , , , , , , , , , , ,	
	Hispanic	2		
	Asian	0		
Point Breeze Court	White	0	0	
	Black	92		
	Hispanic	8		
	Asian	0		
Emlen Arms	White	4	0	
	Black	90		
	Hispanic	4		
	Asian	0		
Southwark Plaza Mixed Finance	White	0	0	
	Black	0		
	Hispanic	0		
	Asian	0		
Cbmo-Kingsessing	White	0	0	
	Black	0		
	Hispanic	0		
	Asian	0		
Cecil B Moore Homes	White	0	0	
	Black	0		
	Hispanic	0		
	Asian	0		

Public Housing				
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Public Housing Race/E	Public Housing Race/Ethnicity (%)		
Developments				
Marshall Shepard Village	White	0	68	
	Black	99		
	Hispanic	1		
	Asian	0		
James W Johnson Homes	White	1	34	
	Black	97		
	Hispanic	1		
	Asian	0		
Cbmo-Strawberry Mansion	White	0	0	
	Black	100		
	Hispanic	0		
	Asian	0	_	
Cbmo-Ludlow	White	9	0	
	Black	82		
	Hispanic	9		
	Asian	0		
Spring Garden Apartments	White	0	55	
	Black	92		
	Hispanic	8		
	Asian	0		
Katie B. Jackson	White	0	0	
	Black	100		
	Hispanic	0		
	Asian	0		
Norman Blumberg Apts	White	1	58	
	Black	95		
	Hispanic	3		
	Asian	1		
Scattered Sites	White	1	47	
	Black	97		
	Hispanic	2		
W	Asian	0		
Warnock li	White	0	0	
	Black	95		
	Hispanic	5		
Darthuana Villani	Asian	0	/5	
Bartram Village	White	1 04	65	
	Black	96		
	Hispanic	3		
Outsid Village	Asian	0	40	
Oxford Village	White	10	42	
	Black	81		
	Hispanic	8		

Public Housing			
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Public Housing Race/E	thnicity (%)	Public Housing Households with Children (%)
Developments			
	Asian	1	
Haddington Homes	White	0	46
	Black	99	
	Hispanic	1	
	Asian	0	
Haverford Homes	White	8	8
	Black	92	
	Hispanic	0	
	Asian	0	
Parkview-Fairhill Apts	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	
Bentley Hall	White	0	0
	Black	97	
	Hispanic	3	
	Asian	0	
Gladys B. Jacobs Apartments	White	2	0
	Black	94	
	Hispanic	4	
	Asian	0	
Spring Garden Mixed-Finance	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	
Suffolk Manor	White	2	9
	Black	97	
	Hispanic	1	
	Asian	1	
Mlk Phase Iii	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	
Cambridge Phase I	White	0	40
	Black	94	
	Hispanic	6	
	Asian	0	
Neumann North	White	83	0
	Black	5	
	Hispanic	12	
	Asian	0	
Millcreek/Blackwell Homes Ii	White	1	60
	Black	97	

Public Housing			
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Public Housing Race/Ethnicity (%)		Public Housing Households with Children (%)
Developments			
	Hispanic	1	
	Asian	0	
Germantown House	White	1	0
	Black	99	
	Hispanic	0	
	Asian	0	
Ludlow Scattered Sites Phase Iii	White	0	75
	Black	93	
	Hispanic	7	
	Asian	0	
Angela Court Ii	White	100	0
	Black	0	
	Hispanic	0	
	Asian	0	
Spring Garden Scattered Site Phase Ii	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	
Scattered Sites	White	2	40
	Black	97	
	Hispanic	1	
	Asian	0	
Scattered Sites	White	2	44
	Black	88	
	Hispanic	10	
	Asian	0	
Cbmo-Mantua	White	0	67
	Black	100	
	Hispanic	0	
	Asian	0	
Cbmo-Fairhill Square	White	0	0
	Black	91	
	Hispanic	9	
	Asian	0	
Richard Allen Homes	White	0	54
	Black	98	
	Hispanic	2	
	Asian	0	
Harrison Plaza	White	1	47
	Black	95	
	Hispanic	3	
	Asian	0	
Queen Lane I	White	0	33

Public Housing			
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Public Housing Race/Ethnicity (%)		Public Housing Households with Children (%)
Developments			
	Black	100	
	Hispanic	0	
	Asian	0	
Hill Creek I	White	8	45
	Black	83	
	Hispanic	7	
	Asian	1	
Abbottsford Homes	White	2	39
	Black	96	
	Hispanic	2	
	Asian	0	
Mt Olivet	White	1	0
	Black	99	
	Hispanic	0	
	Asian	0	
Cbmo-Francisville	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	
Wilson Park	White	1	43
	Black	95	
	Hispanic	3	
	Asian	0	
Eight Diamonds	White	0	76
	Black	97	
	Hispanic	3	
	Asian	0	
Scattered Sites	White	1	52
	Black	97	
	Hispanic	2	
	Asian	0	
Arch Homes	White	2	56
	Black	98	
	Hispanic	0	
	Asian	0	
Cbmo-Oxford	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	
Norris Apartments	White	2	78
	Black	90	
	Hispanic	6	
	Asian	2	

Public Housing			
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Public Housing Race/Ethnicity (%)		Public Housing Households with Children (%)
Developments			
Scattered Sites	White	1	43
	Black	79	
	Hispanic	17	
	Asian	3	
Scattered Sites	White	0	50
	Black	97	
	Hispanic	3	
	Asian	0	
Collegeview Homes	White	5	0
	Black	89	
	Hispanic	3	
	Asian	3	_
Paschall Phase I	White	2	76
	Black	98	
	Hispanic	0	
	Asian	0	
Plymouth Hall	White	3	0
	Black	92	
	Hispanic	6	
	Asian	0	_
Cambridge Phase Iii	White	0	0
	Black	0	
	Hispanic	0	
With the control of t	Asian	0	
Whitehall Apartments I	White	2	68
	Black	90	
	Hispanic	6	
Westerd Assistants	Asian	1	/5
Westpark Apartments	White	2	65
	Black	95	
	Hispanic	3 0	
Holmecrest Apartments	Asian White	25	0
notinecrest Apartments		<b></b>	0
	Black	60	
	Hispanic	8	
MILE Phase by	Asian White	7	02
Mlk Phase Iv	Black	97	83
	Hispanic	3	
	<del></del>	0	
Mlk Phase I	Asian White	0	0
MIN FIIASE I	Black	0	U
	<del>-</del>	0	
	Hispanic	l 0	<u> </u>

Public Housing			
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Public Housing Race/E	Public Housing Households with Children (%)	
Developments			
	Asian	0	
Cambridge Phase Ii	White	0	71
	Black	94	
	Hispanic	3	
	Asian	3	
Westpark Plaza	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	
Greater Grays Ferry Estates Ii-A	White	0	79
	Black	99	
	Hispanic	1	
	Asian	0	
Paschall Phase Ii	White	2	83
	Black	98	
	Hispanic	0	
	Asian	0	
Cbmo-Susequehanna	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	
Norris Apartments Ii	White	1	52
	Black	98	
	Hispanic	1	
	Asian	0	
Raymond Rosen Apartments	White	1	70
	Black	98	
	Hispanic	2	
	Asian	0	
Nellie Reynolds Gardens	White	0	0
	Black	97	
	Hispanic	2	
	Asian	2	
Tasker I	White	1	48
	Black	98	
	Hispanic	1	
	Asian	0	
Morton Homes Ii	White	1	42
	Black	98	
	Hispanic	2	
	Asian	0	
Mantua Phase I	White	0	65
	Black	100	

Public Housing				
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Public Housing Race/Ethnicity (%)		Public Housing Households with Children (%)	
Developments				
	Hispanic	0		
	Asian	0		
Scattered Sites	White	1	41	
	Black	59		
	Hispanic	36		
	Asian	4		
Scattered Sites	White	2	58	
	Black	86		
	Hispanic	11		
	Asian	0		
St Anthonys Senior Residence	White	22	0	
	Black	78		
	Hispanic	0		
	Asian	0		
Schuylkill Falls I	White	0	0	
	Black	0		
	Hispanic	0		
	Asian	0		
Mill Creek/Blackwell	White	0	70	
	Black	99		
	Hispanic	0		
	Asian	1		

Project-Based Section 8			
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Project-Based R	Race/Ethnicity (%)	Project-Based Households with Children (%)
Developments			
Simpson Fletcher Conestoga Hse	White	2	0
	Black	95	
	Hispanic	0	
	Asian	2	
Corinthian Square	White	3	0
	Black	95	
	Hispanic	2	
	Asian	0	
University City Townhouses	White	0	71
	Black	99	
	Hispanic	1	
	Asian	0	
University Square Plaza	White	6	0
	Black	69	
	Hispanic	2	
	Asian	23	

Project-Based Section 8			
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Project-Based Race	Project-Based Race/Ethnicity (%)	
Developments			
Opportunities For Aging	White	0	0
	Black	92	
	Hispanic	0	
	Asian	8	
Fitzwater Homes Phase Ii	White	0	68
	Black	89	
	Hispanic	11	
	Asian	0	
Susquehanna Townhouses	White	0	49
	Black	97	
	Hispanic	0	
	Asian	3	
Lehigh Apartments	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	
Mh Residence	White	29	0
	Black	43	
	Hispanic	29	
	Asian	0	
	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	
Larchwood Gardens Apts	White	1	80
	Black	98	
	Hispanic	1	
	Asian	1	
Ann Thomas Presbyterian Apts.	White	3	0
	Black	96	
	Hispanic	1	
	Asian	0	
P.A.T.H. Group Homes	White	79	0
,	Black	21	
	Hispanic	0	
	Asian	0	
Spring Garden Towers	White	34	0
· · ·	Black	36	<u> </u>
	Hispanic	19	
	Asian	9	
Woodstock Cooperative	White	0	68
	Black	99	
	Hispanic	1	

Project-Based Section 8				
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Project-Based Race/Ethnicity (%)		Project-Based Households with Children (%)	
Developments				
	Asian	0		
The Pavilion	White	72	0	
	Black	26		
	Hispanic	1		
	Asian	1		
Overmont House	White	17	0	
	Black	75		
	Hispanic	3		
	Asian	3		
Mount Vernon Manor	White	2	51	
	Black	96		
	Hispanic	2		
	Asian	0		
Haddington Elderly	White	1	0	
	Black	97		
	Hispanic	1		
	Asian	0		
Lipscomb Square	White	5	23	
	Black	91		
	Hispanic	5		
	Asian	0		
Newhall Manor	White	0	0	
	Black	96		
	Hispanic	4		
	Asian	0		
Dynasty Court	White	2	13	
	Black	0		
	Hispanic	2		
	Asian	96		
On Lok House	White	0	0	
	Black	0		
	Hispanic	2		
	Asian	98		
Carl Mackley Apartments	White	18	59	
	Black	26		
	Hispanic	56		
	Asian	0		
Haverford House	White	0	50	
	Black	100		
	Hispanic	0		
	Asian	0		
Kensington Townhouses	White	0	62	
	Black	26		

Project-Based Section 8							
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Project-Based Race/Ethnicity (%)		Project-Based Households with Children (%)				
Developments							
	Hispanic	74					
	Asian	0					
William B Moore Manor Aka Tenth Memorial Baptist H	White	0	0				
	Black	100					
	Hispanic	0					
	Asian	0					
Four Freedoms House	White	23	0				
	Black	76					
	Hispanic	0					
	Asian	0					
Washington Square West	White	26	23				
	Black	70					
	Hispanic	2					
	Asian	1					
Dorado Village	White	27	54				
	Black	41					
	Hispanic	33					
	Asian	0					
Riverside Presbyterian	White	27	0				
	Black	55					
	Hispanic	2					
	Asian	16					
American Postal Workers House	White	17	0				
	Black	15					
	Hispanic	1					
	Asian	65					
Webster Street House	White	0	0				
	Black	0					
	Hispanic	0					
	Asian	0					
Mercy Douglas Residences	White	5	4				
mercy boughts nesses	Black	91	<u> </u>				
	Hispanic	0					
	Asian	4					
Jackie's Garden	White	0	58				
	Black	99	<del> </del>				
	Hispanic	0					
	Asian	1	1				
Morelane Gardens	White	0	86				
MOI GIAITE GALVETTS	Black	100	00				
	Hispanic	0					
	<del>                                     </del>		+				
	Asian	0					

Project-Based Section 8			
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Project-Based Race/Ethnicity (%)		Project-Based Households with Children (%)
Developments			
Center Post Village	White	1	37
	Black	96	
	Hispanic	3	
	Asian	0	
Opportunities Tower Ii	White	2	0
	Black	77	
	Hispanic	2	
	Asian	19	
Co-Mhar Sircl	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	
Somerville Homes	White	5	0
	Black	86	
	Hispanic	9	
	Asian	0	
Park Tower	White	12	0
	Black	86	
	Hispanic	2	
	Asian	1	
P.A.T.H. Mr Housing	White	76	0
	Black	24	
	Hispanic	0	
	Asian	0	
Federation Apts	White	98	0
·	Black	1	
	Hispanic	0	
	Asian	1	
St Matthew Manor	White	0	0
	Black	98	
	Hispanic	0	
	Asian	0	
Haddington Townhouses	White	1	59
	Black	95	
	Hispanic	2	
	Asian	2	
15th & Jefferson Street Apts.	White	3	81
	Black	97	<u> </u>
	Hispanic	0	
	Asian	0	
Robert Saligman House	White	93	0
Nobel C Juliginum House	Black	4	<u> </u>
	Hispanic	1	

Project-Based Section 8			
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Project-Based Race/Ethnicity (%)		Project-Based Households with Children (%)
Developments			
	Asian	2	
Scottish Rite House	White	13	0
	Black	85	
	Hispanic	2	
	Asian	0	
Clara Baldwin Apts	White	2	0
	Black	96	
	Hispanic	0	
	Asian	0	
Co-Mhar Residence	White	33	0
	Black	58	
	Hispanic	8	
	Asian	0	
Maple-Mt Vernon Dev I	White	2	47
	Black	63	
	Hispanic	35	
	Asian	0	
Shalom Apartments	White	97	0
	Black	1	
	Hispanic	2	
	Asian	0	
Stephen Smith Towers	White	4	1
	Black	93	
	Hispanic	3	
	Asian	0	
Venango House	White	0	4
	Black	100	
	Hispanic	0	
	Asian	0	
Sidney Hillman Apts	White	16	0
	Black	35	
	Hispanic	1	
	Asian	48	
St George's Manor	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	
Germantown Interfaith	White	2	0
	Black	94	
	Hispanic	1	
	Asian	2	
Enon Toland Apts	White	2	0
	Black	95	

Project-Based Section 8			
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Project-Based Race/Ethnicity (%)		Project-Based Households with Children (%)
Developments			
	Hispanic	3	
	Asian	0	
Zion Gardens Apts	White	1	34
	Black	96	
	Hispanic	2	
	Asian	0	
Somerset Villas	White	21	0
	Black	2	
	Hispanic	77	
	Asian	0	
Beckett Garden Apartments	White	0	53
	Black	98	
	Hispanic	2	
	Asian	0	
Gray Manor Apts	White	2	0
	Black	83	
	Hispanic	15	
	Asian	0	
Monte Vista Apts	White	1	43
	Black	97	
	Hispanic	1	
	Asian	0	
Villas Del Caribe Apartments	White	3	52
	Black	0	
	Hispanic	94	
	Asian	0	
Ascension Manor	White	14	0
	Black	28	
	Hispanic	43	
	Asian	16	
Philip Murray House	White	1	0
·	Black	54	
	Hispanic	1	
	Asian	43	
Rieder House A/K/A Center Park	White	90	0
	Black	1	-
	Hispanic	3	
	Asian	6	
Magnolia Mews	White	0	64
	Black	97	31
	Hispanic	2	
	Asian	2	
Breslyn Apts	White	0	87
DIESTYII APTS	vviiite		0/

Project-Based Section 8			
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Project-Based Race/Ethnicity (%)		Project-Based Households with Children (%)
Developments			
	Black	97	
	Hispanic	3	
	Asian	0	
Friends Guild House East	White	15	1
	Black	81	
	Hispanic	0	
	Asian	4	
Olde Kensington Pavillion	White	6	0
	Black	4	
	Hispanic	90	
	Asian	0	
Kearsley Home	White	10	0
	Black	88	
	Hispanic	0	
	Asian	1	
Opportunities Towers lii	White	0	0
	Black	100	
	Hispanic	0	
	Asian	0	
Mount Carmel Gardens	White	0	71
	Black	100	
	Hispanic	0	
	Asian	0	
Hedgerow Apts	White	1	36
	Black	95	
	Hispanic	4	
	Asian	0	
Friends Guild House West	White	2	0
	Black	95	
	Hispanic	3	
	Asian	0	
Jones Memorial	White	0	57
	Black	97	
	Hispanic	3	
	Asian	0	
Diamond Park	White	0	7
	Black	98	
	Hispanic	2	
	Asian	0	
Mr Residences	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	+

Project-Based Section 8						
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Project-Based Race	/Ethnicity (%)	Project-Based Households with Children (%)			
Developments						
Wister Townhouses	White	0	68			
	Black	99				
	Hispanic	1				
	Asian	0				
Unico Village	White	38	0			
	Black	51				
	Hispanic	2				
	Asian	8				
Casa Farnese	White	76	0			
	Black	20				
	Hispanic	1				
	Asian	2				
St George Athenagoras	White	60	0			
	Black	6				
	Hispanic	6				
	Asian	29				
Cobbs Creek Nsa	White	0	73			
	Black	99				
	Hispanic	1				
	Asian	0				
Awbury View	White	0	56			
	Black	98				
	Hispanic	2				
	Asian	0				
Arbor House	White	98	0			
	Black	0				
	Hispanic	1				
	Asian	1				
Fop Sr Citizen Inc	White	100	0			
- F	Black	0				
	Hispanic	0				
	Asian	0				
Cheshire House	White	0	0			
	Black	100				
	Hispanic	0				
	Asian	0				

Other HUD Multifamily Assisted Housing				
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Project-Based Race/Ethnicity (%)		Project-Based Households with Children (%)	
Developments				
Pinn Gardens	White	0	0	
	Black	100		
	Hispanic	0		
	Asian	0		
Philip Murray House, Ii	White	0	0	
	Black	48		
	Hispanic	0		
	Asian	52		
Castor Supported Independent Living	White	0	0	
	Black	0		
	Hispanic	0		
	Asian	0		
Philippian Gardens	White	0	0	
	Black	74		
	Hispanic	20		
	Asian	7		
Center Park li	White	97	0	
	Black	3		
	Hispanic	0		
	Asian	0		
Pensdale Apartments	White	88	0	
	Black	12		
	Hispanic	0		
	Asian	0		
Liberty Resources Condos Five	White	0	0	
	Black	0		
	Hispanic	0		
	Asian	0		
NewCourtland 202	White	5	0	
	Black	90		
	Hispanic	2		
	Asian	2		
Crease Dyre Supported Independent Living	White	0	0	
	Black	0		
	Hispanic	0		
	Asian	0		
Ivy Residences li	White	2	0	
	Black	91		
	Hispanic	2		
	Asian	4		
Mantua Presbyterian Apartments	White	2	0	
<u> </u>	Black	95	†	

Other HUD Multifamily Assisted Housing			
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Project-Based Ra	ce/Ethnicity (%)	Project-Based Households with Children (%)
Developments			
	Hispanic	3	
	Asian	0	
Inglis Gardens I @ Eastwick	White	21	0
	Black	67	
	Hispanic	8	
	Asian	0	
Saligman North	White	98	0
	Black	1	
	Hispanic	1	
	Asian	0	
Casa Carmen Aponte	White	15	0
	Black	0	
	Hispanic	85	
	Asian	0	_
South Philadelphia Presbyterian	White	63	0
	Black	24	
	Hispanic	3	
	Asian	8	
Reed Street Presbyterian Apts.	White	5	0
	Black	88	
	Hispanic	1	
	Asian	4	_
Scottish Rite Tower	White	9	0
	Black	87	
	Hispanic	1	
	Asian	3	_
Walnut Suppported Independent Living	White	27	0
	Black	64	
	Hispanic	9	
W 6 + 2 222 6 - U	Asian	0	
Ken Crest Pa 2009 Group Home	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	_
Old City Presbyterian	White	20	0
	Black	69	
	Hispanic	4	
Teller - Hallda - Barra	Asian	7	
Lillian Holiday Residence	White	50	0
	Black	50	
	Hispanic	0	
	Asian	0	
Liberty Resources Condos Eleven	White	33	0

Other HUD Multifamily Assisted Housing			
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Project-Based Race/Ethnicity (%)		Project-Based Households with Children (%)
Developments			
	Black	67	
	Hispanic	0	
	Asian	0	
Haven Peniel Senior Residence	White	0	0
	Black	73	
	Hispanic	0	
	Asian	25	
Ken-Crest Pa 2006	White	82	0
	Black	18	
	Hispanic	0	
	Asian	0	
Sansom House	White	0	6
	Black	96	
	Hispanic	0	
	Asian	0	
Booth Manor li	White	0	0
	Black	67	
	Hispanic	0	
	Asian	33	
Simpson Mid-Town	White	0	0
	Black	68	
	Hispanic	3	
	Asian	29	
Ivy Residence	White	15	0
,	Black	71	
	Hispanic	9	
	Asian	5	
Community House	White	4	0
	Black	56	
	Hispanic	1	
	Asian	37	
Guild House West Two	White	0	0
Cana House West IIII	Black	92	
	Hispanic	6	
	Asian	2	
Westminster Hoopes	White	0	0
resummicer moopes	Black	0	
	Hispanic	0	
	Asian	0	+
Liberty Percurses Condes Thirteen	White	15	
Liberty Resources Condos Thirteen	+	85	0
	Black	0	
	Hispanic	<del>!</del>	
	Asian	0	

Other HUD Multifamily Assisted Housing							
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Project-Based	Race/Ethnicity (%)	Project-Based Households with Children (%)				
Developments							
Sarah Allen	White	4	0				
	Black	96					
	Hispanic	0					
	Asian	0					
Newcourtland 811	White	0	0				
	Black	94					
	Hispanic	6					
	Asian	0					
	White	0	0				
	Black	0					
	Hispanic	0					
	Asian	0					
Melon Suppd Indep Lvg 5366	White	0	0				
	Black	0					
	Hispanic	0					
	Asian	0					
St George Cathedral Manor	White	25	0				
	Black	6					
	Hispanic	6					
	Asian	64					
Keystone Supported Independent	White	27	0				
	Black	73					
	Hispanic	0					
	Asian	0					
Ken-Crest Centers - Pa 2000	White	0	0				
	Black	0					
	Hispanic	0					
	Asian	0					
Chandler S I L	White	0	0				
	Black	0					
	Hispanic	0					
	Asian	0					
Mary Field	White	2	0				
	Black	95					
	Hispanic	1					
	Asian	2					
Reba Brown Senior Residence	White	4	1				
	Black	93					
	Hispanic	0					
	Asian	1					
Meadow House	White	9	0				
	Black	80					
	Hispanic	11					

Other HUD Multifamily Assisted Housing			
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Project-Based F	Race/Ethnicity (%)	Project-Based Households with Children (%)
Developments			
	Asian	0	
Booth Manor	White	2	0
	Black	98	
	Hispanic	0	
	Asian	0	
Ken Crest Pa 2008	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	
Bustleton Supported Independent Living	White	27	0
	Black	55	
	Hispanic	18	
	Asian	0	
Manor Glen	White	94	0
	Black	2	
	Hispanic	4	
	Asian	0	
Tioga Presbyterian Apartments	White	1	0
	Black	94	
	Hispanic	3	
	Asian	1	
Paschall Senior Housing	White	0	0
	Black	100	
	Hispanic	0	
Once Coults	Asian	0	
Casa Caribe	White	7	0
	Black	2	
	Hispanic	90	
Inglia Candana II o Fastivial.	Asian White	28	
Inglis Gardens Ii @ Eastwick	Black	61	6
	Hispanic Asian	0	
Pudolphy/Morey Douglass Home		25	4
Rudolphy/Mercy-Douglass Home	White Black	75	6
		0	
	Hispanic Asian	0	
Inglis Cardons At Cormantows	White	27	20
Inglis Gardens At Germantown	Black	73	20
		0	
	Hispanic Asian	0	
Center-South Supported Independent Living	White	0	
Center-south supported independent Living	+	0	0
	Black	Iυ	1

Other HUD Multifamily Assisted Housing			
(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Project-Base	ed Race/Ethnicity (%)	Project-Based Households with Children (%)
Developments			
	Hispanic	0	
	Asian	0	
Greenway Presbyterian Apartments	White	0	0
	Black	100	
	Hispanic	0	
	Asian	0	
Washington Lane Section 811	White	7	21
	Black	93	
	Hispanic	0	
	Asian	0	
Ralston Mercy-Douglass House	White	0	0
	Black	93	
	Hispanic	2	
	Asian	6	
Caribe Towers	White	17	0
	Black	0	
	Hispanic	83	
	Asian	0	
Temple Supported Independent Living	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	

Note 1: For LIHTC properties, this information will be supplied by local knowledge.

Note 2: Percentages may not add to 100 due to rounding error.

Note 3: Data Sources: APSH

Note 4: Refer to the Data Documentation for details (www.hudexchange.info).

Table 9 Demographics of Households with Disproportionate Housing Needs

Disproportionate Housing Needs	(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction			(Philadelphia-Camden-Wilmington, PA- NJ-DE-MD CBSA) Region		
Households experiencing any of four housing problems*	# with problems	# households	% with problems	# with problems	# households	% with problems
Race/Ethnicity						
White, Non-Hispanic	85,930	243,690	35.26	515,885	1,539,085	33.52
Black, Non-Hispanic	109,735	241,215	45.49	204,545	440,298	46.46
Hispanic	29,460	55,405	53.17	66,988	128,246	52.23
Asian or Pacific Islander, Non-Hispanic	13,690	30,555	44.80	34,954	91,619	38.15
Native American, Non-Hispanic	673	1,158	58.12	1,566	3,038	51.55
Other, Non-Hispanic	4,040	8,500	47.53	11,713	26,134	44.82
Total	243,535	580,510	41.95	835,655	2,228,420	37.50
Household Type and Size						
Family households, <5 people	92,715	264,585	35.04	383,135	1,243,399	30.81
Family households, 5+ people	23,885	47,705	50.07	84,970	208,147	40.82
Non-family households	126,930	268,220	47.32	367,555	776,890	47.31
Households experiencing any of four Severe Housing Problems**	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems
Race/Ethnicity						
White, Non-Hispanic	46,135	243,690	18.93	229,305	1,539,085	14.90
Black, Non-Hispanic	64,105	241,215	26.58	113,004	440,298	25.67
Hispanic	19,595	55,405	35.37	41,880	128,246	32.66
Asian or Pacific Islander, Non-Hispanic	8,235	30,555	26.95	18,993	91,619	20.73
Native American, Non-Hispanic	383	1,158	33.07	858	3,038	28.24
Other, Non-Hispanic	2,430	8,500	28.59	6,560	26,134	25.10
Total	140,890	580,510	24.27	410,610	2,228,420	18.43

Note 1: The four housing problems are:

incomplete kitchen facilities,

incomplete plumbing facilities,

more than one person per room, and

cost burden greater than 30 percent.

The four severe housing problems are:

incomplete kitchen facilities,

incomplete plumbing facilities,

more than one person per room, and  $% \left( 1\right) =\left( 1\right) \left( 1$ 

cost burden greater than 50 percent.

Note 2: All percent represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Note 3: Data Sources: CHAS

Note 4: Refer to the Data Documentation for details (www.hudexchange.info).

Table 10 Demographics of Householdswith Severe Housing Cost Burden

Households with Severe Housing Cost Burden*	(Philadelphia, PA CDBG, HOME, ESG) (Philadelphia-Camden-Wilmingto NJ-DE-MD CBSA) Region					
Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	42,165	243,690	17.30	213,920	1,539,085	13.90
Black, Non-Hispanic	57,075	241,215	23.66	101,230	440,298	22.99
Hispanic	17,115	55,405	30.89	33,960	128,246	26.48
Asian or Pacific Islander, Non-Hispanic	6,330	30,555	20.72	14,709	91,619	16.05
Native American, Non-Hispanic	365	1,158	31.52	751	3,038	24.72
Other, Non-Hispanic	1,940	8,500	22.82	5,589	26,134	21.39
Total	124,990	580,510	21.53	370,159	2,228,420	16.61
Household Type and Size						
Family households, <5 people	46,065	264,585	17.41	155,516	1,243,399	12.51
Family households, 5+ people	8,030	47,705	16.83	25,718	208,147	12.36
Non-family households	70,905	268,220	26.44	188,908	776,890	24.32

Note 1: Severe housing cost burden is defined as greater than 50 percent of income.

Note 2: All percent represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Note 3: The number of households is the denominator for the percent with problems, and may differ from the number of households for the table on severe housing problems.

Note 4: Data Sources: CHAS

Note 5: Refer to the Data Documentation for details (www.hudexchange.info).

### Table 11 Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children

(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction							
Bedro	oom	Bedi	oom	Bedr	oom		
#	%	#	%	#	%	#	%
2,014	21.15	2,418	25.39	5,008	52.59	4,362	45.80
5,548	73.74	1,185	15.75	749	9.95	1,421	18.89
2,329	96.92	57	2.37	12	0.50	17	0.71
2,460	23.46	2,548	24.30	5,168	49.29	5,129	48.92
	# 2,014 5,548 2,329	"Households in 0-1 Bedroom Units"  # % 2,014 21.15 5,548 73.74 2,329 96.92	"Households in 0-1 Bedroom Units"	"Households in 0-1 Bedroom Units"  # % # %  2,014 21.15 2,418 25.39  5,548 73.74 1,185 15.75  2,329 96.92 57 2.37	"Households in 0-1 Bedroom Units"       "Households in 2 Bedroom Units"       "Households in 2 Bedroom Units"       "Households in 2 Bedroom Units"         #       %       #       %       #         2,014       21.15       2,418       25.39       5,008         5,548       73.74       1,185       15.75       749         2,329       96.92       57       2.37       12	"Households in 0-1 Bedroom Units"       "Households in 3+ Bedroom Units"         #       %       #       %       #       %         2,014       21.15       2,418       25.39       5,008       52.59         5,548       73.74       1,185       15.75       749       9.95         2,329       96.92       57       2.37       12       0.50	"Households in 0-1 Bedroom Units"         "Households in 2 Bedroom Units"         "Households in 3+ Bedroom Units"         Households in 3+ Bedroom Units"         Households in 3+ Bedroom Units"         Households in 3+ Bedroom Units"         #         %         #         <

Note 1: Data Sources: APSH

Note 2: Refer to the Data Documentation for details (www.hudexchange.info).

Table 12 Opportunity Indicators by Race/Ethnicity

(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population							
White, Non-Hispanic	48.32	26.26	48.03	92.22	89.04	50.28	20.65
Black, Non-Hispanic	19.95	8.22	18.01	93.95	89.98	37.62	20.81
Hispanic	17.34	12.09	16.70	93.56	89.97	44.07	19.06
Asian or Pacific Islander, Non-Hispanic	35.95	21.86	37.08	93.25	90.89	50.13	18.98
Native American, Non- Hispanic	25.36	13.08	24.40	93.60	89.87	41.80	20.45
Population Below Federa	l Poverty Li	ne	-				
White, Non-Hispanic	39.13	22.81	38.59	92.86	90.55	50.88	19.30
Black, Non-Hispanic	14.22	6.81	13.34	94.14	90.70	38.51	19.34
Hispanic	9.52	9.28	9.58	93.74	90.38	44.92	18.08
Asian or Pacific Islander, Non-Hispanic	28.58	16.98	29.34	93.97	91.91	45.65	17.53
Native American, Non-Hispanic	17.02	12.83	16.00	93.33	90.55	50.47	16.35
(Philadelphia-Camden- Wilmington, PA-NJ-DE-MD CBSA) Region	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population							
White, Non-Hispanic	73.29	58.83	67.56	72.42	68.69	52.70	46.91
Black, Non-Hispanic	34.99	22.08	31.33	86.56	82.27	42.29	29.10
Hispanic	39.71	30.35	36.06	83.36	79.59	48.18	32.07
Asian or Pacific Islander, Non-Hispanic	63.74	50.95	62.17	80.06	76.18	54.35	37.77
Native American, Non- Hispanic	50.11	37.00	45.06	79.90	76.43	47.73	37.22
Population Below Federa	l Poverty Li	ne					
White, Non-Hispanic	57.50	45.84	54.12	78.97	76.23	53.56	38.37
Black, Non-Hispanic	20.77	13.52	19.73	90.67	86.78	42.06	23.12
Hispanic	21.13	19.04	20.65	88.05	84.50	47.32	25.16
Asian or Pacific Islander, Non-Hispanic	41.06	31.24	41.90	88.40	85.39	48.54	26.46
Native American, Non-Hispanic	30.89	22.83	29.70	88.57	84.56	44.50	24.54
Note 1: Data Sources: Deceni	nial Census; A	CS; Great School	s; Common	Core of Da	ata; SABINS; LAI; L	EHD; NATA	
Note 2: Refer to the Data Do	cumentation f	or details (www.	hudexchan	ge.info).			

#### Table 13 Disability by Type

	(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction		(Philadelphia-Camden-Wilmington, PA-NJ-DE- MD CBSA) Region		
Disability Type	#	%	#	%	
Hearing difficulty	44,512	3.14	167,972	3.03	
Vision difficulty	47,883	3.38	122,645	2.21	
Cognitive difficulty	104,386	7.37	279,046	5.03	
Ambulatory difficulty	133,029	9.39	371,932	6.71	
Self-care difficulty	53,382	3.77	146,430	2.64	
Independent living difficulty	100,663	7.11	275,868	4.98	

Note 1: All percent represent a share of the total population within the jurisdiction or region.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

#### Table 14 Disability by Age Group

	(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction		(Philadelphia-Camden-Wilmington, PA NJ-DE-MD CBSA) Region	
Age of People with Disabilities	#	%	#	%
age 5-17 with Disabilities	19,477	1.37	57,431	1.04
age 18-64 with Disabilities	141,863	10.01	369,758	6.67
age 65+ with Disabilities	77,103	5.44	272,561	4.92

Note 1: All percent represent a share of the total population within the jurisdiction or region.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

#### Table 15 Disability by Publicly Supported Housing Program Category

(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction	People with	People with a Disability		
	#	%		
Public Housing	943	9.90		
Project-Based Section 8	1,276	16.96		
Other Multifamily	333	13.86		
HCV Program	3,092	29.49		
(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region				
Public Housing	2,620	16.24		
Project-Based Section 8	3,533	17.58		
Other Multifamily	935	22.97		
HCV Program	8,509	26.48		

Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

# **Appendix C: Contributing Factors Descriptions**

#### Access to financial services

The term "financial services" refers here to economic services provided by a range of quality organizations that manage money, including credit unions, banks, credit card companies, and insurance companies. These services would also include access to credit financing for mortgages, home equity, and home repair loans. Access to these services includes physical access -often dictated by the location of banks or other physical infrastructure -as well as the ability to obtain credit, insurance or other key financial services. Access may also include equitable treatment in receiving financial services, including equal provision of information and equal access to mortgage modifications. For purposes of this contributing factor, financial services do not include predatory lending including predatory foreclosure practices, storefront check cashing, payday loan services, and similar services. Gaps in banking services can make residents vulnerable to these types of predatory lending practices, and lack of access to quality banking and financial services may jeopardize an individual's credit and the overall sustainability of homeownership and wealth accumulation.

#### Access to proficient schools for persons with disabilities

Individuals with disabilities may face unique barriers to accessing proficient schools. In some jurisdictions, some school facilities may not be accessible or may only be partially accessible to individuals with different types of disabilities (often these are schools built before the enactment of the ADA or the Rehabilitation Act of 1973). In general, a fully accessible building is a building that complies with all of the ADA's requirements and has no barriers to entry for persons with mobility impairments. It enables students and parents with physical or sensory disabilities to access and use all areas of the building and facilities to the same extent as students and parents without disabilities, enabling students with disabilities to attend classes and interact with students without disabilities to the fullest extent. In contrast, a partially accessible building allows for persons with mobility impairments to enter and exit the building, access all relevant programs, and have use of at least one restroom, but the entire building is not accessible and students or parents with disabilities may not access areas of the facility to the same extent as students and parents without disabilities. In addition, in some instances school policies steer individuals with certain types of disabilities to certain facilities or certain programs or certain programs do not accommodate the disability-related needs of certain students.

#### Access to publicly supported housing for persons with disabilities

The lack of a sufficient number of accessible units or lack of access to key programs and services poses barriers to individuals with disabilities seeking to live in publicly supported housing. For purposes of this assessment, publicly supported housing refers to housing units that are subsidized by federal,

state, or local entities. "Accessible housing" refers to housing that accords individuals with disabilities equal opportunity to use and enjoy a dwelling. The concept of "access" here includes physical access for individuals with different types of disabilities (for example, ramps and other accessibility features for individuals with mobility impairments, visual alarms and signals for individuals who are deaf or hard of hearing, and audio signals, accessible signage, and other accessibility features for individuals who are blind or have low vision), as well as the provision of auxiliary aids and services to provide effective communication for individuals who are deaf or hard of hearing, are blind or have low vision, or individuals who have speech impairments. The concept of "access" here also includes programmatic access, which implicates such policies as application procedures, waitlist procedures, transfer procedures and reasonable accommodation procedures.

#### Access to transportation for persons with disabilities

Individuals with disabilities may face unique barriers to accessing transportation, including both public and private transportation, such as buses, rail services, taxis, and para-transit. The term "access" in this context includes physicalaccessibility, policies, physical proximity, cost, safety, reliability, etc. It includes the lack of accessible bus stops, the failure to make audio announcements for persons who are blind or have low vision, and the denial of access to persons with service animals. The absence of or clustering of accessible transportation and other transportation barriers may limit the housing choice of individuals with disabilities.

### Admissions and occupancy policies and procedures, including preferences in publicly supported housing.

The term "admissions and occupancy policies and procedures" refers here to the policies and procedures used by publicly supported housing providers that affect who lives in the housing, including policies and procedures related to marketing, advertising vacancies, applications, tenant selection, assignment, and maintained or terminated occupancy. Procedures that may relate to fair housing include, but are not limited to:

- Admissions preferences (e.g. residency preference, preferences for local workforce, etc.)
- Application, admissions, and waitlist policies (e.g. in-person application requirements, rules regarding applicant acceptance or rejection of units, waitlist time limitations, first come first serve, waitlist maintenance, etc.).
- Income thresholds for new admissions or for continued eligibility.
- Designations of housing developments (or portions of developments) for the elderly and/or persons with disabilities.
- Occupancy limits.
- Housing providers' policies for processing reasonable accommodations and modifications requests.
- Credit or criminal record policies.
- Eviction policies and procedures.

#### The availability of affordable units in a range of sizes

The provision of affordable housing is often important to individuals with certain protected characteristics because groups are disproportionately represented among those who would benefit from low-cost housing. What is "affordable" varies by circumstance, but an often used rule of thumb is that a low-or moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. This contributing factor refers to the availability of units that a low-or moderate-income family could rent or buy, including one bedroom units and multibedroom units for larger families. When considering availability, consider transportation costs, school quality, and other important factors in housing choice. Whether affordable units are available with a greater number of bedrooms and in a range of different geographic locations may be a particular barrier facing families with children.

#### The availability, type, frequency, and reliability of public transportation

Public transportation is shared passenger transport service available for use by the general public, including buses, light rail, and rapid transit. Public transportation includes paratransit services for persons with disabilities. The availability, type, frequency, and reliability of public transportation affect which households are connected to communityassets and economic opportunities. Transportation policies that are premised upon the use of a personal vehicle may impact public transportation. "Availability" as used here includes geographic proximity, cost, safety and accessibility, as well as whether the transportation connects individuals to places they need to go such as jobs, schools, retail establishments, and healthcare. "Type" refers to method of transportation such as bus or rail. "Frequency" refers to the interval at which the transportation runs. "Reliability" includes such factors as an assessment of how often trips are late or delayed, the frequency of outages, and whether the transportation functions in inclement weather.

#### Community opposition

The opposition of community members to proposed or existing developments—including housing developments, affordable housing, publicly supported housing (including use of housing choice vouchers), multifamily housing, or housing for persons with disabilities—is often referred to as "Not in my Backyard," or NIMBY-ism. This opposition is often expressed in protests, challenges to land-use requests or zoning waivers or variances, lobbying of decision-making bodies, or even harassment and intimidation. Community opposition can be based on factual concerns (concerns are concrete and not speculative, based on rational, demonstrable evidence, focused on measurable impact on a neighborhood) or can be based on biases (concerns are focused on stereotypes, prejudice, and anxietyabout the new residents or the units in which they will live). Community opposition, when successful at blocking housing options, may limit or deny housing choice for individuals with certain protected characteristics.

#### Deteriorated and abandoned properties

The term "deteriorated and abandoned properties" refers here to residential and commercial properties unoccupied by an owner or a tenant, which are in disrepair, unsafe, or in arrears on real property taxes. Deteriorated and abandoned properties may be signs of a community's distress and disinvestment and are often associated with crime, increased risk to health and welfare, plunging decreasing property values, and municipal costs. The presence of multiple unused or abandoned properties in a particular neighborhood may have resulted from mortgage or property tax foreclosures. The presence of such properties can raise serious health and safety concerns and may also affect the ability of homeowners with protected characteristics to access opportunity through the accumulation of home equity. Demolition without strategic revitalization and investment can result in further deterioration of already damaged neighborhoods.

#### Displacement of residents due to economic pressures

The term "displacement" refers here to a resident's undesired departure from a place where an individual has been living. "Economic pressures" may include, but are not limited to, rising rents, rising property taxes related to home prices, rehabilitation of existing structures, demolition of subsidized housing, loss of affordability restrictions, and public and private investments in neighborhoods. Such pressures can lead to loss of existing affordable housing in areas experiencing rapid economic growth and a resulting loss of access to opportunity assets for lower income families that previously lived there. Where displacement disproportionately affects persons with certain protected characteristic, the displacement of residents due to economic pressures may exacerbate patterns of residential segregation.

#### Impediments to mobility

The term "impediments to mobility" refers here to barriers faced by individuals and families when attempting to move to a neighborhood or area of their choice, especially integrated areas and areas of opportunity. This refers to both Housing Choice Vouchers and other public and private housing options. Many factors may impede mobility, including, but not limited to:

- Lack of quality mobility counseling. Mobility counseling is designed to assist families in moving
  from high-poverty to low-poverty neighborhoods that have greater access to opportunity assets
  appropriate for each family (e.g. proficient schools for families with children or effective
  public transportation.). Mobility counseling can include a range of options including, assistance
  for families for "second moves" after they have accessed stable housing, and ongoing postmove support for families.
- Lack of appropriate payment standards, including exception payment standards to the standard fair market rent (FMR). Because FMRs are generally set at the 40th percentile of the metropolitan-wide rent distribution, some of the most desirable neighborhoods do not have a significant number of units available in the FMR range. Exception payment standards are separate payment standard amounts within the basic range for a designated part of an

FMR area. Small areas FMRs, which vary by zip code, may be used in the determination of potential exception payment standard levels to support a greater range of payment standards.

- Jurisdictional fragmentation among multiple providers of publicly supported housing that serve single metropolitan areas and lack of regional cooperation mechanisms, including PHA jurisdictional limitations.
- HCV portability issues that prevent a household from using a housing assistance voucher issued in one jurisdiction when moving to another jurisdiction where the program is administered by a different local PHA.
- Lack of a consolidated waitlist for all assisted housing available in the metropolitan area.
- Discrimination based on source of income, including SSDI, Housing Choice Vouchers, or other tenant-based rental assistance.

#### Inaccessible buildings, sidewalks, pedestrian crossings, or other infrastructure

Many public buildings, sidewalks, pedestrian crossings, or other infrastructure components are inaccessible to individuals with disabilities including persons with mobility impairments, individuals who are deaf or hard of hearing, and persons who are blind or have low vision. These accessibility issues can limit realistic housing choice for individuals with disabilities. Inaccessibility is often manifest by the lack of curb cuts, lack of ramps, and the lack of audible pedestrian signals. While the Americans with Disabilities Act and related civil rights laws establish accessibility requirements for infrastructure, these laws do not apply everywhere and/or may be inadequately enforced.

#### Inaccessible government facilities or services

Inaccessible government facilities and services may pose a barrier to fair housing choice for individuals with disabilities by limiting access to important community assets such as public meetings, social services, libraries, and recreational facilities. Note that the concept of accessibility includes both physical access (including to websites and other forms of communication) as well as policies and procedures. While the Americans with Disabilities Act and related civil rights laws require that newly constructed and altered government facilities, as well as programs and services, be accessible to individuals with disabilities, these laws may not apply in all circumstances and/or may be inadequately enforced.

#### Lack of affordable, accessible housing in a range of unit sizes

What is "affordable" varies by circumstance, but an often used rule of thumb is that a low-or moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. For purposes of this assessment, "accessible housing" refers to housing that accords individuals with disabilities equal opportunity to use and enjoy a dwelling. Characteristics that affect accessibility may include physical accessibility of units and public and common use areas of housing, as well as application procedures, such as first come first serve waitlists, inaccessible websites or other technology, denial of access to individuals with assistance animals, or lack of

information about affordable accessible housing. The clustering of affordable, accessible housing with a range of unit sizes may also limit fair housing choice for individuals with disabilities.

#### Lack of affordable in-home or community-based supportive services

The term "in-home or community-based supportive services" refers here to medical and other supportive services available for targeted populations, such as individuals with mental illnesses, cognitive or developmental disabilities, and/or physical disabilities in their own home or community (as opposed to in institutional settings). Such services include personal care, assistance with housekeeping, transportation, in-home meal service, integrated adult day services and other services (including, but not limited to, medical, social, education, transportation, housing, nutritional, therapeutic, behavioral, psychiatric, nursing, personal care, and respite). They also include assistance with activities of daily living such as bathing, dressing, eating, and using the toilet, shopping, managing money or medications, and various household management activities, such as doing laundry. Public entities must provide services to individuals with disabilities in community settings rather than institutions when: 1) such services are appropriate to the needs of the individual; 2) the affected persons do not oppose community-based treatment; and 3) community-based services can be reasonably accommodated, taking into account the resources available to the public entity and the needs of others who are receiving disability-related services from the entity. Assessing the cost and availability of these services is also an important consideration, including the role of state Medicaid agencies. The outreach of government entities around the availability of community supports to persons with disabilities in institutions may impact these individuals' knowledge of such supports and their ability to transition to community-based settings.

### Lack of affordable, integrated housing for individuals who need supportive services

What is "affordable" varies by the circumstances affecting the individual, and includes the cost of housing and services taken together. Integrated housing is housing where individuals with disabilities can live and interact with persons without disabilities to the fullest extent possible. In its 1991 rule making implementing Title II of the ADA, the U.S. Department of Justice defined "the most integrated setting appropriate to the needs of qualified individuals with disabilities" as "a setting that enables individuals with disabilities to interact with non-disabled persons to the fullest extent possible." By contrast, segregated settings are occupied exclusively or primarily by individuals with disabilities. Segregated settings sometimes have qualities of an institutional nature, including, but not limited to, regimentation in daily activities, lack of privacy or autonomy, policies limiting visitors, limits on individuals' ability to engage freely in community activities and manage their own activities of daily living, or daytime activities primarily with other individuals with disabilities. For purposes of this tool "supportive services" means medical and other voluntary supportive services available for targeted populations groups, such as individuals with mental illnesses, intellectual or developmental disabilities, and/or physical disabilities, in their own home or community (as opposed to institutional settings). Such services may include personal care, assistance with housekeeping, transportation, in-home meal service, integrated adult day services and other services. They also include assistance with activities of daily living such as bathing, dressing, and using the toilet, shopping, managing money or medications, and various household management activities, such as doing laundry.

#### Lack of assistance for housing accessibility modifications

The term "housing accessibility modification" refers here to structural changes made to existing premises, occupied or to be occupied by a person with a disability, in order to afford such person full enjoyment and use of the premises. Housing accessibility modifications can include structural changes to interiors and exteriors of dwellings and to common and public use areas. Under the Fair Housing Act, landlords are required by fair housing laws to permit certain reasonable modifications to a housing unit, but are not required to pay for the modification unless the housing provider is a recipient of Federal financial assistance and therefore subject to Section 504 of the Rehabilitation Act or is covered by the Americans with Disabilities Act (in such cases the recipient must pay for the structural modification as a reasonable accommodation for an individual with disabilities). However, the cost of these modifications can be prohibitively expensive. Jurisdictions may consider establishing a modification fund to assist individuals with disabilities in paying for modifications or providing assistance to individuals applying for grants to pay for modifications.

### Lack of assistance for transitioning from institutional settings to integrated housing

The integration mandate of the ADA and Olmstead v. L.C., 527 U.S. 581 (1999) (Olmstead) compels states to offer community-based health care services and long-term services and supports for individuals with disabilities who can live successfully in housing with access to those services and supports. In practical terms, this means that states must find housing that enables them to assist individuals with disabilities to transition out of institutions and other segregated settings and into the most integrated setting appropriate to the needs of each individual with a disability. A critical consideration in each state is the range of housing options available in the community for individuals with disabilities and whether those options are largely limited to living with other individuals with disabilities, or whether those options include substantial opportunities for individuals with disabilities to live and interact with individuals without disabilities. For further information on the obligation to provide integrated housing opportunities, please refer to HUD's Statement on the Role of Housing in Accomplishing the Goals of Olmstead, the U.S. Department of Justice's Statement on Olmstead Enforcement, as well as the U.S. Department of Health and Human Services' Centers for Medicare and Medicaid Services final rule and regulations regarding Home and Community-Based Setting requirements. Policies that perpetuate segregation may include: inadequate community-based services; reimbursement and other policies that make needed services unavailable to support individuals with disabilities in mainstream housing; conditioning access to housing on willingness to receive supportive services; incentivizing the development or rehabilitation of segregated settings. Policies or practices that promote community integration may include: the administration of long-term State or locallyfunded tenant-based rental assistance programs; applying for funds under the Section 811 Project Rental Assistance Demonstration; implementing special population preferences in the HCV and other programs; incentivizing the development of integrated supportive housing through the LIHTC program;

ordinances banning housing discrimination of the basis of source of income; coordination between housing and disability services agencies; increasing the availability of accessible public transportation.

#### Lack of community revitalization strategies

The term "community revitalization strategies" refers here to realistic planned activities to improve the quality of life in areas that lack public and private investment, services and amenities, have significant deteriorated and abandoned properties, or other indicators of community distress. Revitalization can include a range of activities such as improving housing, attracting private investment, creating jobs, and expanding educational opportunities or providing links to other community assets. Strategies may include such actions as rehabilitating housing; offering economic incentives for housing developers/sponsors, businesses (for commercial and employment opportunities), bankers, and other interested entities that assist in the revitalization effort; and securing financial resources (public, for-profit, and nonprofit) from sources inside and outside the jurisdiction to fund housing improvements, community facilities and services, and business opportunities in neighborhoods in need of revitalization. When a community is being revitalized, the preservation of affordable housing units can be a strategy to promote integration.

#### Lack of local private fair housing outreach and enforcement

The term "local private fair housing outreach and enforcement" refers to outreach and enforcement actions by private individuals and organizations, including such actions as fair housing education, conducting testing, bring lawsuits, arranging and implementing settlement agreements. A lack of private enforcement is often the result of a lack of resources or a lack of awareness about rights under fair housing and civil rights laws, which can lead to under-reporting of discrimination, failure to take advantage of remedies under the law, and the continuation of discriminatory practices. Activities to raise awareness may include technical training for housing industry representatives and organizations, education and outreach activities geared to the general public, advocacy campaigns, fair housing testing and enforcement.

#### Lack of local public fair housing enforcement

The term "local public fair housing enforcement" refers here to enforcement actions by State and local agencies or non-profits charged with enforcing fair housing laws, including testing, lawsuits, settlements, and fair housing audits. A lack of enforcement is a failure to enforce existing requirements under state or local fair housing laws. This may be assessed by reference to the nature, extent, and disposition of housing discrimination complaints filed in the jurisdiction.

#### Lack of private investment in specific neighborhoods

The term "private investment" refers here to investment by non-governmental entities, such as corporations, financial institutions, individuals, philanthropies, and non-profits, in housing and community development infrastructure. Private investment can be used as a tool to advance fair housing, through innovative strategies such as mixed-use developments, targeted investment,

and public-private partnerships. Private investments may include, but are not limited to: housing construction or rehabilitation; investment in businesses; the creation of community amenities, such as recreational facilities and providing social services; and economic development of the neighborhoods that creates jobs and increase access to amenities such as grocery stores, pharmacies, and banks. It should be noted that investment solely in housing construction or rehabilitation in areas that lack other types of investment may perpetuate fair housing issues. While "private investment" may include many types of investment, to achieve fair housing outcomes such investments should be strategic and part of a comprehensive community development strategy.

### Lack of public investment in specific neighborhoods, including services or amenities

The term "public investment" refers here to the money government spends on housing and community development, including public facilities, infrastructure, services. Services and amenities refer to services and amenities provided by local or state governments. These services often include sanitation, water, streets, schools, emergency services, social services, parks and transportation. Lack of or disparities in the provision of municipal and state services and amenities have an impact on housing choice and the quality of communities. Inequalities can include, but are not limited to disparity in physical infrastructure (such as whether or not roads are paved or sidewalks are provided and kept up); differences in access to water or sewer lines, trash pickup, or snow plowing. Amenities can include, but are not limited to recreational facilities, libraries, and parks. Variance in the comparative quality and array of municipal and state services across neighborhoods impacts fair housing choice.

#### Lack of regional cooperation

The term "regional cooperation" refers here to formal networks or coalitions of organizations, people, and entities working together to plan for regional development. Cooperation in regional planning can be a useful approach to coordinate responses to identified fair housing issues and contributing factors because fair housing issues and contributing factors not only cross multiple sectors—including housing, education, transportation, and commercial and economic development—but these issues are often not constrained by political-geographic boundaries. When there are regional patterns in segregation or R/ECAP, access to opportunity, disproportionate housing needs, or the concentration of affordable housing there may be a lack of regional cooperation and fair housing choice may be restricted.

#### Lack of resources for fair housing agencies and organizations

A lack of resources refers to insufficient resources for public or private organizations to conduct fair housing activities including testing, enforcement, coordination, advocacy, and awareness-raising. Fair housing testing has been particularly effective in advancing fair housing, but is rarely used today because of costs. Testing refers to the use of individuals who, without any bona fide intent to rent or purchase a home, apartment, or other dwelling, pose as prospective buyers or renters of real estate for the purpose of gathering information which may indicate whether a housing provider is complying with fair housing laws. "Resources" as used in this factor can be either public or private funding or other resources. Consider also coordination mechanisms between different enforcement actors.

#### Lack of state or local fair housing law

State and local fair housing laws are important to fair housing outcomes. Consider laws that are comparable or "substantially equivalent" to the Fair Housing Act or other relevant federal laws affecting fair housing laws, as well as those that include additional protections. Examples of state and local laws affecting fair housing include legislation banning source of income discrimination, protections for individuals based on sexual orientation, age, survivors of domestic violence, or other characteristics, mandates to construct affordable housing, and site selection policies. Also consider changes to existing State or local fair housing laws, including the proposed repeal or dilution of such legislation.

#### Land use and zoning laws

The term "land use and zoning laws" generally refers to regulation by State or local government of the use of land and buildings, including regulation of the types of activities that may be conducted, the density at which those activities may be performed, and the size, shape and location of buildings and other structures or amenities. Zoning and land use laws affect housing choice by determining where housing is built, what type of housing is built, who can live in that housing, and the cost and accessibility of the housing. Examples of such laws and policies include, but are not limited to:

- Limits on multi-unit developments, which may include outright bans on multi-unit developments or indirect limits such as height limits and minimum parking requirements.
- Minimum lot sizes, which require residences to be located on a certain minimum sized area of land.
- Occupancy restrictions, which regulate how many persons may occupy a property and, sometimes, the relationship between those persons (refer also to occupancy codes and restrictions for further information).
- Inclusionary zoning practices that mandate or incentivize the creation of affordable units.
- Requirements for special use permits for all multifamily properties or multifamily properties serving individuals with disabilities.
- Growth management ordinances.

#### Lending Discrimination

The term "lending discrimination" refers here to unequal treatment based on protected class in the receipt of financial services and in residential real estate related transactions. These services and transactions encompass a broad range of transactions, including but not limited to: the making or purchasing of loans or other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling, as well as the selling, brokering, or appraising or residential real estate property. Discrimination in these transaction includes, but is not limited to: refusal to make a mortgage loan or refinance a mortgage loan; refusal to provide information regarding loans or providing unequal information; imposing different terms or conditions on a loan, such as different interest rates, points, or fees; discriminating in appraising property; refusal to purchase a loan or set different terms or conditions for purchasing a loan; discrimination in providing other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling or other financial assistance secured by residential real estate; and discrimination in foreclosures and the maintenance of real estate owned properties.

#### Location of accessible housing

The location of accessible housing can limit fair housing choice for individuals with disabilities. For purposes of this assessment, accessible housing refers to housing opportunities in which individuals with disabilities have equal opportunity to use and enjoy a dwelling. Characteristics that affect accessibility may include physical accessibility of units and public and common use areas of housing, as well as application procedures, such as first come first serve waitlists, inaccessible websites or other technology, denial of access to individuals with assistance animals, or lack of information about affordable accessible housing. Federal, state, and local laws apply different accessibility requirements to housing. Generally speaking, multifamily housing built in 1991 or later must have accessibility features in units and in public and common use areas for persons with disabilities in accordance with the requirements of the Fair Housing Act. Housing built by recipients of Federal financial assistance or by, on behalf of, or through programs of public entities must have accessibility features in units and in public and common use areas, but the level of accessibility required may differ depending on when the housing was constructed or altered. Single family housing is generally not required to be accessible by Federal law, except accessibility requirements typically apply to housing constructed or operated by a recipient of Federal financial assistance or a public entity. State and local laws differ regarding accessibility requirements. An approximation that may be useful in this assessment is that buildings built before 1992 tend not to be accessible.

#### Location of employers

The geographic relationship of job centers and large employers to housing, and the linkages between the two (including, in particular, public transportation) are important components of fair housing choice. Include consideration of the type of jobs available, variety of jobs available, job training opportunities, benefits and other key aspects that affect job access.

#### Location of environmental health hazards

The geographic relationship of environmental health hazards to housing is an important component of fair housing choice. When environmental health hazards are concentrated in particular areas, neighborhood health and safety may be compromised and patterns of segregation entrenched. Relevant factors to consider include the type and number of hazards, the degree of concentration or dispersion, and health effects such as asthma, cancer clusters, obesity, etc. Additionally, industrial siting policies and incentives for the location of housing may be relevant to this factor.

#### Location of proficient schools and school assignment policies

The geographic relationship of proficient schools to housing, and the policies that govern attendance, are important components of fair housing choice. The quality of schools is often a major factor in deciding where to live and school quality is also a key component of economic mobility. Relevant factors to consider include whether proficient schools are clustered in a portion of the jurisdiction or region, the range of housing opportunities close to proficient schools, and whether the jurisdiction has policies that enable students to attend a school of choice regardless of place of residence.

Policies to consider include, but are not limited to: inter-district transfer programs, limits on how many students from other areas a particular school will accept, and enrollment lotteries that do not provide access for the majority of children.

#### Location and type of affordable housing

Affordable housing includes, but is not limited to publicly supported housing; however each category of publicly supported housing often serves different income-eligible populations at different levels of affordability. What is "affordable" varies by circumstance, but an often used rule of thumb is that a low-or moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. The location of housing encompasses the current location as well as past siting decisions. The location of affordable housing can limit fair housing choice, especially if the housing is located in segregated areas, R/ECAPs, or areas that lack access to opportunity. The type of housing (whether the housing primarily serves families with children, elderly persons, or persons with disabilities) can also limit housing choice, especially if certain types of affordable housing are located in segregated areas, R/ECAPs, or areas that lack access to opportunity, while other types of affordable housing are not. The provision of affordable housing is often important to individuals with protected characteristics because they are disproportionately represented among those that would benefit from low-cost housing.

#### Occupancy codes and restrictions

The term "occupancy codes and restrictions" refers here to State and local laws, ordinances, and regulations that regulate who may occupy a property and, sometimes, the relationship between those persons. Standards for occupancy of dwellings and the implication of those standards for persons with certain protected characteristics may affect fair housing choice. Occupancy codes and restrictions include, but are not limited to:

- Occupancy codes with "persons per square foot" standards.
- Occupancy codes with "bedrooms per persons" standards.
- Restrictions on number of unrelated individuals in a definition of "family."
- Restrictions on occupancy to one family in single family housing along with a restricted definition of "family."
- Restrictions that directly or indirectly affect occupancy based on national origin, religion, or any other protected characteristic.
- Restrictions on where voucher holders can live.

#### Private Discrimination

The term "private discrimination" refers here to discrimination in the private housing market that is illegal under the Fair Housing Act or related civil rights statutes. This may include, but is not limited to, discrimination by landlords, property managers, home sellers, real estate agents, lenders, homeowners' associations, and condominium boards. Some examples of private discrimination include:

Refusal of housing providers to rent to individuals because of a protected characteristic.

- The provision of disparate terms, conditions, or information related to the sale or rental of a dwelling to individuals with protected characteristics.
- Steering of individuals with protected characteristics by a real estate agent to a particular neighborhood or area at the exclusion of other areas.
- Failure to grant a reasonable accommodation or modification to persons with disabilities.
- Prohibitions, restrictions, or limitations on the presence or activities of children within or around a dwelling.

Useful references for the extent of private discrimination may be number and nature of complaints filed against housing providers in the jurisdiction, testing evidence, and unresolved violations of fair housing and civil rights laws.

#### Quality of affordable housing information programs

The term "affordable housing information programs" refers here to the provision of information related to affordable housing to potential tenants and organizations thatserve potential tenants, including the maintenance, updating, and distribution of the information. This information includes:but is not limited to, listings of affordable housing opportunities or local landlords who accept Housing Choice Vouchers; mobility counseling programs; and community outreach to potential beneficiaries. The quality of such information relates to, but is not limited to:

- How comprehensive the information is (e.g. that the information provided includes a variety
  of neighborhoods, including those with access to opportunity indicators)
- How up-to-date the information is (e.g. that the publicly supported housing entity is taking active steps to maintain, update and improve the information).
- Pro-active outreach to widen the pool of participating rental housing providers, including both owners of individual residences and larger rental management companies.

### Regulatory barriers to providing housing and supportive services for persons with disabilities

Some local governments require special use permits for or place other restrictions on housing and supportive services for persons with disabilities, as opposed to allowing these uses as of right. These requirements sometimes apply to all groups of unrelated individuals living together or to some subset of unrelated individuals. Such restrictions may include, but are not limited to, dispersion requirements or limits on the number of individuals residing together. Because special use permits require specific approval by local bodies, they can enable community opposition to housing for persons with disabilities and lead to difficulty constructing this type of units in areas of opportunity or anywhere at all. Other restrictions that limit fair housing choice include requirements that life-safety features appropriate for large institutional settings be installed in housing where supportive services are provided to one or more individuals with disabilities. Note that the Fair Housing Act makes it unlawful to utilize land use policies or actions that treat groups of persons with disabilities less favorably than groups of persons without disabilities, to take action against, or deny a permit, for a home because of the disability of individuals who live or would live there, or to refuse to make reasonable accommodations in land use

and zoning policies and procedures where such accommodations may be necessary to afford persons or groups of persons with disabilities an equal opportunity to use and enjoy housing.

### Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs

The term "siting selection" refers here to the placement of new publicly supported housing developments. Placement of new housing refers to new construction or acquisition with rehabilitation of previously unsubsidized housing. State and local policies, practices, and decisions can significantly affect the location of new publicly supported housing. Local policies, practices, and decisions that may influence where developments are sited include, but are not limited to, local funding approval processes, zoning and land use laws, local approval of LIHTC applications, and donations of land and other municipal contributions. For example, for LIHTC developments, the priorities and requirements set out in the governing Qualified Allocation Plan (QAP) influence where developments are located through significant provisions in QAPs such as local veto or support requirements and criteria and points awarded for project location.

#### Source of income discrimination

The term "source of income discrimination" refers here to the refusal by a housing provider to accept tenants based on type of income. This type of discrimination often occurs against individuals receiving assistance payments such as Supplemental Security Income (SSI) or other disability income, social security or other retirement income, or tenant-based rental assistance, including Housing Choice Vouchers. Source of income discrimination may significantly limit fair housing choice for individuals with certain protected characteristics. The elimination of source of income discrimination and the acceptance of payment for housing, regardless of source or type of income, increases fair housing choice and access to opportunity.

# State or local laws, policies, or practices that discourage individuals with disabilities from being placed in or living in apartments, family homes, and other integrated settings

State and local laws, policies, or practices may discourage individuals with disabilities from moving to or being placed in integrated settings. Such laws, policies, or practices may include medical assistance or social service programs that require individuals to reside in institutional or other segregated settings in order to receive services, a lack of supportive services or affordable, accessible housing, or a lack of access to transportation, education, or jobs that would enable persons with disabilities to live in integrated, community-based settings.

#### Unresolved violations of fair housing or civil rights law

Unresolved violations of fair housing and civil rights laws include determinations or adjudications of a violation or relevant laws that have not been settled or remedied. This includes determinations of housing discrimination by an agency, court, or Administrative Law Judge; findings of noncompliance by HUD or state or local agencies; and noncompliance with fair housing settlement agreements.

### Appendix D: Affirmative Action and EEO

## Summary Report for Production and Preservation Programs for Sub-Contractors FY 13-FY 16

Production Program 2016	Philadelphia	Non-Philadelphia	Total
MBE Subcontractors	36	19	55
MBE Contracts	74	45	119
Total MBE Dollars	\$3,196,323	\$4,487,085	\$7,683,408
% of Total MBE Dollars	41.60%	58.40%	100%
WBE Subcontractors	16	31	47
WBE Contracts	53	83	136
Total WBE Dollars	\$3,161,385	\$3,714,878	\$6,876,263
% of Total WBE Dollars	45.98%	54.02%	100%
NON M/WBE Subcontractors	118	254	372
NON M/WBE Contracts	236	441	677
Total NON M/WBE Dollars	\$3,964,090	\$54,681,741	\$58,645,831
% of Total NON M/WBE Dollars	6.76%	93.24%	100%
Total Sub-Contractors	170	304	474
Total Contracts	363	569	932
Total Dollars	\$10,321,798	\$62,883,704	\$73,205,502
% of Total Dollars	14.10%	85.90%	100%
Total Dollars M/WBE	\$6,357,708	\$8,201,963	\$14,559,671
% of Total Dollars =M/WBE	8.68%	11.20%	19.89%
Preservation Program 2016	Philadelphia	Non-Philadelphia	Total
MBE Subcontractors	12	2	14
MBE Contracts	111	9	120
Total MBE Dollars	\$658,024	\$22,819	\$680,843
% of Total MBE Dollars	96.65%	3.35%	100%
WBE Subcontractors	6	2	8
WBE Contracts	175	9	184
Total WBE Dollars	\$1,141,754	\$52,446	\$1,194,200
% of Total WBE Dollars	95.61%	4.39%	100%
NON M/WBE Subcontractors	50	27	77
NON M/WBE Contracts	316	93	409
			1
Total NON M/WBE Dollars	\$1,146,620	\$296,289	\$1,442,909
	\$1,146,620 79.47%	\$296,289 20.53%	\$1,442,909 100%
% of Total NON M/WBE Dollars			1
% of Total NON M/WBE Dollars Total Sub-Contractors	79.47%	20.53%	100%
Total NON M/WBE Dollars % of Total NON M/WBE Dollars Total Sub-Contractors Total Contracts Total Dollars	79.47% 68	20.53%	100% 99
% of Total NON M/WBE Dollars Total Sub-Contractors Total Contracts Total Dollars	79.47% 68 602	20.53% 31 111	100% 99 713
% of Total NON M/WBE Dollars Total Sub-Contractors Total Contracts	79.47% 68 602 \$2,946,398	20.53% 31 111 \$371,554	100% 99 713 \$3,317,952

Production Program 2015	Philadelphia	Non-Philadelphia	Total
MBE Subcontractors	33	19	52
MBE Contracts	106	61	167
Total MBE Dollars	\$12,643,364	\$6,063,221	\$18,706,585
% of Total MBE Dollars	67.59%	32.41%	100%
WBE Subcontractors	19	37	56
WBE Contracts	75	81	156
Total WBE Dollars	\$1,980,860	\$4,340,583	\$6,321,443
% of Total WBE Dollars	31.34%	68.66%	100%
NON M/WBE Subcontractors	110	294	404
NON M/WBE Contracts	286	562	848
Total NON M/WBE Dollars	\$14,607,899	\$47,810,344	\$62,418,243
% of Total NON M/WBE Dollars	23.40%	76.60%	100%
Total Sub-Contractors	162	350	512
Total Contracts	467	704	1171
Total Dollars	\$29,232,123	\$58,214,148	\$87,446,271
% of Total Dollars	33.43%	66.57%	100%
Total Dollars M/WBE	\$14,624,224	\$10,403,804	\$25,028,028
0/ of Total Dollars M/MDF	1/ 700/	11 000/	20 (20)
% of Total Dollars =M/WBE	16.72%	11.90%	28.62%
Preservation Program 2015	Philadelphia	Non-Philadelphia	Total
Preservation Program 2015	Philadelphia	Non-Philadelphia	Total
Preservation Program 2015  MBE Subcontractors	Philadelphia 11	Non-Philadelphia	Total 14
Preservation Program 2015  MBE Subcontractors  MBE Contracts	Philadelphia 11 95	Non-Philadelphia 3 14	Total 14 109
Preservation Program 2015  MBE Subcontractors  MBE Contracts  Total MBE Dollars	Philadelphia 11 95 \$441,615	Non-Philadelphia 3 14 \$103,201	Total 14 109 \$544,816
Preservation Program 2015  MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars	Philadelphia  11  95  \$441,615  81.06%	Non-Philadelphia  3  14  \$103,201  18.94%	Total 14 109 \$544,816 100%
Preservation Program 2015  MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors	Philadelphia  11  95  \$441,615  81.06%  6	Non-Philadelphia  3  14  \$103,201  18.94%  4	Total  14  109  \$544,816  100%  10
Preservation Program 2015  MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors  WBE Contracts	Philadelphia  11  95  \$441,615  81.06%  6  175	Non-Philadelphia  3  14  \$103,201  18.94%  4  10	Total  14  109  \$544,816  100%  10  185
Preservation Program 2015  MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors  WBE Contracts  Total WBE Dollars	Philadelphia  11  95  \$441,615  81.06%  6  175  \$1,160,098	Non-Philadelphia  3  14  \$103,201  18.94%  4  10  \$36,020	Total  14  109  \$544,816  100%  10  185  \$1,196,118
Preservation Program 2015  MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors  WBE Contracts  Total WBE Dollars  % of Total WBE Dollars	Philadelphia  11  95  \$441,615  81.06%  6  175  \$1,160,098  96.99%	Non-Philadelphia  3 14 \$103,201 18.94% 4 10 \$36,020 3.01%	Total  14  109  \$544,816  100%  10  185  \$1,196,118  100%
Preservation Program 2015  MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors  WBE Contracts  Total WBE Dollars  % of Total WBE Dollars  NON M/WBE Subcontractors	Philadelphia  11  95  \$441,615  81.06%  6  175  \$1,160,098  96.99%  55	Non-Philadelphia  3  14  \$103,201  18.94%  4  10  \$36,020  3.01%  28	Total  14  109  \$544,816  100%  10  185  \$1,196,118  100%  83
Preservation Program 2015  MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors  WBE Contracts  Total WBE Dollars  % of Total WBE Dollars  NON M/WBE Subcontractors  NON M/WBE Contracts  Total NON M/WBE Dollars  % of Total NON M/WBE Dollars  % of Total NON M/WBE Dollars	Philadelphia  11  95  \$441,615  81.06%  6  175  \$1,160,098  96.99%  55  281  \$1,096,864  70.18%	Non-Philadelphia  3  14  \$103,201  18.94%  4  10  \$36,020  3.01%  28  104  \$465,983  29.82%	Total  14  109  \$544,816  100%  10  185  \$1,196,118  100%  83  385  \$1,562,847  100%
Preservation Program 2015  MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors  WBE Contracts  Total WBE Dollars  % of Total WBE Dollars  NON M/WBE Subcontractors  NON M/WBE Subcontractors  NON M/WBE Contracts  Total NON M/WBE Dollars  % of Total NON M/WBE Dollars  Total Sub-Contractors	Philadelphia  11  95  \$441,615  81.06%  6  175  \$1,160,098  96.99%  55  281  \$1,096,864  70.18%  72	Non-Philadelphia  3  14  \$103,201  18.94%  4  10  \$36,020  3.01%  28  104  \$465,983  29.82%  35	Total  14  109  \$544,816  100%  10  185  \$1,196,118  100%  83  385  \$1,562,847  100%  107
Preservation Program 2015  MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors  WBE Contracts  Total WBE Dollars  % of Total WBE Dollars  NON M/WBE Subcontractors  NON M/WBE Contracts  Total NON M/WBE Dollars  % of Total NON M/WBE Dollars  Total Sub-Contractors  Total Sub-Contractors	Philadelphia  11  95  \$441,615  81.06%  6  175  \$1,160,098  96.99%  55  281  \$1,096,864  70.18%  72  551	Non-Philadelphia  3  14  \$103,201  18.94%  4  10  \$36,020  3.01%  28  104  \$465,983  29.82%  35  128	Total  14  109  \$544,816  100%  10  185  \$1,196,118  100%  83  385  \$1,562,847  100%  107  679
Preservation Program 2015  MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors  WBE Contracts  Total WBE Dollars  % of Total WBE Dollars  NON M/WBE Subcontractors  NON M/WBE Subcontractors  NON M/WBE Contracts  Total NON M/WBE Dollars  % of Total NON M/WBE Dollars  Total Sub-Contractors  Total Sub-Contractors  Total Contracts  Total Dollars	Philadelphia  11  95  \$441,615  81.06%  6  175  \$1,160,098  96.99%  55  281  \$1,096,864  70.18%  72  551  \$2,698,577	Non-Philadelphia  3 14 \$103,201 18.94% 4 10 \$36,020 3.01% 28 104 \$465,983 29.82% 35 128 \$605,204	Total  14  109  \$544,816  100%  10  185  \$1,196,118  100%  83  385  \$1,562,847  100%  107  679  \$3,303,781
Preservation Program 2015  MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors  WBE Contracts  Total WBE Dollars  % of Total WBE Dollars  NON M/WBE Subcontractors  NON M/WBE Subcontractors  NON M/WBE Contracts  Total NON M/WBE Dollars  % of Total NON M/WBE Dollars  Total Sub-Contractors  Total Contracts  Total Dollars  % of Total Dollars	Philadelphia  11  95  \$441,615  81.06%  6  175  \$1,160,098  96.99%  55  281  \$1,096,864  70.18%  72  551  \$2,698,577  81.68%	Non-Philadelphia  3  14  \$103,201  18.94%  4  10  \$36,020  3.01%  28  104  \$465,983  29.82%  35  128  \$605,204  18.32%	Total  14  109  \$544,816  100%  10  185  \$1,196,118  100%  83  385  \$1,562,847  100%  107  679  \$3,303,781  100%
Preservation Program 2015  MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors  WBE Contracts  Total WBE Dollars  % of Total WBE Dollars  NON M/WBE Subcontractors  NON M/WBE Subcontractors  NON M/WBE Contracts  Total NON M/WBE Dollars  % of Total NON M/WBE Dollars  Total Sub-Contractors  Total Sub-Contractors  Total Contracts  Total Dollars	Philadelphia  11  95  \$441,615  81.06%  6  175  \$1,160,098  96.99%  55  281  \$1,096,864  70.18%  72  551  \$2,698,577	Non-Philadelphia  3 14 \$103,201 18.94% 4 10 \$36,020 3.01% 28 104 \$465,983 29.82% 35 128 \$605,204	Total  14  109  \$544,816  100%  10  185  \$1,196,118  100%  83  385  \$1,562,847  100%  107  679  \$3,303,781

Production Program 2014	Philadelphia	Non-Philadelphia	Total
MBE Subcontractors	39	22	61
MBE Contracts	115	76	191
Total MBE Dollars	\$3,537,973	\$15,735,413	\$19,273,385
% of Total MBE Dollars	18.36%	81.64%	100%
WBE Subcontractors	23	28	51
WBE Contracts	83	75	158
Total WBE Dollars	\$1,681,298	\$3,476,021	\$5,157,319
% of Total WBE Dollars	32.60%	67.40%	100%
NON M/WBE Subcontractors	156	278	434
NON M/WBE Contracts	410	572	982
Total NON M/WBE Dollars	\$16,758,837	\$42,850,196	\$59,609,033
% of Total NON M/WBE Dollars	28.11%	71.89%	100%
Total Sub-Contractors	218	328	546
Total Contracts	608	723	1331
Total Dollars	\$21,978,107	\$62,061,630	\$84,039,738
% of Total Dollars	26.15%	73.85%	100%
Total Dollars M/WBE	\$5,219,270	\$19,211,434	\$24,430,704
% of Total Dollars =M/WBE	6.21%	22.86%	29.07%
Preservation Program 2014	Philadelphia	Non-Philadelphia	Total
Preservation Program 2014  MBE Subcontractors	Philadelphia 11	Non-Philadelphia	Total 14
MBE Subcontractors	11	3	14
MBE Subcontractors MBE Contracts	11 95	3 14	14 109
MBE Subcontractors  MBE Contracts  Total MBE Dollars	95 \$441,615	3 14 \$103,201	14 109 \$544,816
MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars	95 \$441,615 81.06%	3 14 \$103,201 18.94%	14 109 \$544,816 100%
MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors	11 95 \$441,615 81.06% 6	3 14 \$103,201 18.94% 4	14 109 \$544,816 100% 10
MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors  WBE Contracts	11 95 \$441,615 81.06% 6 175	3 14 \$103,201 18.94% 4 10	14 109 \$544,816 100% 10 185
MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors  WBE Contracts  Total WBE Dollars	11 95 \$441,615 81.06% 6 175 \$1,160,098	3 14 \$103,201 18.94% 4 10 \$36,020	14 109 \$544,816 100% 10 185 \$1,196,118
MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors  WBE Contracts  Total WBE Dollars  % of Total WBE Dollars	11 95 \$441,615 81.06% 6 175 \$1,160,098 96.99%	3 14 \$103,201 18.94% 4 10 \$36,020 3.01%	14 109 \$544,816 100% 10 185 \$1,196,118 100%
MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors  WBE Contracts  Total WBE Dollars  % of Total WBE Dollars  NON M/WBE Subcontractors	11 95 \$441,615 81.06% 6 175 \$1,160,098 96.99% 55	3 14 \$103,201 18.94% 4 10 \$36,020 3.01% 28	14 109 \$544,816 100% 10 185 \$1,196,118 100% 83
MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors  WBE Contracts  Total WBE Dollars  % of Total WBE Dollars  NON M/WBE Subcontractors  NON M/WBE Contracts	11 95 \$441,615 81.06% 6 175 \$1,160,098 96.99% 55 281	3 14 \$103,201 18.94% 4 10 \$36,020 3.01% 28 104	14 109 \$544,816 100% 10 185 \$1,196,118 100% 83 385
MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors  WBE Contracts  Total WBE Dollars  % of Total WBE Dollars  NON M/WBE Subcontractors  NON M/WBE Contracts  Total NON M/WBE Dollars	11 95 \$441,615 81.06% 6 175 \$1,160,098 96.99% 55 281 \$1,096,864	3 14 \$103,201 18.94% 4 10 \$36,020 3.01% 28 104 \$465,983	14 109 \$544,816 100% 10 185 \$1,196,118 100% 83 385 \$1,562,847
MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors  WBE Contracts  Total WBE Dollars  % of Total WBE Dollars  NON M/WBE Subcontractors  NON M/WBE Contracts  Total NON M/WBE Dollars  % of Total NON M/WBE Dollars  % of Total NON M/WBE Dollars	11 95 \$441,615 81.06% 6 175 \$1,160,098 96.99% 55 281 \$1,096,864 70.18%	3 14 \$103,201 18.94% 4 10 \$36,020 3.01% 28 104 \$465,983 29.82%	14 109 \$544,816 100% 10 185 \$1,196,118 100% 83 385 \$1,562,847 100%
MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors  WBE Contracts  Total WBE Dollars  % of Total WBE Dollars  NON M/WBE Subcontractors  NON M/WBE Contracts  Total NON M/WBE Dollars  % of Total NON M/WBE Dollars  % of Total NON M/WBE Dollars  Total Sub-Contractors	11 95 \$441,615 81.06% 6 175 \$1,160,098 96.99% 55 281 \$1,096,864 70.18% 72	3 14 \$103,201 18.94% 4 10 \$36,020 3.01% 28 104 \$465,983 29.82% 35	14 109 \$544,816 100% 10 185 \$1,196,118 100% 83 385 \$1,562,847 100% 107
MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors  WBE Contracts  Total WBE Dollars  % of Total WBE Dollars  NON M/WBE Subcontractors  NON M/WBE Contracts  Total NON M/WBE Dollars  % of Total NON M/WBE Dollars  Total Sub-Contractors  Total Contracts	11 95 \$441,615 81.06% 6 175 \$1,160,098 96.99% 55 281 \$1,096,864 70.18% 72 551	3 14 \$103,201 18.94% 4 10 \$36,020 3.01% 28 104 \$465,983 29.82% 35 128	14 109 \$544,816 100% 10 185 \$1,196,118 100% 83 385 \$1,562,847 100% 107 679
MBE Subcontractors  MBE Contracts  Total MBE Dollars  % of Total MBE Dollars  WBE Subcontractors  WBE Contracts  Total WBE Dollars  % of Total WBE Dollars  NON M/WBE Subcontractors  NON M/WBE Contracts  Total NON M/WBE Dollars  % of Total NON M/WBE Dollars  Total Sub-Contractors  Total Sub-Contractors  Total Contracts  Total Dollars	11 95 \$441,615 81.06% 6 175 \$1,160,098 96.99% 55 281 \$1,096,864 70.18% 72 551 \$2,698,577	3 14 \$103,201 18.94% 4 10 \$36,020 3.01% 28 104 \$465,983 29.82% 35 128 \$605,204	14 109 \$544,816 100% 10 185 \$1,196,118 100% 83 385 \$1,562,847 100% 107 679 \$3,303,781

Production Program 2013	Philadelphia	Non-Philadelphia	Total
MBE Subcontractors	51	29	80
MBE Contracts	206	112	318
Total MBE Dollars	\$7,510,887	\$17,163,479	\$24,674,365
% of Total MBE Dollars	30.44%	69.56%	100%
WBE Subcontractors	22	27	49
WBE Contracts	110	76	186
Total WBE Dollars	\$3,431,073	\$4,647,140	\$8,078,213
% of Total WBE Dollars	42.47%	57.53%	100%
NON M/WBE Subcontractors	169	300	469
NON M/WBE Contracts	491	769	1260
Total NON M/WBE Dollars	\$17,097,967	\$73,271,197	\$90,369,163
% of Total NON M/WBE Dollars	18.92%	81.08%	100%
Total Sub-Contractors	242	356	598
Total Contracts	807	957	1764
Total Dollars	\$28,039,926	\$95,081,816	\$123,121,742
% of Total Dollars	22.77%	77.23%	100%
Total Dollars M/WBE	\$10,941,960	\$21,810,619	\$32,752,579
% of Total Dollars =M/WBE	8.89%	17.71%	26.60%
Preservation Program 2013	Philadelphia	Non-Philadelphia	Total
MBE Subcontractors	4.0		
INDE SUBSCOTTI GOTOIS	13	3	16
MBE Contracts	107	3 35	16 142
MBE Contracts	107	35	142
MBE Contracts Total MBE Dollars	107 \$712,750	35 \$262,524	142 \$975,273
MBE Contracts Total MBE Dollars % of Total MBE Dollars	107 \$712,750 73.08%	35 \$262,524 26.92%	142 \$975,273 100%
MBE Contracts Total MBE Dollars % of Total MBE Dollars WBE Subcontractors	107 \$712,750 73.08% 8	35 \$262,524 26.92% 3	142 \$975,273 100% 11
MBE Contracts Total MBE Dollars % of Total MBE Dollars WBE Subcontractors WBE Contracts	107 \$712,750 73.08% 8 155	35 \$262,524 26.92% 3 7	142 \$975,273 100% 11 162
MBE Contracts Total MBE Dollars % of Total MBE Dollars WBE Subcontractors WBE Contracts Total WBE Dollars	107 \$712,750 73.08% 8 155 \$1,129,056	35 \$262,524 26.92% 3 7 \$61,678	142 \$975,273 100% 11 162 \$1,190,734
MBE Contracts Total MBE Dollars % of Total MBE Dollars WBE Subcontractors WBE Contracts Total WBE Dollars % of Total WBE Dollars	107 \$712,750 73.08% 8 155 \$1,129,056 94.82%	35 \$262,524 26.92% 3 7 \$61,678 5.18%	142 \$975,273 100% 11 162 \$1,190,734 100%
MBE Contracts Total MBE Dollars % of Total MBE Dollars WBE Subcontractors WBE Contracts Total WBE Dollars % of Total WBE Dollars NON M/WBE Subcontractors	107 \$712,750 73.08% 8 155 \$1,129,056 94.82% 65	35 \$262,524 26.92% 3 7 \$61,678 5.18%	142 \$975,273 100% 11 162 \$1,190,734 100% 96
MBE Contracts Total MBE Dollars % of Total MBE Dollars WBE Subcontractors WBE Contracts Total WBE Dollars % of Total WBE Dollars NON M/WBE Subcontractors NON M/WBE Contracts	107 \$712,750 73.08% 8 155 \$1,129,056 94.82% 65 260	35 \$262,524 26.92% 3 7 \$61,678 5.18% 31	142 \$975,273 100% 11 162 \$1,190,734 100% 96 331
MBE Contracts Total MBE Dollars % of Total MBE Dollars WBE Subcontractors WBE Contracts Total WBE Dollars % of Total WBE Dollars NON M/WBE Subcontractors NON M/WBE Contracts Total NON M/WBE Dollars	107 \$712,750 73.08% 8 155 \$1,129,056 94.82% 65 260 \$1,103,637	35 \$262,524 26.92% 3 7 \$61,678 5.18% 31 71 \$381,405	142 \$975,273 100% 11 162 \$1,190,734 100% 96 331 \$1,485,042
MBE Contracts Total MBE Dollars % of Total MBE Dollars WBE Subcontractors WBE Contracts Total WBE Dollars % of Total WBE Dollars NON M/WBE Subcontractors NON M/WBE Contracts Total NON M/WBE Dollars % of Total NON M/WBE Dollars	107 \$712,750 73.08% 8 155 \$1,129,056 94.82% 65 260 \$1,103,637 74.32%	35 \$262,524 26.92% 3 7 \$61,678 5.18% 31 71 \$381,405 25.68%	142 \$975,273 100% 11 162 \$1,190,734 100% 96 331 \$1,485,042 100%
MBE Contracts Total MBE Dollars % of Total MBE Dollars WBE Subcontractors WBE Contracts Total WBE Dollars % of Total WBE Dollars NON M/WBE Subcontractors NON M/WBE Contracts Total NON M/WBE Dollars % of Total NON M/WBE Dollars % of Total NON M/WBE Dollars Total Sub-Contractors	107 \$712,750 73.08% 8 155 \$1,129,056 94.82% 65 260 \$1,103,637 74.32%	35 \$262,524 26.92% 3 7 \$61,678 5.18% 31 71 \$381,405 25.68% 37	142 \$975,273 100% 11 162 \$1,190,734 100% 96 331 \$1,485,042 100% 123
MBE Contracts Total MBE Dollars % of Total MBE Dollars WBE Subcontractors WBE Contracts Total WBE Dollars % of Total WBE Dollars NON M/WBE Subcontractors NON M/WBE Contracts Total NON M/WBE Dollars % of Total NON M/WBE Dollars Total Sub-Contractors Total Contracts	107 \$712,750 73.08% 8 155 \$1,129,056 94.82% 65 260 \$1,103,637 74.32% 86 522	35 \$262,524 26.92% 3 7 \$61,678 5.18% 31 71 \$381,405 25.68% 37	142 \$975,273 100% 11 162 \$1,190,734 100% 96 331 \$1,485,042 100% 123 635
MBE Contracts Total MBE Dollars % of Total MBE Dollars WBE Subcontractors WBE Contracts Total WBE Dollars % of Total WBE Dollars NON M/WBE Subcontractors NON M/WBE Contracts Total NON M/WBE Dollars % of Total NON M/WBE Dollars Total Sub-Contractors Total Contracts Total Dollars	107 \$712,750 73.08% 8 155 \$1,129,056 94.82% 65 260 \$1,103,637 74.32% 86 522 \$2,945,442	35 \$262,524 26.92% 3 7 \$61,678 5.18% 31 71 \$381,405 25.68% 37 113 \$705,607	142 \$975,273 100% 11 162 \$1,190,734 100% 96 331 \$1,485,042 100% 123 635 \$3,651,050

# **Appendix E: Outreach Materials**

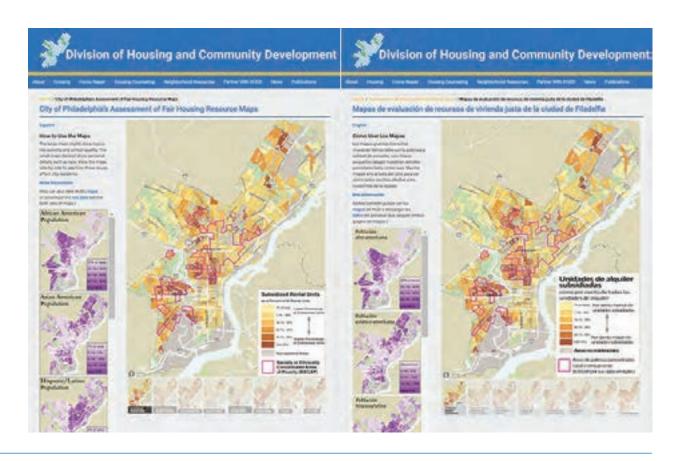
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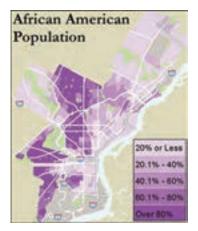


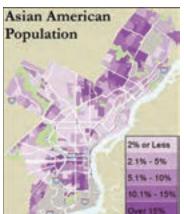


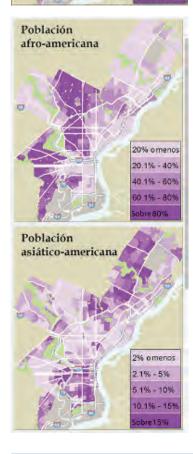
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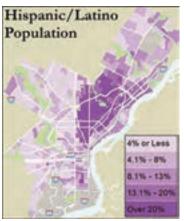


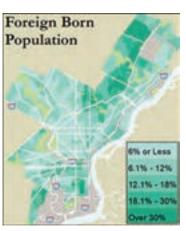




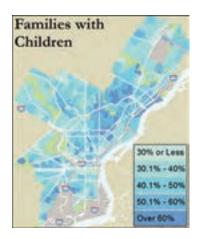


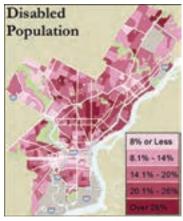




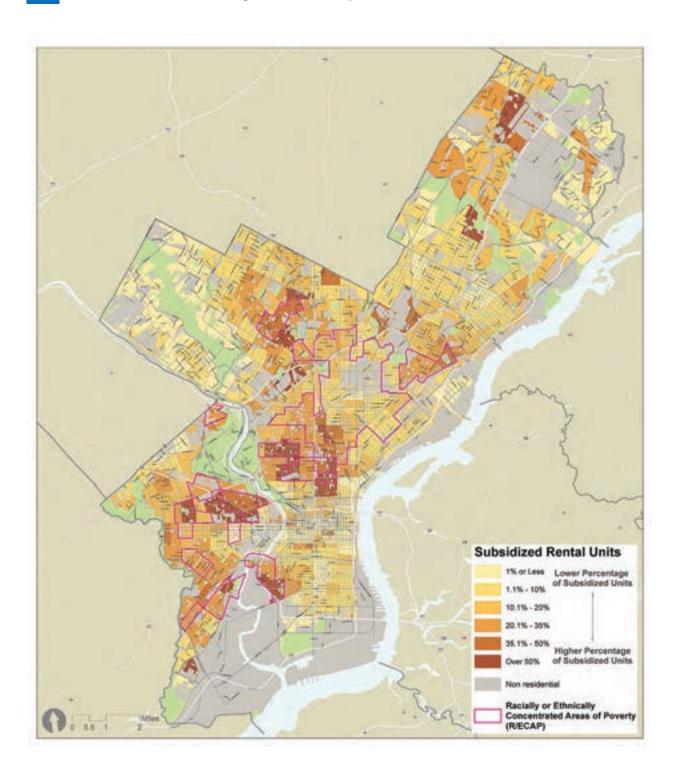


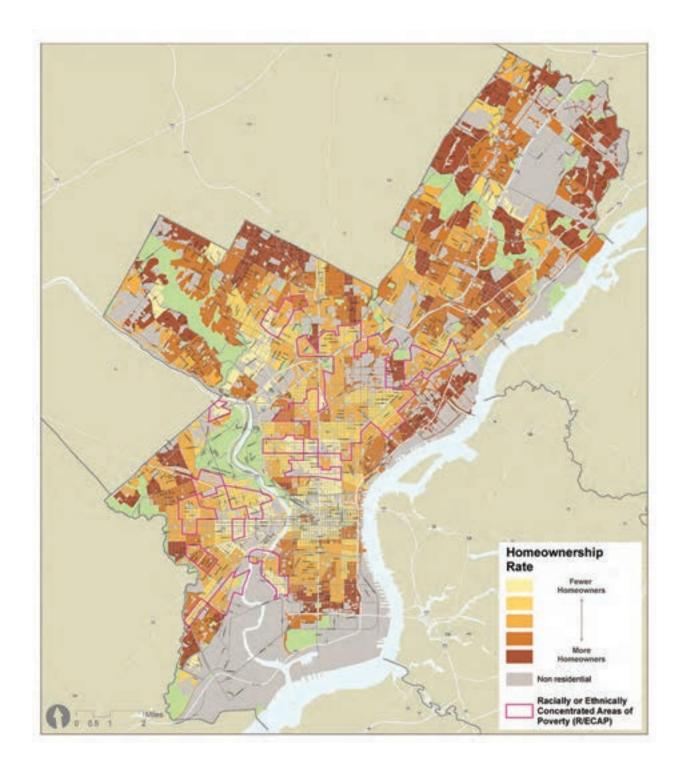


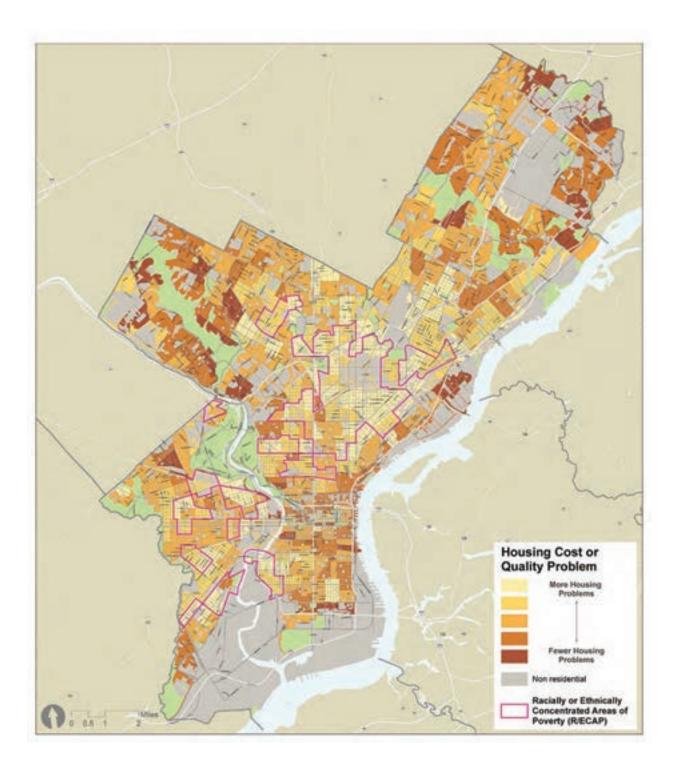


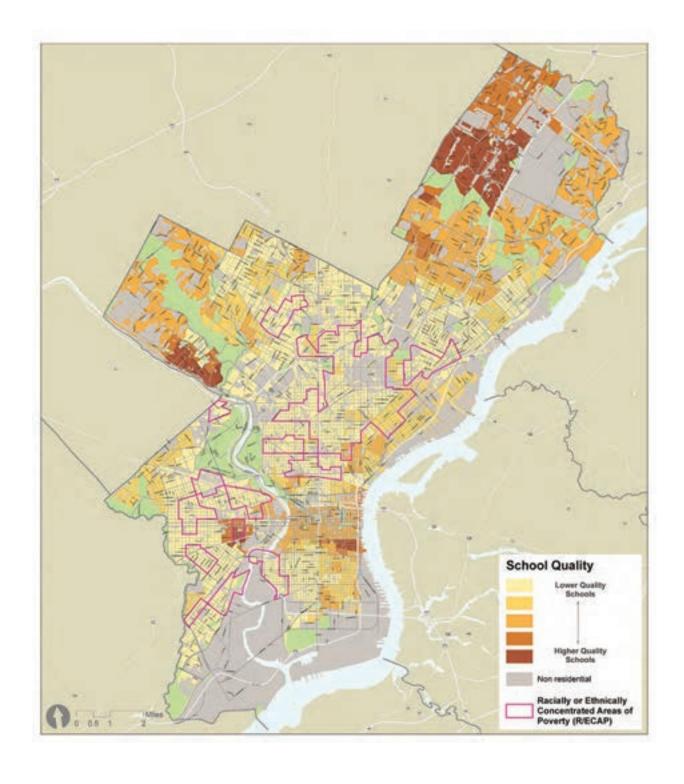


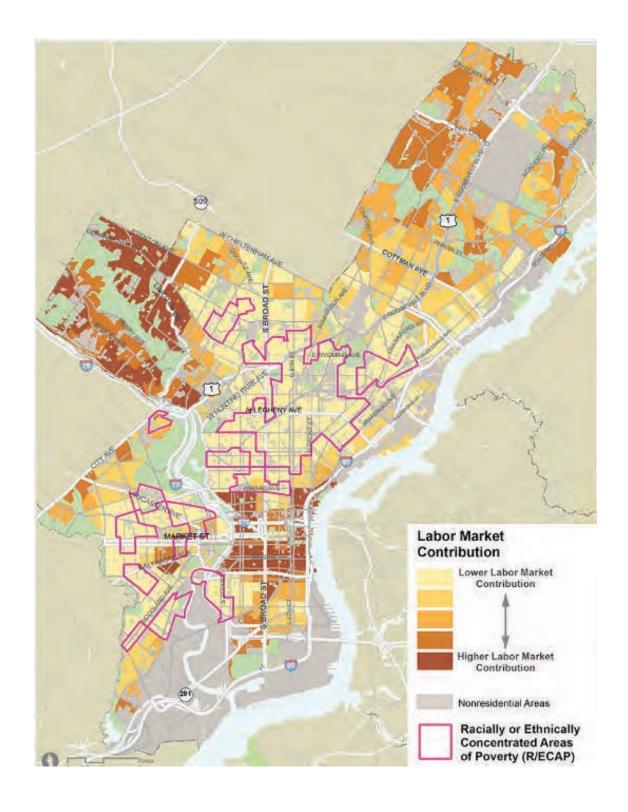


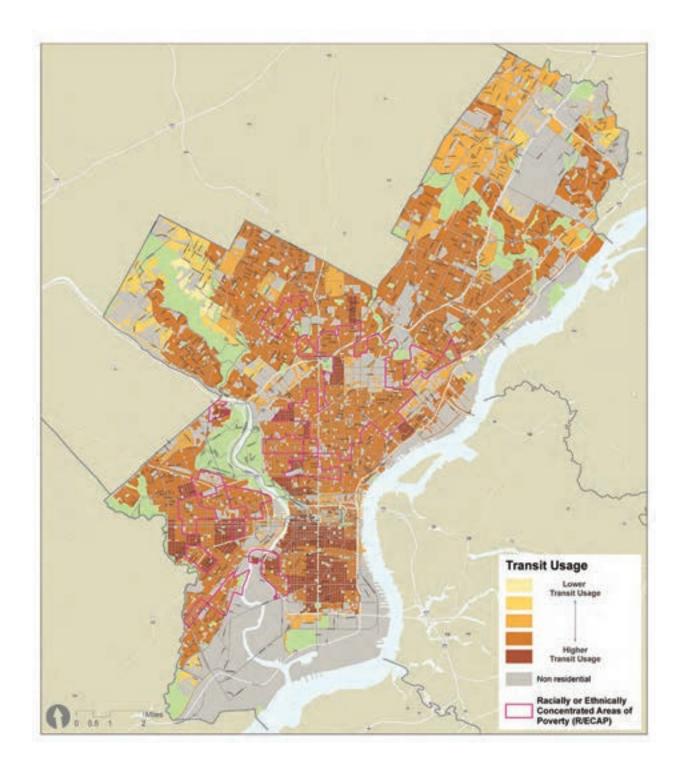


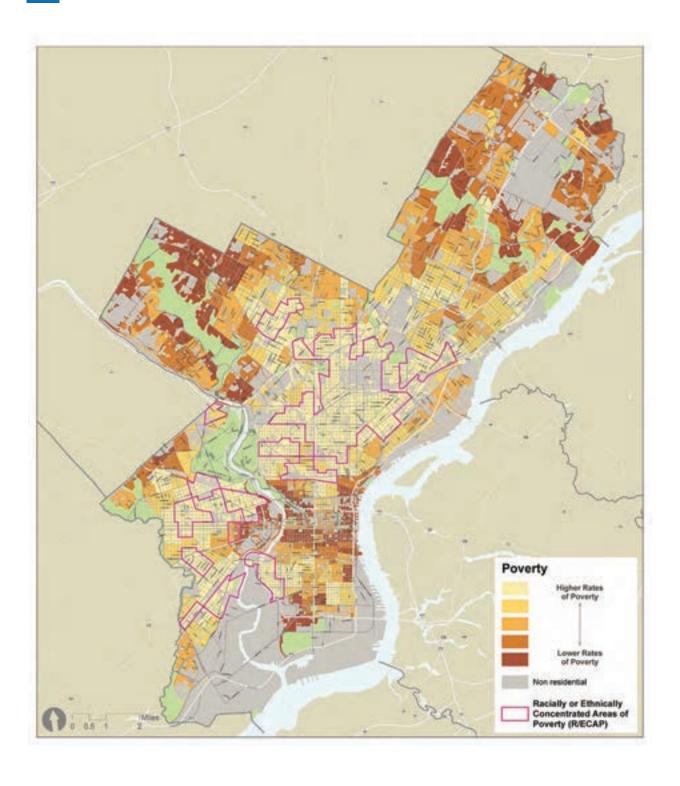


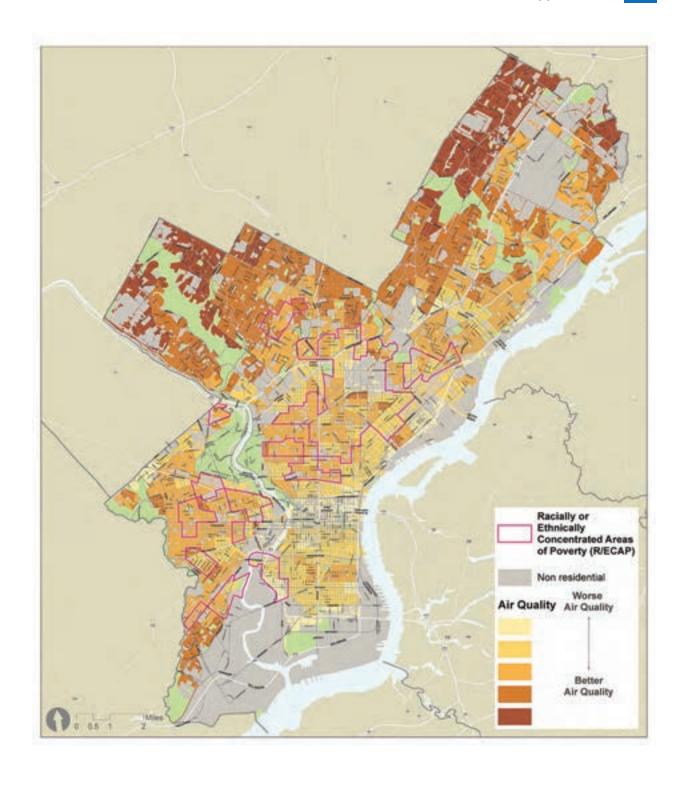


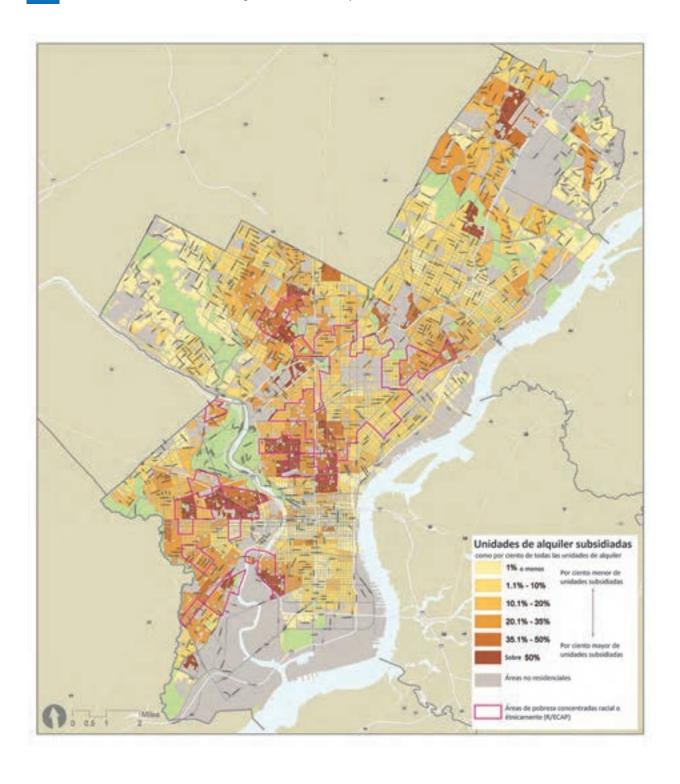


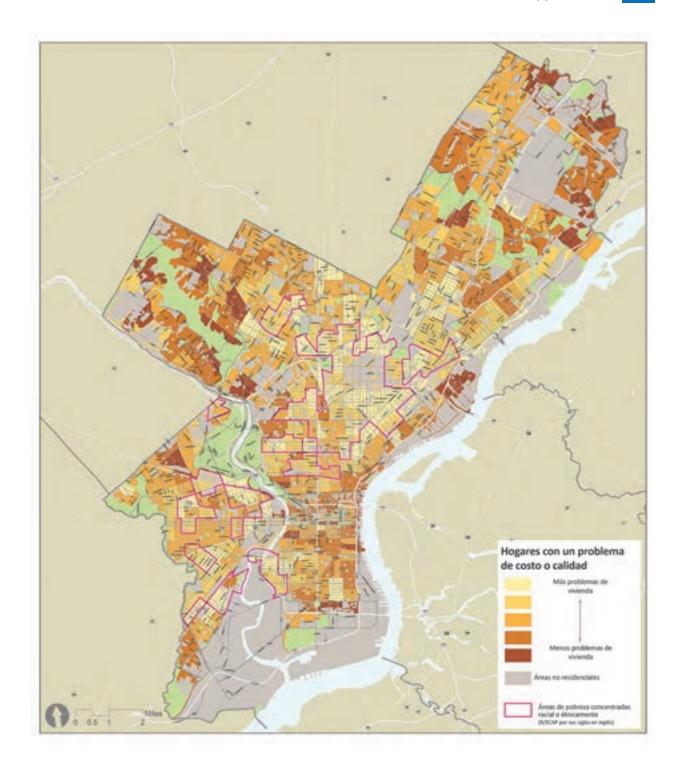


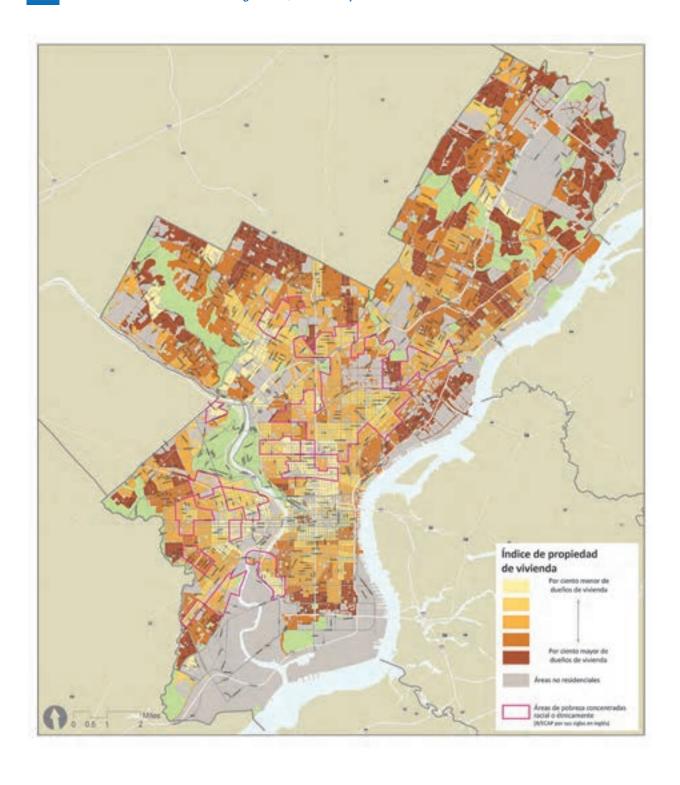


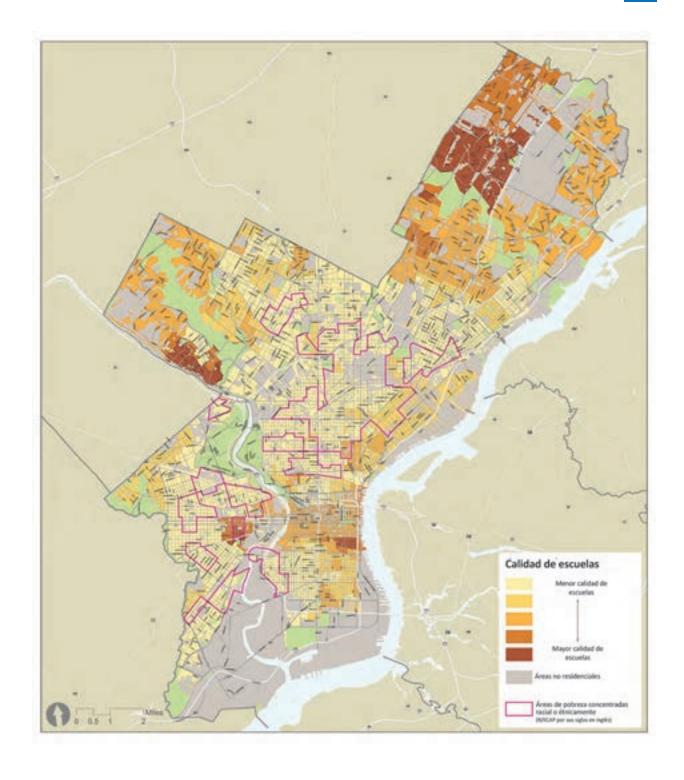


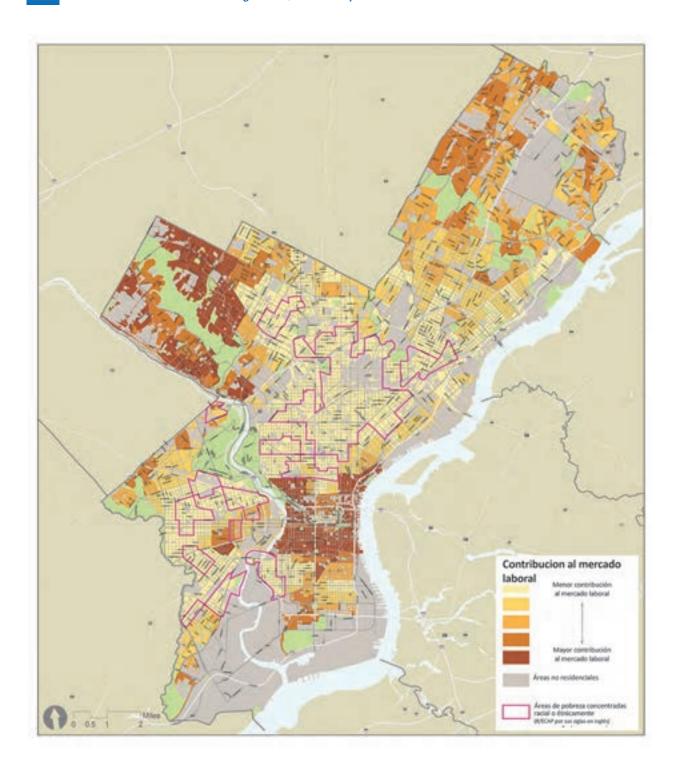


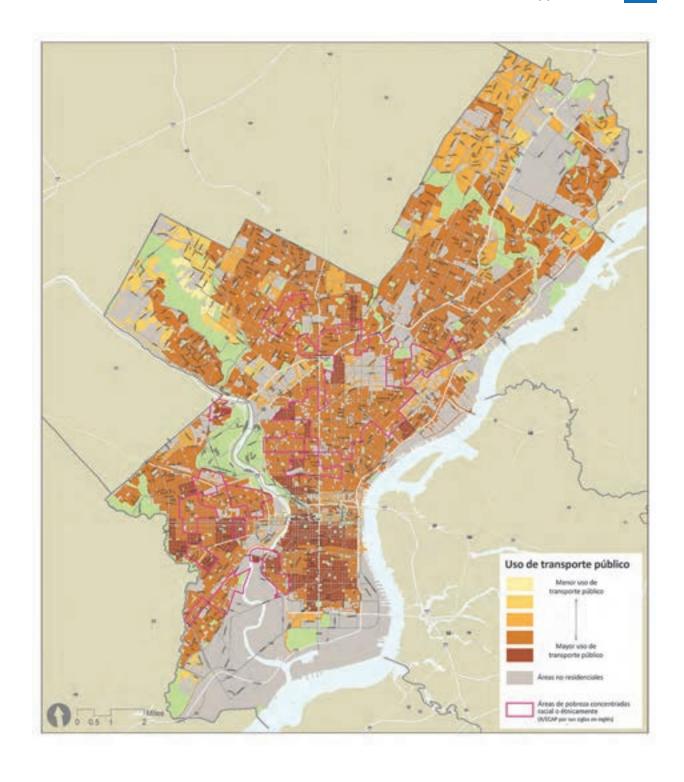


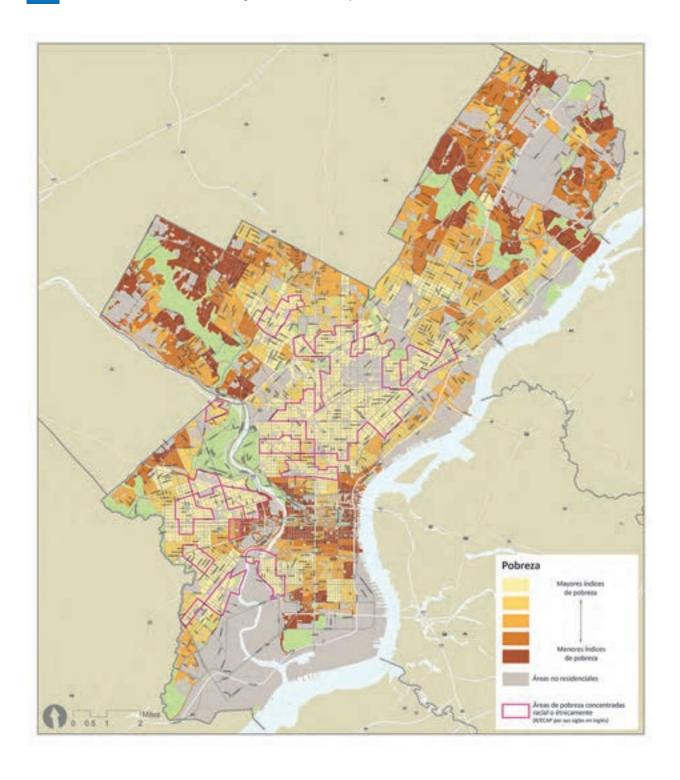


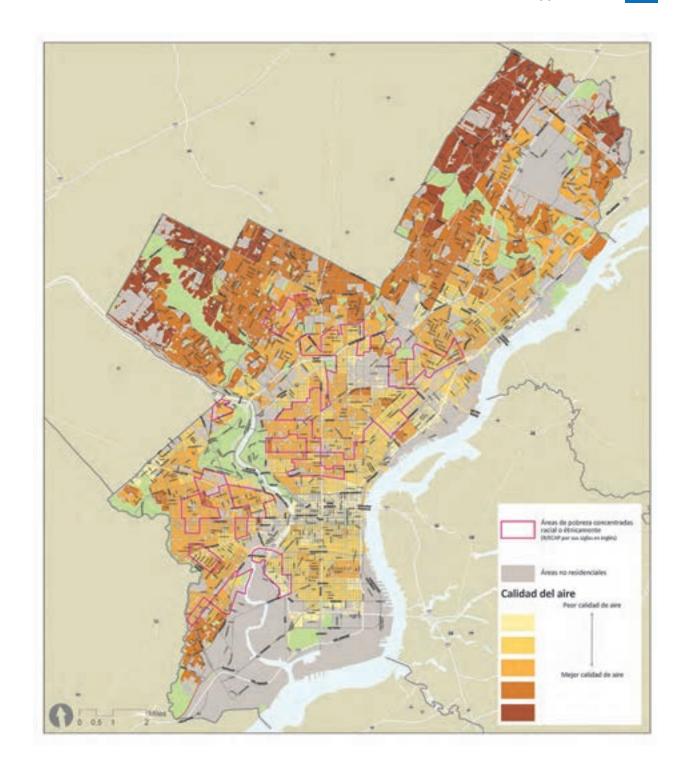














### **Philadelphia Housing and Neighborhood Survey**







The City of Philadelphia and the Philadelphia Housing Authority want to hear from you about housing and other neighborhood issues – schools, jobs, transportation, services and more. We also want to know what happened the last time you looked for housing.

We're asking because your answers will help shape our future housing and community development plans. All of your answers will be kept confidential. At the end of the survey we'll ask for your zip code so that we can group answers together based on area of the city.

The survey will take 5-7 minutes.

	By completing the survey you're helping us plan for the future. Thank you!
1.	How long have you lived in your neighborhood?  Less than 1 year  1-5 years  6-10 years  11-20 years  21-30 years  More than 30 years
2.	Which of the following were the most important reasons you decided to live in your neighborhood? Check all that apply.  To live near family or friends To be close to work Accessibility of goods and services, such as neighborhood centers and stores To be near public transportation Schools for my children or grandchildren Access to job opportunities Safety in the neighborhood Affordability of housing I grew up here No choice/ Nowhere else to go Something else, specify:
3.	If you had the choice, would you continue living in your neighborhood?  ☐ Yes ☐ No
4.	Please describe why you feel this way.
5.	Right now, how likely are you to recommend your neighborhood to someone else as a good place to live?  Definitely would recommend Probably would recommend Probably would not recommend Definitely would not recommend
6.	How much do you feel that people in your neighborhood can count on each other when they need help?  ☐ A great deal ☐ Somewhat ☐ A little ☐ Not at all  Survey continues on reverse side

	Excellent	Good	Fair	Poor	Don't know
Cleanliness			П	П	
Condition of the buildings (Including homes)					
Condition of the streets and sidewalks				П	
Condition of the public spaces (parks, libraries, and recenters)					
Schools in the neighborhood					
Access to public transportation, like buses, trolleys, or rains			П		
Idilia					
Availability of quality housing					
Availability of quality housing  Affordability of housing  Availability of job opportunities	□ □ □ to each of		ing place	es if you	wanted to
Availability of quality housing  Affordability of housing  Availability of job opportunities  lease indicate how easy it would be for you to ge	t to each of Very easy	the follow	ing place	es if you	wanted to
Availability of quality housing  Affordability of housing  Availability of job opportunities  lease indicate how easy it would be for you to ge	Very easy	the follow	ing place	es if you	wanted to
Availability of quality housing  Affordability of housing  Availability of job opportunities  Ilease indicate how easy it would be for you to get  Parks, playgrounds, or other green spaces	t to each of Very easy	the follow	ing place	es if you	wanted to
Availability of quality housing  Affordability of housing  Availability of job opportunities  lease indicate how easy it would be for you to get  Parks, playgrounds, or other green spaces  Public libraries  Supermarkets or grocery stores	Very easy	the follow	ing place	es if you	wanted to
Availability of quality housing  Affordability of housing  Availability of job opportunities  Ilease indicate how easy it would be for you to get  Parks, playgrounds, or other green spaces	Very easy	the follow	ing place	es if you	wanted to
Availability of quality housing  Affordability of housing  Availability of job opportunities  lease indicate how easy it would be for you to get  Parks, playgrounds, or other green spaces  Public libraries  Supermarkets or grocery stores	Very easy	the follow	ing place	es if you	wanted to
Availability of quality housing  Affordability of housing  Availability of job opportunities  Ilease indicate how easy it would be for you to get  Parks, playgrounds, or other green spaces  Public libraries  Supermarkets or grocery stores	Very easy	the follow	ing place	es if you newhat fficult	wanted to
Availability of quality housing  Affordability of housing  Availability of job opportunities  Ilease indicate how easy it would be for you to get  Parks, playgrounds, or other green spaces  Public libraries  Supermarkets or grocery stores  Pharmacies  Canks and credit unions  Churches, mosques, synagogues, or other religious or	Very easy	the follow	ing place	es if you newhat fficult	wanted to

Page 2 of 5

Survey continues on next page

10. How safe would you say you feel walking in this neighborhood at r ☐ Very safe ☐ Somewhat safe ☐ Somewhat unsafe ☐ Very unsafe	night?
11. Which of the following best describes the type of housing you curr  ☐ Single-family home (detached)  ☐ Twin or duplex  ☐ Row house  ☐ Apartment building with 1-4 stories  ☐ Apartment building with 5 stories or more  ☐ Something else, specify:	
12. How satisfied would you say you are with the quality of the housin  ☐ Very satisfied ☐ Somewhat satisfied ☐ Somewhat dissatisfied ☐ Very dissatisfied	g you currently live in?
13. How long have you lived in your current home?  ☐ Less than 1 year ☐ 1-2 years ☐ 3-5 years ☐ 6-10 years ☐ More than 10 years	
14. During the past three years, how have the overall housing costs fo ☐ Increased a lot ☐ Increased some ☐ Stayed about the same ☐ Decreased some ☐ Decreased a lot ☐ Not applicable	or your current home changed?
15. Please explain why	
16. Do you currently rent your home, own your home, or something el  ☐ Rent from the Philadelphia Housing Authority (go to Question 1)  ☐ Rent from a private landlord (go to Question 17)  ☐ Own (go to Question 19)  ☐ Something else, specify:	7)
17. In the past five years has your rent been paid with a housing choic  ☐ Yes (go to Question 18) ☐ No (go to Question 19) ☐ Don't know (go to Question 19)	e voucher (Section 8)?
18. Have you ever had difficulty using a housing choice voucher?  ☐ Yes If yes, please explain: ☐ No	<del></del>
Page 3 of 5	Survey continues on reverse side

19.	During the past five years, have you looked for a new place to live?  ☐ Yes, looked for a home to rent (go to Question 20)  ☐ Yes, looked for a home to buy (go to Question 20)  ☐ No (go to Question 24)
20.	Did you have trouble finding safe, quality housing that you could afford in a neighborhood you would like?  ☐ Yes (go to Question 21)  ☐ No (go to Question 24)
21.	Which of the following things, if any, limited the housing options you were able to consider? Check all that apply.  What I/we could afford to pay for our rent or mortgage  Units that accommodate my/our disability (i.e. wheelchair accessible)  Housing large enough for my/our household  My/our credit history or credit score  The amount of money I/we had for a deposit  Not being shown housing in the neighborhood(s) I wanted to move into  Concern that I/we would not be welcome in a particular neighborhood(s)  Something else, specify
22.	Do you think you were treated differently than other people looking for housing?  ☐ Yes (go to Question 23)  ☐ No (go to Question 24)
23.	If yes, do you think it was because of any of the following: Check all that apply.  Race/ethnicity Religion Sexual orientation Disability Pregnant or children Age Something else, specify
24.	During the past five years, have you applied for a loan to purchase a home, to refinance your mortgage or take equity out of your home?  Yes (go to Question 25)  No (go to Question 27)
25.	Was the application(s) you made during the past five years approved?  ☐ Yes (go to Question 27)  ☐ No (go to Question 26)
	When your application was not approved, which of the following reasons were you given? Check all that apply.  My/our income level  The amount I/we had for a down payment  How much savings I/we had  The value of my property  My/our credit history or credit score(s)  Something else, specify:
27.	In what year were you born?

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Survey continues on next page

28. What is your gender?  Male Female Transgender Prefer not to answer	
29. Do you consider yourself as Hispanic, Latino, Latina, or of Spanish origin?  ☐ Yes, Hispanic/Latino/Latina/Spanish origin  ☐ No, not Hispanic/Latino/Latina/Spanish origin	
30. What is your race? Check all that apply.  ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Pacific Islander ☐ White ☐ Other Specify:	
31. Which of the following is your highest level of education?  ☐ Some or no high school  ☐ High school graduate or GED  ☐ Vocational/technical school after high school  ☐ Some college  ☐ College graduate	
32. Are you, or is someone in your household, living with a disability?  ☐ Yes ☐ No	
33. Which of the following best describes your current status? Choose only one.    Employed full time   Employed part time   Unemployed and looking for work   Unable to work due to a disability   Stay-at-home caregiver or parent   Retired   Student   Other Specify:	
34. Including you, how many people 18 years of age or older live in your household?	
35. How many children under 18 years of age live in your household?	
36. In what ZIP code do you currently live?	
If you want to know when we issue the report based on the survey results, please give us your email a	address:

Thank you for completing this survey!

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### Encuesta de Vivienda y Vecindario de Filadelfia







La ciudad de Filadelfia y la Autoridad de la Vivienda de Filadelfia quieren saber su opinión sobre vivienda y otros asuntos del vecindario tales como escuelas, empleos, transportación, servicios y mucho más. También queremos saber sobre su experiencia la última vez que usted buscó vivienda.

Le preguntamos porque sus respuestas ayudarán a moldear nuestros planes futuros sobre vivienda y desarrollo de la comunidad. Todas sus respuestas se mantendrán confidenciales. Al final de la encuesta le pediremos su zona postal para poder agrupar las repuestas por áreas de la ciudad.

La encuesta le tomará entre 5-7 minutos.

Al responder a	esta	encuesta	usted	nos	estará	ayudando	a p	olanificar	para	el	futuro.
:GraciasI											

	l responder a esta encuesta usted nos estará ayudando a planificar para є Gracias!	el futuro.
	uánto tiempo lleva viviendo en su vecindario?  1 Menos de 1 año 1 1-5 años 1 6-10 años 1 11-20 años 1 21-30 años 1 Más de 30 años	
	uáles de las siguientes razones fueron más importantes en su decisión de vivir en sa Para vivir cerca de familiares o amigos Para estar cerca del trabajo Accesibilidad de bienes y servicios tales como centros comunitarios y tienes de transporte público Estar cerca de transporte público Escuelas para mis niños o nietos Acceso a oportunidades de empleo Seguridad en el vecindario Accesibilidad de vivienda Yo me crie aquí No tuve alternativa / no tenía adonde ir	endas
	ontinuaría viviendo en su vecindario si usted pudiera elegir? 1 Sí 1 No	
4. Po	r favor díganos porque usted piensa de esta forma.	
	e recomendaría usted su vecindario a otra persona como un buen sitio pa 1 Definitivamente lo recomendaría 1 Probablemente lo recomendaría 1 Probablemente no lo recomendaría 1 Definitivamente no lo recomendaría	ra vivir ahora mismo?
	tuánto piensa usted que la gente en su vecindario puede depender de uno 1 Muchísimo 1 Bastante 1 Un poco 1 Para nada	s a otros cuando necesitan ayuda?  La encuesta continua al reverso

	Excelente	Bueno	Aceptable	Pobre	No sé
Limpieza					
Condición de los edificios (incluyendo las casas)		E			
Condición de las calles y aceras					
Condición de los espacios públicos (parques, bibliotecas, y centros de recreación)					
Escuelas en el vecindario					
Acceso a transporte público, tales como autobuses, tranvías y trenes					
Disponibilidad de vivienda de calidad					- ( )
Accesibilidad de vivienda					
Disponibilidad de oportunidades de empleo					
Parques, parques infantiles, áreas verdes	fácil	fácil	nte Basta dific		Muy dificil
Parques, parques infantiles, áreas verdes Bibliotecas públicas			A14.	200	
			A14.	200	
Bibliotecas públicas			A14.	200	
Bibliotecas públicas Supermercados o bodegas			A14.	200	
Bibliotecas públicas Supermercados o bodegas Farmacias			A14.	200	
Bibliotecas públicas Supermercados o bodegas Farmacias Bancos y cooperativas de crédito Iglesías, mezquitas, sinagogas, u otros centros			A14.	200	
Bibliotecas públicas Supermercados o bodegas Farmacias Bancos y cooperativas de crédito Iglesías, mezquitas, sinagogas, u otros centros religiosos o culturales			A14.	200	

Página 2 de 5

La encuesta continua en la página siguiente

	Cuál de los siguientes mejor describe el tipo de vivienda en la cual usted vive ahora? Selecci Casa unifamiliar (separada) Casa gemela o dúplex Casa en hilera (casas iguales que comparten paredes a ambos lados) Edificio de apartamentos de 1-4 pisos Edificio de apartamentos de 5 pisos o más Algún otro tipo, especifique	one una solamente.
	Cuán satisfecho se siente usted con la calidad de la vivienda en la que vive ahora?  Muy satisfecho  Bastante satisfecho  Bastante insatisfecho  Muy insatisfecho	
	Cuánto tiempo lleva usted viviendo en su casa actual?  I Menos de 1 año I 1-2 años I 3-5 años I 6-10 años I Más de 10 años	
	En general, cómo han cambiado los costos de vivienda de su casa actual durante los últimos I Han aumentado mucho I Han aumentado un poco I Han permanecido igual I Han reducido un poco I Han reducido mucho I no aplica	s tres años?
15. Po	or favor explique porque	
	Actualmente usted alquila su casa, es dueño de su casa, o tiene otro arreglo de vivienda?  I Alquila de la Autoridad de la Vivienda de Filadelfia (vaya a la pregunta 17)  I Alquila de un propietario privado (vaya a la pregunta 17)  I Soy dueño (vaya a la pregunta 19)  I Otro arreglo, especifique	(vaya a la pregunta 17)
	Durante los pasados cinco años, ha pagado su renta con un cupón de Sección 8 (housing cl   Sí <i>(vaya a la pregunta 18)</i>   No <i>(vaya a la pregunta 19)</i>   No se <i>(vaya a la pregunta 19)</i>	noice voucher)?
	Alguna vez ha tenido dificultad usando un cupón de Sección 8 (housing choice voucher)?  I Sí I No I Si contesto sí, por favor explique:	
اخ .19 ⊐ ⊐	ovor piense ahora sobre sus experiencias personales cuando ha buscado una vivienda. Ha buscado una nueva vivienda durante los últimos cinco años?  I Sí, busqué una casa para alquilar (vaya a la pregunta 20)  I Sí, busqué una casa para comprar (vaya a la pregunta 20)  I No (vaya a la pregunta 24)	

Página 3 de 5

La encuesta continua al reverso

20.	¿Tuvo problemas para encontrar una vivienda segura, de calidad, a un precio a su alcance, en un vecindario que le gustaba?  Sí (vaya a la pregunta 21)  No (vaya a la pregunta 24)
21.	¿Cuáles de las siguientes cosas limitaron las opciones de vivienda que usted pudo considerar, si alguna de estas lo limitó?  Lo que yo/nosotros podemos permitir para la renta o hipoteca  Viviendas que podían adaptarse a mí/nuestra discapacidad (ej. accesible para silla de ruedas)  Viviendas suficientemente grandes para mí/nuestra familia  Mí/nuestro historial de crédito o capacidad crediticia  La cantidad de dinero que yo/nosotros tenia/teníamos disponible para un depósito  No me mostraron viviendas en el/los vecindario/vecindarios al/a los que me quería mudar  Preocupación que yo/nosotros no sería/seriamos bienvenido(s) en un/unos vecindario(s) en particular  Alguna otra razón, sea específico
22.	¿Piensa usted que fue tratado diferente a otras personas que estaban buscando vivienda?  Sí (vaya a la pregunta 23)  No (vaya a la pregunta 24)
23.	Si contestó si, piensa usted que se debió a alguna de las siguientes: Marque todas las que apliquen.  Raza/etnicidad  Religión  Orientación sexual  Discapacidad  Por estar embarazada o tener niños  Edad  Alguna otra razón, sea específico
	. ¿Ha solicitado usted un préstamo para comprar una casa, refinanciar su hipoteca, o aprovechar el patrimonio neto de vivienda durante los últimos cinco años?  □ Sí(vaya a la pregunta 25) □ No (vaya a la pregunta 27)
25.	¿Fueron aprobadas las solicitudes que usted hizo durante los últimos cinco años?  Sí (vaya a la pregunta 27)  No (vaya a la pregunta 26)
	¿Cuáles de las siguientes razones le dieron cuando su solicitud de préstamo hipotecario no fue aprobado? Marque las las que apliquen.  Mí/nuestro nivel de ingreso  La cantidad que yo/nosotros tenia/teníamos disponible para el pronto pago  La cantidad que yo/nosotros tenia/teníamos en ahorros  El valor de mí/nuestra propiedad  Mí/nuestro historial de crédito o capacidad crediticia  Otra razón, especifique:
27.	¿En qué año nació usted?
28.	¿Cuál es su género? □ Varón □ Hembra

Página 4 de 5

La encuesta continua en la página siguiente

### Assessment of Fair Housing 2016, Philadelphia PA

	Transexual Prefiero no responder
	Se identifica usted como hispano, latino, latina, o de origen hispano? Sí, soy hispano, latino, latina, de origen hispano No, no soy hispano, latino, latina, de origen hispano
	Cuál es su raza? Marque todas las que apliquen Indio Americano o Nativo de Alaska Asiático Negro o Afro-Americano Nativo Hawaiano o Isleño del Pacífico Blanco Otro especifique:
	Cuál de los siguientes es su nivel educativo más alto? Asistió pero no completó la escuela superior Graduado de escuela superior o GED Escuela vocacional o técnica después de la escuela superior Asistió al colegio o universidad Graduado de colegio o universidad
	/ive usted, o alguien en su hogar, con una discapacidad? Sí No
	Cuál de los siguientes mejor describe su condición actual? Seleccione uno solamente.  Trabajo a tiempo completo Trabajo a tiempo parcial Desempleado y buscando empleo Incapaz de trabajar debido a una discapacidad Persona encargada de cuidar a otro en el hogar o padre/madre Retirado Estudiante Otro, especifique:
34. ¿C	Cuántas personas de 18 años o mayores viven en su hogar incluyéndolo a usted?
35. ¿C	Cuántos niños menores de 18 años viven en su hogar?
36. ¿E	En cuál zona postal vive usted?
Si uste	ed desea ser informado cuando publiquemos el informe basado en los resultados de la encuesta, por favor
	enos su correo electrónico
iGra	cias por completar esta encuesta!

Página 5 de 5

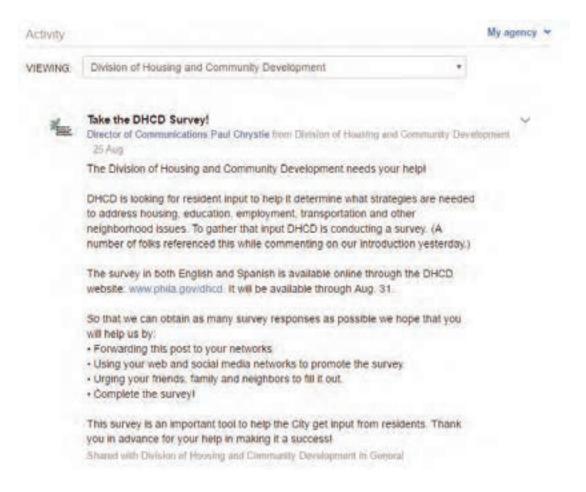
### Reference page 8

Retweets or Created Own tweet for AFFH Survey (last updated 8/19)

DHCD tweet 1,315

Name of Person/Organization	Followers	Tweet info
Affordable Philly	282	
Andrew Frishkoff	1659	
Beth Miller	1086	
Busy with Purpose	248	tweeted more than once
City of Phila HHS	232	
City of Philadelphia	141,000	tweeted more than once
CLS Philadelphia	2161	
Dana Hanchin	84	tagged several agencies
Dancedelphia	429	retweeted and liked
Darrell Clarke	8,198	
DVRPC	3584	tweeted more than once
ECA	1631	
FHRC	364	tweeted more than once
Germantown SSD	190	retweeted
Ingage Security	145	
Inn Dwelling	13	
Jason Alexander	410	
John Taylor Baranick	13	retweeted and liked
Keep Philly Beautiful	3,563	retweeted more than once
Kim Glovas	873	
Lancaster Ave Philly	496	
Land Cooperative	1,313	retweeted and liked
Lauren Parker	26	
Lily Goodspeed	607	
M Sonsino Lewis	152	
MCOL	1122	
Mill Creek Rec	2	
Office of Grants	2,258	tweeted more than once
One Feltonville	279	retweeted
Overbook Park Civic	127	
PA Humanities Counil	807	retweeted
Pat Christmas	579	
Philadelphia 3.0	824	
Philadelphia Citizen	2742	
Philadelphia FEC	828	
Philadelphia LISC and LISC Education	2532	tweeted more than once

Name of Person/Organization	Followers	Tweet info
Philadelphia Police	107,000	
Philanthropy Network	1,717	
Philly Buzz	3,962	retweeted
Philly MDOEvents	1,734	tweeted more than once
PHL Promise Zone	830	
Politics Philadelphia	490	retweeted
PRA	107	tweeted more than once
Project Home	8,342	tweeted more than once
Rebuilding Together	1,365	
Rolando Sanchez	89	
Ryan Monarch	47	retweeted and liked more than once
Sage Gallagher	1,160	
Sandy Smith	1,666	
Seth Embry	291	
Snapology of Philly	95	
SRA Realtors	1,087	
The Fund for SDP	372	
The Village	483	
Tony Brown	2,082	liked and retweeted tribune article
Woman Housing Woman	32	
Women Against Abuse	16,700	
Woodland Neighbors	68	tweeted and retweeted
Helen Gym	2,,584	
Econsult	1223	
Total	334,385	



#### **Jamila Davis**

**From:** PACDC <info@pacdc.org>

**Sent:** Monday, August 15, 2016 9:16 AM

**To:** Paul Chrystie

**Subject:** The City of Philadelphia and PHA Want to Hear From You!

View in browser





The Division of Housing and Community Development (DHCD) needs your help!

The City of Philadelphia and its partner, the Philadelphia Housing Authority, are looking for resident input to help determine what strategies are needed to address housing, education, employment, transportation and other neighborhood issues. To gather that input DHCD is conducting a <u>survey</u>.

This survey will assist DHCD in crafting future community development and housing plans. So, your input and your residents input is integral in ensuring that every voice is heard.

The surveys are available in both **English** and **Spanish** online.

If you need paper surveys or a computer lab flier, or if you have any questions, please contact the DHCD Communications Department at 215-686-9723 or info.dhcd@phila.gov.

#### **PACDC**

Philadelphia Association of Community Development Corporations 1315 Walnut Street, Suite 1600 Philadelphia PA 19107

Phone: 215.732.5829 Fax: 215.732.5725

#### **SHARE**









View this email in your browser



August 18, 2016

### City Requests Feedback from Residents

The City of Philadelphia is updating its housing and community development plan. The goal is to identify strategies to create more opportunities for residents, which will then guide the City's investments in housing and neighborhoods. To gather input from Philadelphia residents, a survey has been created about housing needs and experiences, schools, jobs, transportation, services and more. Feedback is requested from as many residents as possible by August 31. To access the survey, click "Read More" below.

Facebook

Twitter

in LinkedIn

YouTube

Website

READ MORE



### Philadelphia Redevelopment Authority

Published by Ollie Hamm [7] - August 10 at 12:44pm - 🚱

DHCD is surveying Phila residents on housing&other issues.

Need 1.6M responses! So help us! Take the survey&repost! https://www.surveymonkey.com/r/DHCDPHA #partnership #makingadifference #community... See More





#### Jamila Davis

From: Jamila Davis

Sent: Thursday, August 04, 2016 2:08 PM Subject: City to Residents: We Want To Hear From You!

#### City to Residents: We Want To Hear From You Survey Socks Neighborhood Input

Have you ever warried to tell the City what you thought of housing and other issues in your neighborhood? Now's your chance.

Philadelphia worts input on housing and other neighborhood issues – schools, jobs, transportation, services and more. It also wants to know about residents' experience looking for housing.

To get that input, the City has posted a survey online. The survey is on the website of the Division of Housing and Community Development: <a href="https://doi.org/10.100/j.com/ideal.new/ideal.">https://doi.org/10.100/j.com/ideal.new/id

It's all part of a City effort to update its housing and community development plan.

"It's about more than just housing," said fred Purnell, Deputy Director for Housing and Community Development, "We want to know what residents think their neighborhood has and what it needs."

The City's goal is to identify strategies to create more opportunities for residents. Those strategies will then guide the City's investments in housing and other neighborhood needs.

So tell the City what you think! Go to www.phila.cov/dictl and click "Take our Survey!"

The survey will be available Aug. 10 through Aug. 31.

## Survey seeks to determine city's housing, community needs

Ayana Jones Tribune Staff Writer | Posted: Tuesday, August 16, 2016 12:00 am

City officials are seeking the public's input on housing and community needs throughout Philadelphia.

To get that input, the Philadelphia Division of Housing and Community Development has partnered with the Philadelphia Housing Authority to conduct a survey.

The three-page survey, which can be found online at phila.gov/dhcd, is designed to determine what resources are needed to improve communities in areas such as education, employment, transportation, safety, affordability and accessibility.

The survey is open to all residents and will be available until Aug. 31.

"What it really boils down to is community engagement, stakeholder engagement and broad based engagement on what people see in their neighborhoods and what we can do to better service those neighborhoods," Fred Purnell, the new deputy director for DHCD said during an editorial board meeting with The Philadelphia Tribune.



news-survey081616

Fred Purnell, deputy director for the Philadelphia Division of Housing and Community Development, talks about a new community survey during a Philadelphia Tribune editorial board meeting.-ABDUL SULAYMAN/TRIBUNE CHIEF PHOTOGRAPHER

Purnell said the new survey is designed to identify residents' perceptions of where they live.

"It's an assessment of what's in your community, how we could better improve communities and more importantly, how we could better target our funds to provide some of things that certain neighborhoods lack and the residents of those communities want," Purnell said.

Jamilia Davis, DHCD spokesperson said the agency seeks to survey at least one million city residents.

"Often times many residents feel that their concerns aren't being heard," Davis said.

"This is an opportunity for anyone in Philadelphia to feel that their voice needs to be heard."

Community members can also receive the survey through PHA, housing counseling agencies and neighborhood advisory councils.

The assessment is a requirement for cites that receive funding from the U.S. Department of Housing and Urban Development.

#### Assessment of Fair Housing 2016, Philadelphia PA

8/16/2016

Survey seeks to determine city's housing, community needs - The Philadelphia Tribune: News

Data from the new assessment is being used to develop a new plan that will be submitted to HUD in October.

The plan will help drive HUD funding decisions and guide the city's investments in housing and other neighborhood needs.

In an effort to engage residents, the DHCD is holding focus groups through the community where participants will talk about perceptions of their respective neighborhoods. Information from the focus groups will also be used in the plan that is being submitted to HUD.

As the deputy director for Housing and Community Development, Purnell oversees the city's three core agencies supporting housing and community development – the Office of Housing and Community Development, the Philadelphia Redevelopment Authority and the Philadelphia Housing Development Corp. These agencies support the development and preservation of affordable housing, the redevelopment of vacant property and the funding of community economic development programs.

Purnell, a native of North Philadelphia, was appointed deputy housing director of DHCD in May after serving as director of the Wilmington Housing Authority for 16 years. Prior to working in Wilmington, he served 18 years at PHA.

Purnell spoke about the transformation that has occurred in certain neighborhoods due to PHA.

"I think housing authorities sometimes get a bad rap because people think they are only dealing with very poor people, with a lot of issues," he said.

"Housing authorities have the ability to attract a lot of revenue because they are directly federally funded, they have the land and they have what's called subsidy streams," Purnell added. "Housing authorities can really be change makers in neighborhoods and the housing authority here has played that role very well.

"It's interesting having been away for 16 years, I go into communities sometimes now that I don't recognize because they look very different than what they did years ago and I think that's one of the reasons why I find this job so intriguing," he added.

#### Survey Invitees

#### Agency

**ACHIEVEability** 

ActionAIDS, Inc.

Affordable Housing Center of Pennsylvania

Asociación de Puertorriqueños en Marcha

Caring People Alliance

Center in the Park

Chinatown CDC

Congreso de Latino Unidos, Inc.

Diversified Community Services, Inc.

Energy Coordinating Agency of Philadelphia, Inc.

Free Library of Philadelphia

Global Philadelphia

HACF

**Hunting Park NAC** 

**Impact Services** 

Intercommunity Action, Inc.

Intercultural Family Services, Inc.

Korean Community Development Services Center

Liberty Resources, Inc.

Mayor's Commission on Literacy

Mercy Neighbors

Mt. Airy USA

**New Kensington CDC** 

**New World Association** 

Nicetown CDC

Norris Square Community Alliance

Northwest Counseling Services, Inc.

Parkside Association

**PCCA** 

People's Emergency Center

Philadelphia Association of CDCs

Philadelphia Continuum of Care

Philadelphia Corporation on Aging

Philadelphia Legal Assistance

**SEAMAAC** 

South Kensington CDC

Southwest CDC

Strawberry Mansion Neighborhood Action Center

The Enterprise Center

TURN

United Communities of Southeast Philadelphia

Urban League of Philadelphia

Village Arts

West Oak Lane CDC

Whitman Council, Inc.



#### CITY OF PHILADELPHIA

1234 Market St., 17th Floor Philadelphia, PA 19107 (215) 686-9750 FREDERICK S. PURNELL, SR. Deputy Director for Housing & Community Development

August 10, 2016

#### Dear Colleague:

As you know, resident input is critical to developing plans to revitalize neighborhoods. It also can be difficult to obtain.

That's why the City and its partner, the Philadelphia Housing Authority, are asking for your help.

Philadelphia has developed a survey that will enable residents to offer their input on housing and other neighborhood issues – education, employment, transportation, services and more. It's part of our effort to update Philadelphia's housing and community development plans.

The survey is available on line through the DHCD website: <a href="www.phila.gov/dhcd">www.phila.gov/dhcd</a>. Because the survey tool automatically compiles the results, online is the City's preferred way that residents take the survey.

But we recognize that not everyone has access to the Internet. So we have produced a hard copy of the survey that residents can complete in community locations.

Enclosed please find 25 of those surveys, along with an envelope in which to return them to DHCD. I've also enclosed a Q&A document that can help your staff answer questions about the survey and why the City is conducting it.

#### I hope that you will:

- · encourage visitors to your office to complete the survey and leave it with you;
- · return the completed surveys to us when the online survey ends on Aug. 31; and
- · ask for more surveys if you run out!

If you have any questions about the survey, or if you need surveys in Spanish, please contact DHCD's Communications department at <a href="mailto:info.dhcd@phila.gov">info.dhcd@phila.gov</a> or 215-686-9749.

Thank you for helping us reach out to Philadelphia's residents!

Sincerely,

Frederick S. Purnell, Sr.

Deputy Director

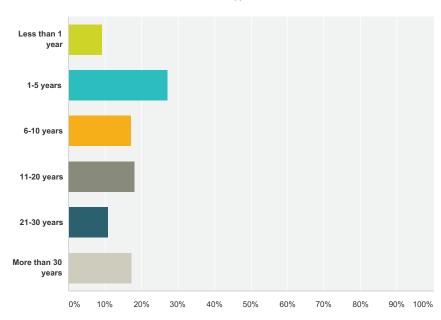
Division of Housing and Community Development

00 D

City of Philadelphia

## Q1 How long have you lived in your neighborhood?

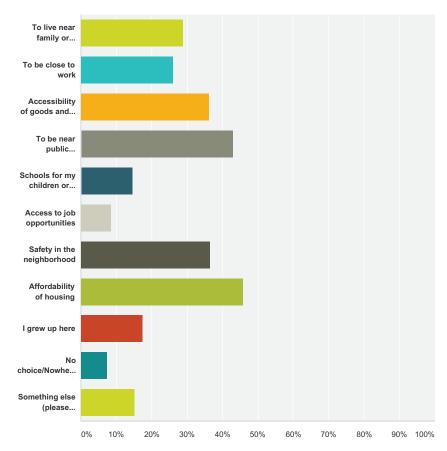
Answered: 5,217 Skipped: 28



Answer Choices	Responses
Less than 1 year	<b>9.14%</b> 477
1-5 years	<b>27.24</b> % 1,421
6-10 years	<b>17.17%</b> 896
11-20 years	<b>18.15</b> % 947
21-30 years	<b>10.93%</b> 570
More than 30 years	<b>17.37%</b> 906
Total	5,217

## Q2 Which of the following were the most important reasons you decided to live in your neighborhood? Check all that apply.

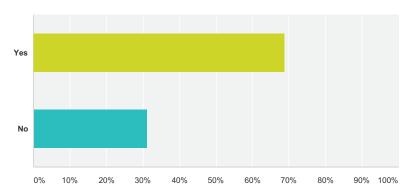




swer Choices	Responses	
To live near family or friends	29.11%	1,516
To be close to work	26.12%	1,360
Accessibility of goods and services, such as neighborhood centers and stores	36.35%	1,893
To be near public transportation	42.98%	2,238
Schools for my children or grandchildren	14.58%	759
Access to job opportunities	8.47%	441
Safety in the neighborhood	36.60%	1,900
Affordability of housing	45.90%	2,390
I grew up here	17.48%	910
No choice/Nowhere else to go	7.41%	386
Something else (please specify)	15.21%	792
tal Respondents: 5,207		

## Q3 If you had the choice would you continue living in yourneighborhood?





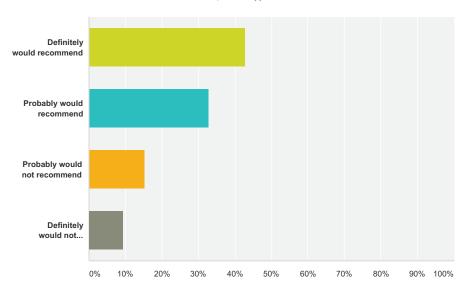
Answer Choices	Responses	
Yes	68.91%	3,575
No	31.09%	1,613
Total		5,188

#### Q4 Please describe why you feel this way.

Answered: 4,135 Skipped: 1,110

## Q5 Right now, how likely are you to recommend yourneighborhood to someone else as a good place to live?

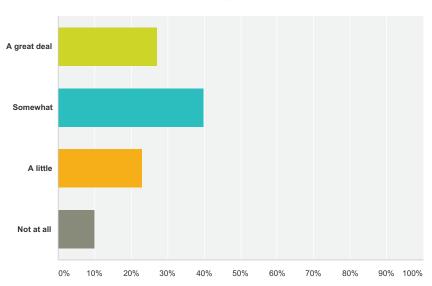
Answered: 5,178 Skipped: 67



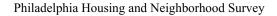
Answer Choices	Responses	
Definitely would recommend	42.70%	2,211
Probably would recommend	32.68%	1,692
Probably would not recommend	15.26%	790
Definitely would not recommend	9.37%	485
Total		5,178

## Q6 How much do you feel that people in your neighborhood can count on each other when they need help?



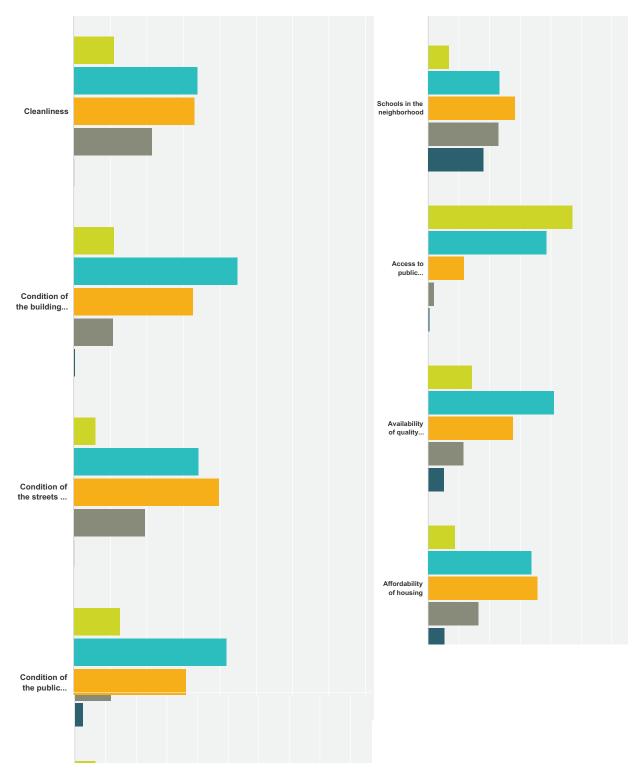


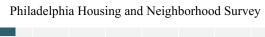
Answer Choices	Responses
A great deal	<b>27.18%</b> 1,411
Somewhat	<b>39.82%</b> 2,067
A little	<b>22.98%</b> 1,193
Not at all	<b>10.02%</b> 520
Total	5,191

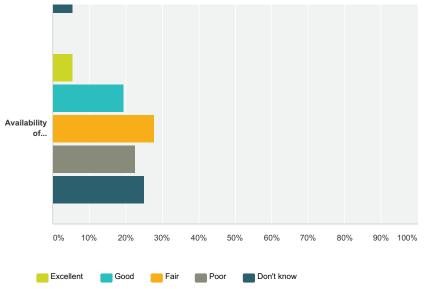


### Q7 How would you rate each of the following aspects of your neighborhood?

Answered: 5,082 Skipped: 163



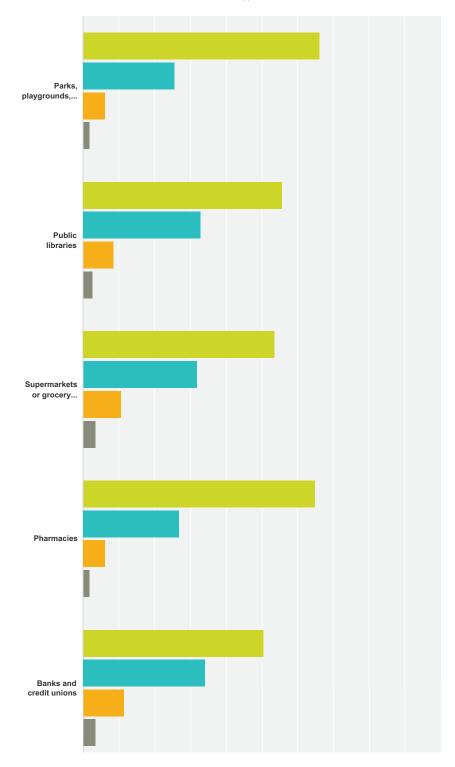


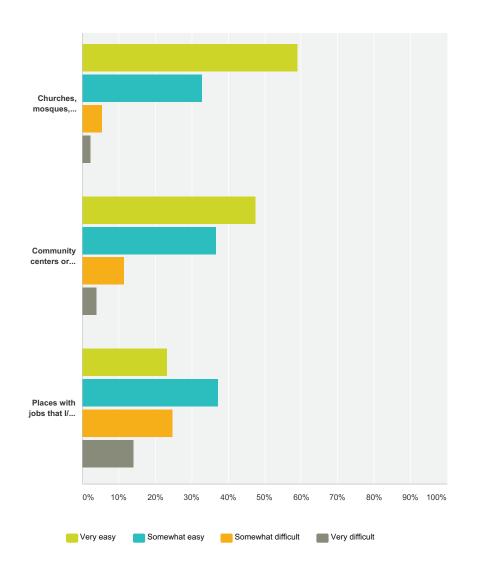


	Excellent	Good	Fair	Poor	Don't know	Total
Cleanliness	<b>11.08%</b> 558	<b>34.10%</b> 1,717	<b>33.13%</b> 1,668	<b>21.49%</b> 1,082	<b>0.20%</b> 10	5,035
Condition of the buildings (including homes)	<b>11.08%</b> 556	<b>44.96%</b> 2,255	<b>32.72%</b> 1,641	<b>10.87%</b> 545	<b>0.38%</b> 19	5,016
Condition of the streets and sidewalks	<b>6.06%</b> 305	<b>34.27%</b> 1,724	<b>39.80%</b> 2,002	<b>19.62%</b> 987	<b>0.24%</b> 12	5,030
Condition of the public spaces (parks, libraries, and rec centers)	<b>12.72%</b> 638	<b>42.04%</b> 2,109	<b>30.82%</b> 1,546	<b>11.80%</b> 592	<b>2.63%</b> 132	5,017
Schools in the neighborhood	<b>6.98%</b> 350	<b>23.48%</b> 1,178	<b>28.31%</b> 1,420	<b>23.03%</b> 1,155	<b>18.20%</b> 913	5,016
Access to public transportation, like buses, trolleys or trains	<b>47.12%</b> 2,378	<b>38.62%</b> 1,949	<b>11.79%</b> 595	<b>1.98%</b> 100	<b>0.50%</b> 25	5,047
Availability of quality housing	<b>14.49%</b> 724	<b>41.04%</b> 2,051	<b>27.78%</b> 1,388	<b>11.47%</b> 573	<b>5.22%</b> 261	4,997
Affordability of housing	<b>8.71%</b> 435	<b>33.78%</b> 1,687	<b>35.72%</b> 1,784	<b>16.42%</b> 820	<b>5.37%</b> 268	4,994
Availability of jobopportunities	<b>5.43%</b> 272	<b>19.32%</b> 967	<b>27.73%</b> 1,388	<b>22.55%</b> 1,129	<b>24.97%</b> 1,250	5,006

## Q8 Please indicate how easy it would be for you to get to each of the following places if you wanted to go there.

Answered: 5,068 Skipped: 177

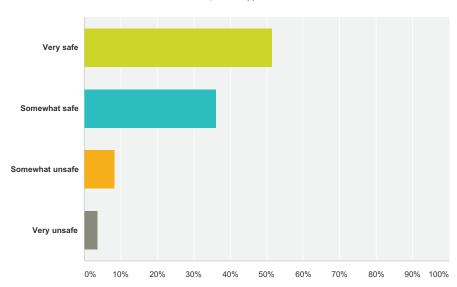




	Very easy	Somewhat easy	Somewhat difficult	Very difficult	Total
Parks, playgrounds, or other green spaces	66.14%	25.76%	6.17%	1.93%	
	3,325	1,295	310	97	5,027
Public libraries	55.75%	32.92%	8.51%	2.82%	
	2,791	1,648	426	141	5,006
Supermarkets or grocery stores	53.67%	31.99%	10.70%	3.64%	
	2,695	1,606	537	183	5,021
Pharmacies	64.91%	27.00%	6.22%	1.87%	
	3,258	1,355	312	94	5,019
Banks and credit unions	50.59%	34.28%	11.55%	3.58%	
	2,531	1,715	578	179	5,003
Churches, mosques, synagogues, or other religious or cultural centers	59.14%	32.99%	5.53%	2.34%	
	2,954	1,648	276	117	4,995
Community centers or recreational facilities	47.68%	36.76%	11.49%	4.06%	
	2,381	1,836	574	203	4,994
Places with jobs that I/my household would want to have	23.43%	37.41%	24.92%	14.24%	
	1,143	1,825	1,216	695	4,879

## Q9 How safe would you say you feel walking in yourneighborhood during the day time?

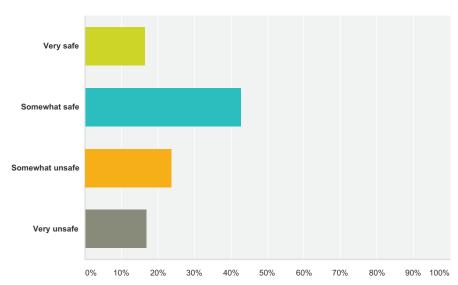
Answered: 4,968 Skipped: 277



Answer Choices	Responses	
Very safe	51.63%	2,565
Somewhat safe	36.17%	1,797
Somewhat unsafe	8.45%	420
Very unsafe	3.74%	186
Total		4,968

## Q10 How safe would you say you feel walking in yourneighborhood at night?

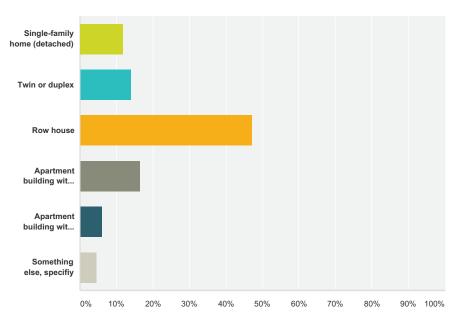




Answer Choices	Responses
Very safe	<b>16.59%</b> 841
Somewhat safe	<b>42.90%</b> 2,174
Somewhat unsafe	<b>23.70</b> % 1,201
Very unsafe	<b>16.81%</b> 852
Total	5,068

## Q11 Which of the following best describes the type of housing you currently live in? Choose only one.

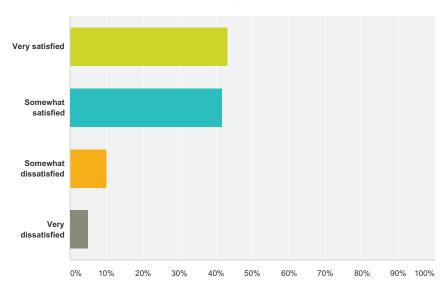
Answered: 5,002 Skipped: 243



swer Choices	Responses	
Single-family home (detached)	11.86%	593
Twin or duplex	13.89%	695
Row house	47.18%	2,360
Apartment building with 1-4 stories	16.49%	825
Apartment building with 5 stories or more	6.02%	301
Something else, specifiy	4.56%	228
tal		5,002

## Q12 How satisfied would you say you are with the quality of the housing you currently live in?

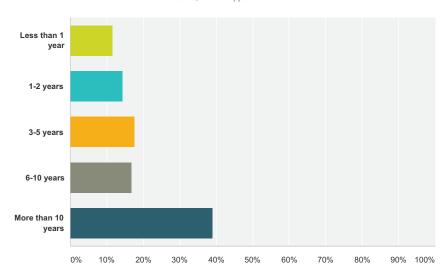
Answered: 5,006 Skipped: 239



Answer Choices	Responses
Very satisfied	<b>43.17%</b> 2,161
Somewhat satisfied	<b>41.79%</b> 2,092
Somewhat dissatisfied	10.09% 505
Very dissatisfied	<b>4.95%</b> 248
Total	5,006

### Q13 How long have you lived in your current home?

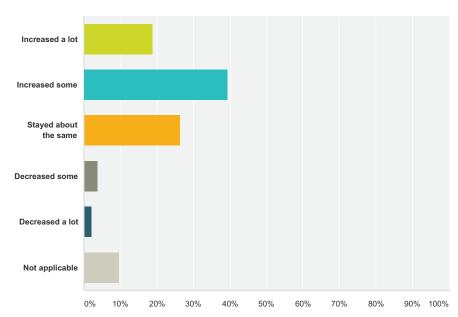




Answer Choices	Responses	
Less than 1 year	11.67%	586
1-2 years	14.48%	727
3-5 years	17.77%	892
6-10 years	16.99%	853
More than 10 years	39.10%	1,963
Total		5,021

## Q14 During the past three years, how have the overall housing costs for your current home changed?

Answered: 4,976 Skipped: 269



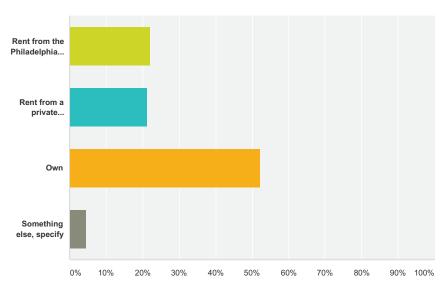
Answer Choices	Responses
Increased a lot	<b>18.83%</b> 937
Increased some	<b>39.49%</b> 1,965
Stayed about the same	<b>26.37%</b> 1,312
Decreased some	<b>3.76%</b> 187
Decreased a lot	<b>2.05%</b> 102
Not applicable	<b>9.51%</b> 473
Total	4,976

#### Q15 Please explain why:

Answered: 2,787 Skipped: 2,458

## Q16 Do you currently rent your home, own your home, or something else?

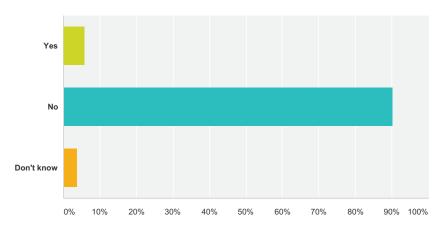
Answered: 4,982 Skipped: 263



Answer Choices	Responses	
Rent from the Philadelphia Housing Authority	22.10%	1,101
Rent from a private landlord	21.20%	1,056
Own	52.21%	2,601
Something else, specify	4.50%	224
Total		4,982

#### Q17 In the past five years, has your rent been paid with a housing choice voucher (Section 8)?

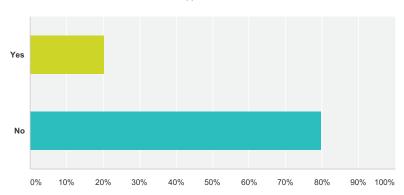
Answered: 2,139 Skipped: 3,106



Answer Choices	Responses	
Yes	5.94%	127
No	90.23%	1,930
Don't know	3.83%	82
Total		2,139

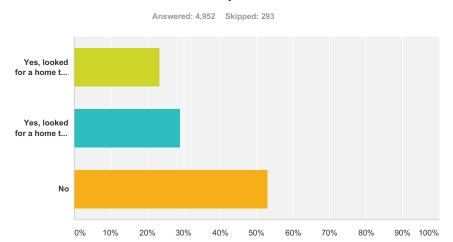
### Q18 Have you ever had difficulty using a housing choice voucher?





Answer Choices	Responses
Yes	<b>20.29%</b> 28
No	<b>79.71%</b> 110
Total	138

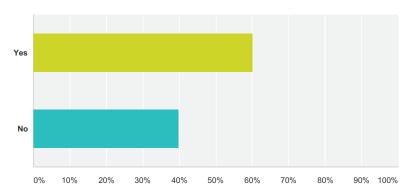
## Q19 During the past five years, have you looked for a new place to live?



Answer Choices	Responses	
Yes, looked for a home to rent	23.28%	53
Yes, looked for a home to buy	28.92%	132
No	<b>53.13%</b> 2,63	31
Total Respondents: 4,952		

## Q20 Did you have trouble finding safe, quality housing that you could afford in a neighborhood you would like to live in?

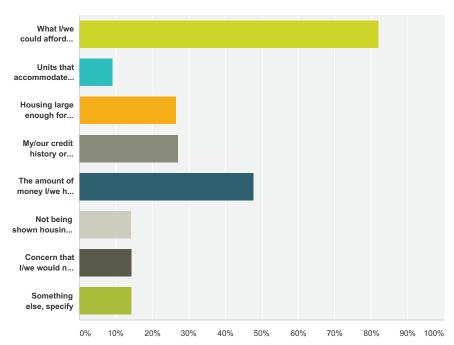




Answer Choices	Responses	
Yes	60.22%	1,396
No	39.78%	922
Total		2,318

## Q21 Which of the following things, if any, limited the housing options you were able to consider? Check all that apply.

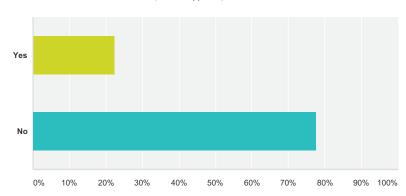




Answer Choices	Responses	
What I/we could afford to pay for my/our rent or mortgage	82.09%	1,155
Units that accommodate my/our disability (i.e. wheelchair accessible)	9.17%	129
Housing large enough for my/our household	26.58%	374
My/our credit history or credit score	27.22%	383
The amount of money I/we had for a deposit	47.83%	673
Not being shown housing in the neighborhood(s) I wanted to move into	14.29%	201
Concern that I/we would not be welcome in a particular neighborhood(s)	14.43%	203
Something else, specify	14.36%	202
Total Respondents: 1,407		

## Q22 Do you think you were treated differently than other people looking for housing?

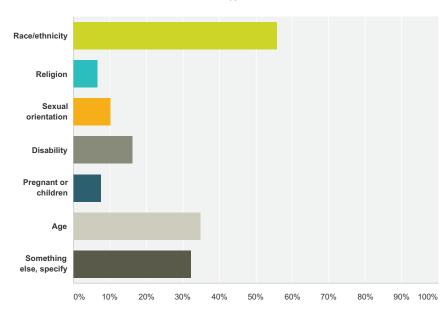
Answered: 1,409 Skipped: 3,836



Answer Choices	Responses	
Yes	22.36%	315
No	77.64%	1,094
Total		1,409

## Q23 If yes, do you think it was because of any of the following: Check all that apply.

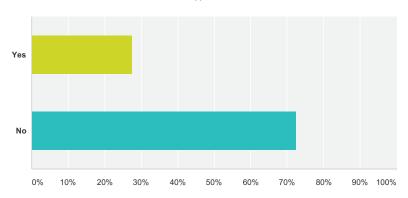




Answer Choices	Responses
Race/ethnicity	<b>55.91%</b> 175
Religion	<b>6.71%</b> 21
Sexual orientation	10.22% 32
Disability	<b>16.29</b> % 51
Pregnant or children	<b>7.67%</b> 24
Age	<b>34.82%</b> 109
Something else, specify	<b>32.27%</b> 101
Total Respondents: 313	

# Q24 During the past five years, have you applied for a loan to purchase a home, refinance your mortgage or take equity out of your home?

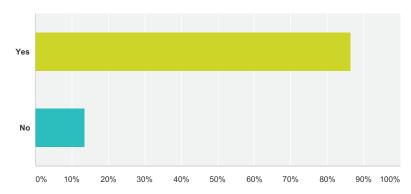
Answered: 4,933 Skipped: 312



Answer Choices	Responses	
Yes	27.57%	1,360
No	72.43%	3,573
Total		4,933

## Q25 Was the application(s) you made during the past five years approved?

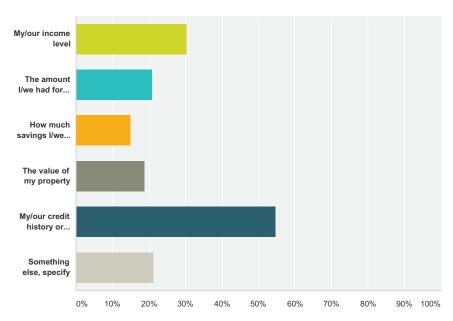




Answer Choices	Responses	
Yes	86.39% 1,18	31
No	<b>13.61%</b> 18	36
Total	1,36	ô7

## Q26 When your application(s) was not approved, which of the following reasons were you given? Check all that apply.





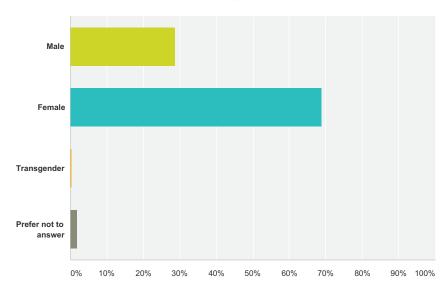
swer Choices	Responses	
My/our income level	30.21%	58
The amount I/we had for a down payment	20.83%	40
How much savings I/we had	15.10%	29
The value of my property	18.75%	31
My/our credit history or credit score(s)	54.69%	105
Something else, specify	21.35%	4
al Respondents: 192		

#### Q27 In what year were you born?

Answered: 4,611 Skipped: 634

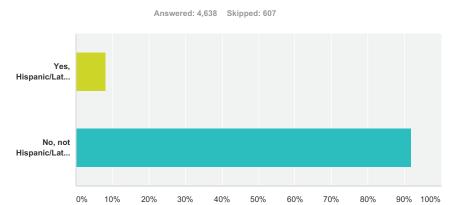
#### Q28 What is your gender?

Answered: 4,895 Skipped: 350



Answer Choices	Responses	
Male	28.89%	1,414
Female	68.87%	3,371
Transgender	0.41%	20
Prefer not to answer	1.84%	90
Total		4,895

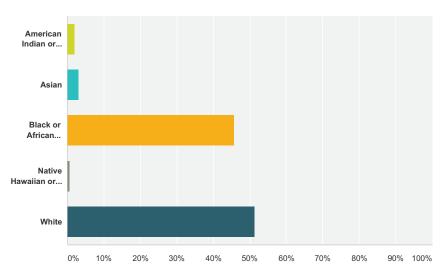
#### Q29 Do you consider yourself as Hispanic, Latino, Latina, or of Spanish origin?



Answer Choices	Responses	
Yes, Hispanic/Latino/Latina/Spanish origin	8.24%	382
No, not Hispanic/Latino/Latina/Spanish origin	91.76%	4,256
Total		4,638

#### Q30 What is your race? Check all that apply.

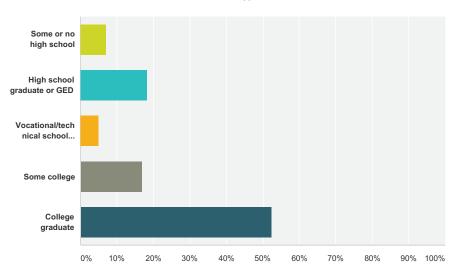




Answer Choices	Responses	
American Indian or Alaska Native	2.04%	93
Asian	3.17%	144
Black or African American	45.81%	2,084
Native Hawaiian or Pacific Islander	0.64%	29
White	51.35%	2,336
Total Respondents: 4,549		

### Q31 Which of the following is your highest level of education?

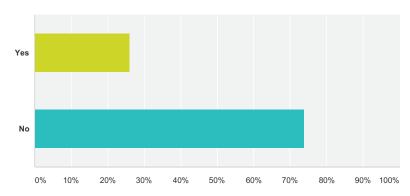




Answer Choices	Responses	
Some or no high school	7.20%	351
High school graduate or GED	18.28%	891
Vocational/technical school after high school	5.11%	249
Some college	16.95%	826
College graduate	52.46%	2,557
Total		4,874

## Q32 Are you, or is someone in your household, living with a disability?

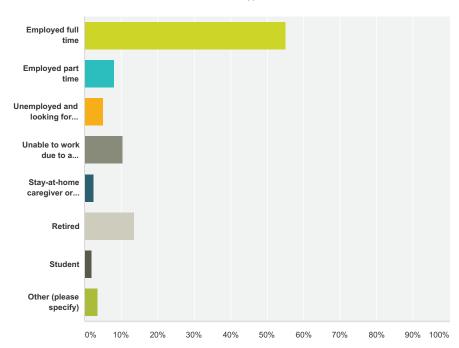




Answer Choices	Responses
Yes	<b>26.03%</b> 1,255
No	<b>73.97%</b> 3,566
Total	4,821

### Q33 Which of the following best describes your current status? Choose only one.





nswer Choices	Responses	
Employed full time	55.05%	2,683
Employed part time	8.04%	392
Unemployed and looking for work	5.07%	247
Unable to work due to a disability	10.44%	509
Stay-at-home caregiver or parent	2.42%	118
Retired	13.66%	666
Student	1.81%	88
Other (please specify)	3.51%	171
otal		4,874

Philadelphia Housing and Neighborhood Survey

# Q34 Including you, how many people 18 years of age or older live in your household?

Answered: 4,794 Skipped: 451

# Q35 How many children under 18 years of age live in your household?

Answered: 4,680 Skipped: 565

# Q36 In what zip code do you currently live?

Answered: 4,821 Skipped: 424

# Q37 If you want to know when we issue the report based on the survey results, please give usyour email address:

Answered: 2,374 Skipped: 2,871

Answer Choices	Responses
Name	0.00%
Company	0.00%
Address	0.00%
Address 2	0.00%
City/Town	0.00%
State/Province	0.00%
ZIP/Postal Code	0.00%
Country	0.00%
Email Address	100.00% 2,374
Phone Number	0.00%

# Reference page 10



Will Gonzalez <will.gonzalez@ceibaphiladelphia.org>

# Request for CPI community's input on housing!

5 messages

**Donna Carney** <Donna.Carney@phila.gov>
To: CPI <CPI@phila.gov>
Cc: Paul Chrystie <Paul.Chrystie@phila.gov>

Thu, Aug 18, 2016 at 5:00 PM









#### Dear CPI Graduate/Participant -

The City's **Division of Housing and Community Development** is looking for resident input to help it determine what strategies are needed to address housing, education, employment, transportation and other neighborhood issues. They recognize that the CPI community is made of residents who really care about making a difference, so they asked me to pass along this request!

#### Please consider taking two steps to help provide that neighborhood input:

- 1. Complete an **online survey** about housing including your most recent experience looking for housing and other issues in your neighborhood. You can access the survey at <a href="https://www.phila.gov/dhcd">www.phila.gov/dhcd</a>.
- 2. Consider participating in a **focus group** at which housing and neighborhood issues will be discussed in more detail. A focus group consists of 10-15 people, led by a facilitator, exploring issues together for about 2 hours in the evening. **DHCD will provide dinner and a gift card to participants**.

DHCD focus groups will be held in West Philadelphia, South Philadelphia, and North Philadelphia west of Broad Street.

# **¡RESIDENTE DE LA CIUDAD DE FILADELFIA!**



¿Está interesado en la mejora de la vivienda?

¿Le interesa la planificación del futuro de su vecindario?

# ¡Queremos escuchar su opinión!

# Venga a una reunión y comparta su opinión sobre:

- ✓ Las oportunidades de vivienda en su comunidad.
- ✓ Otros asuntos afectados por la vivienda: escuelas, transportación, empleo y servicios disponibles.
- ✓ Sus experiencias acerca de la búsqueda de vivienda.

Lugar: HACE

167 Allegheny Avenue, Philadelphia, Pennsylvania 19140

Fecha: 8 de Septiembre del 2016

**Hora:** Cena liviana a las 5:45 PM – Luego será la discusión

Inscríbase llamando al: 215-686-9749 antes del 6 de Septiembre

**Pregunte por:** Lisa Duprey o deje su nombre y teléfono

- Recibirá una tarjeta de regalo para la farmacia Rite Aid por \$20.00
- Si es elegible se le confirmará por teléfono
- · La discusión durará entre 60 a 90 minutos
- EL CUPO ES LIMITADO

Organizado por la ciudad de Filadelfia y la División de Vivienda y Desarrollo Comunitario
Discusión Facilitada por Aracely Rosales de



# Reference page 12

# Affirmatively Furthering Fair Housing

Outcomes, Themes, Considerations from Focus Group Discussions Philadelphia, PA

Prepared by:
V. Lamar Wilson Associates, Inc.
Real Estate & Community Development Advisory Services

Submitted to:
City of Philadelphia
Division of Housing and Community Development

September 26, 2016 Revised 10.26.16

# Affirmatively Furthering Fair Housing

# Outcomes, Themes & Special Considerations Philadelphia PA

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#### I. Background and Context

The Fair Housing Act of 1968 directs the U.S. Department of Housing and Urban Development (HUD) and its program participants including the City of Philadelphia to affirmatively further fair housing and equal opportunity. As an entitlement community, Philadelphia has an obligation to provide housing opportunities and to work to ensure that real estate agents, landlords, developers, and banks do not discriminate on the basis of race, color, religion, sex, family status, national origin, and disability (protected classes) in providing housing opportunities. The City met this obligation in the past by analyzing impediments to fair housing choice and identifying strategies to overcome these impediments. This analysis took place every five years as part of the development of the City's Consolidated Plan. A new rule issued in 2015 defines affirmatively furthering fair housing as "taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity." Among other things, this translates into:

- Addressing significant disparities in housing needs and in access to opportunity;
- Replacing segregated living patterns with truly integrated and balanced living patterns;
- Transforming racially and ethnically concentrated areas of poverty into areas of opportunity; and
- Fostering and maintaining compliance with civil rights and fair housing laws.

In a change from the past, strategies to affirmatively further fair housing are required to address issues such as transportation, employment, education and others in addition to housing. Key elements of the city's AFFH Plan Process include:

- Collecting and analyzing data;
- Obtaining the views of stakeholders and members of protected classes;
- Identifying barriers and propose strategies to address them;
- Seeking and responding to public comment; and
- Submitting the plan to HUD for approval.

HUD's current policy direction is focused on fostering opportunities for economic mobility and advocating for fair housing and neighborhood rights, such as the right to:

- Choose where to live;
- Remain in a neighborhood and not be displaced by gentrification;
- Equal treatment for all neighborhoods in terms of public infrastructure and services; and
- Have a say in government action that impacts an individual and their neighborhood.

Among these, the right to choose where to live is regarded as the most critical and fundamental component of any fair housing law.

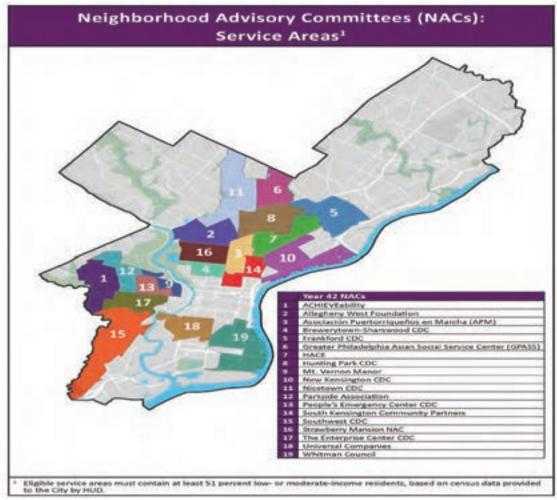
There are four interlocking components of the City's community outreach/engagement process promoting HUD's Fair Housing laws and mandate to ensure its practice by providers and facilitators of affordable housing for lower income and protected households. Philadelphia's "Affirmatively Furthering Fair Housing" activities include online random surveys, small focus group conversations among community residents as reported on here, and interviews and meetings with stakeholders on this important topic. To further one aspect of that work, the City's Division of Housing and Community Development (DHCD) contracted with Wilson Associates to help organize and facilitate four focus group conversations among residents of neighborhoods in different parts of the city to listen to and learn from their experiences and perceptions with respect to: (1) furthering affordable housing for them; (2) describing the qualities of and what constitutes a neighborhood-of-choice for them; (3) describing the qualities of and what constituents a home-of-choice for them; and (4) searching for a neighborhood and a home of choice.

# II. Focus Group Planning and Methodology

In preparation for this component of the AFFH work, Wilson Associates reviewed the questions contained in the resident household survey instrument prepared by NeighborWorks America to help structure focus group questions and probes in an effort to get deeper into the fair housing and related subject areas that the survey tool was not going to be able to do given its limitations. It was generally understood and that the outreach/engagement work is part of a larger planning process by the city to address the core issue of fair housing, housing discrimination and choice for those in possession of a HUD Housing Choice Voucher to help support their housing costs.

DHCD established three interrelated objectives for the focus group discussions and, by extension, the survey activities and stakeholder interviews and meetings; namely:

- To engage household types across the Neighborhood Advisory Committee service areas as shown in the following map, and across the demographic/protected classes defined as low income by age, race, families with children, and families with disabilities among others as required by HUD.
- To help inform and advance AFFH strategies and interventions across the entire city; and
- Help inform and advance the community outreach and engagement process connected to the Kinney Administration's ambitious "Rebuild Program" for investing in recreation centers, parks, playground, and libraries across the city.



III. Summary of Outcomes, Themes and Special Considerations

- A. Focus Group Outcomes (Tables 1 and 2, below)
  - o 55 participants, an average of 14 people per session
  - o 24 Philadelphia neighborhoods represented
  - Even split between renters and owner-occupants
  - o PHA tenants accounted for half of all renters
  - One third of all participants were actively in search of new housing within past 3 years
  - o 40% seeking new housing felt they were treated differently than anyone else during their search

Table 1: Group Characteristics	All Focus Groups	%	West Focus Group	%	South Focus Group	%	North Focus Group	%	Disability Focus Group	%
Neighborhoods Represented	33	100%	10	30%	6	18%	9	27%	8	24%
Participants										
Owner-occupants	26	47%	6	55%	9	64%	9	50%	2	17%
Renter-occupants	27	49%	5	45%	5	36%	9	50%	8	67%
Homeless/Displaced	2	4%	0	0%	0	0%	0	0%	2	17%

Total	55	100%	11		14		18		12	
PHA Residents (and as % of all renters)	14	52%	4	80%	2	40%	5	56%	3	38%
HCV holders (and as % of all participants)	6	11%	3	27%	0	0%	2	11%	1	8%
Actively searched for a new residence	19	35%	4		2		5		8	
Felt treated differently in search	8	42%	0		0		1		7	
Hypotheticallyif treated differently										
Are unsure of what to do	3	5%	3		0		0		0	
Sure of what to do to report it/address it	54	95%	8		14		20		12	

o 95% of the participants indicated they were sure of where to go to report unfair treatment, referencing 9 different government sources and 7 nonprofit housing support entities, including

# Governmental

- Elected Officials
- Human Relations Commission
- Office of Fair Housing
- Local HUD Office
- PHA Offices

# Support Services

- Tenant Union Representative Network
- Community Legal Services

	West Focus	South Focus	North Focus	Disability Focus
Table 2: Sources Participants Would Contact for Assistance	Group	Group	Group	Group
Government Sector				
- Councilperson				
<ul> <li>Human Relations Commission</li> </ul>				
<ul> <li>Office of Fair Housing</li> </ul>				
- Community Empowerment & Opportunity				
<ul> <li>Local HUD Office</li> </ul>				
- Philadelphia Housing Authority				
- State Representative				
- Ward Leader				
- Police				
Housing Services Groups				
- Tenant Union Representative Network				
- Community Legal Services				
- 7th & Arch Area Group				
- Senior Citizens Rights				
- Eastern Services Workers Association				
- Disabled American Veterans				
Source/Employer				

4



#### B. Themes

#### In General

- o Participants generally pleased that they were being asked their thoughts and opinions on this subject.
- o Many opinions about having more opportunities like this one to find out about what's going on in the city about neighborhood improvement programs and about other sections of the city.
- Some concerns voiced about what they hear and read about gentrification/displacement, either in their own neighborhoods or other areas that make them think it less a question of "if" but more one of "when" it will be an issue in theirs (e.g. Point Breeze, Chinatown, University City area, Francisville, Fairmount).

#### Neighborhoods of Choice

- o Among factors that contributed to a quality neighborhood they would choose to live in:
  - Accessibility to green space/recreation, libraries, and medical and educational facilities
  - Affordable and healthy foods
  - Clean streets
  - Convenience to public transportation
  - Friendly and engaged neighbors
  - High quality commercial areas
  - Racial, ethnic and generational/age diversity in their fellow neighbors
  - Strong police presence

#### Contributing Factors to Cost of Living Increases Over the Years

- o Utilities
- Monthly rent
- o Property taxes (especially for those on fixed incomes)<sup>1</sup>
- o Food
- Maintenance of homes

# Recommendations from Participants to the City

#### Youth

- Engage youth/young people in discussions about planning and development (the future is theirs)
- o Focus more resources on youth ages 14 and up to gain valuable job experience
- o Prepare youth for college early (Boys & Girls Latin was cited as an example where this is working)
- Advocate for youth: commit to their having high quality teachers and parental involvement

Community Building

<sup>&</sup>lt;sup>1</sup> Many indicated this was due to rise in property values from new housing/condos built in their neighborhood

- Recruit police officers from within the communities they live (who know the community and the community knows them
- New and younger residents moving into neighborhoods tend to live in "residential silos" among
  others like them versus engaging with people outside of those "they know and feel more
  comfortable with."
- O City government needs to better understand and **reach out more to the cultures in the communities** it serves; example given was Chinatown where ample community space can play an important role in getting people to become more active and engaged.

#### Physical Development & Environmental

- Neighborhoods need access to water as an amenity to interact with (streams, ponds, means for recreation)
- Irresponsible landlords not maintaining their rental units
- More attention should be placed on addressing abandoned HUD houses and vacant lots (for new housing)
- o Need for:
  - Rent control
  - More affordable housing (rental and homeownership)
  - Home modification services (for seniors to stay in their homes as they age)
  - Self help groups for **home repair/rehab**

#### Cost of Living (Affordability Issues)

- o Residents need **living wage income** to support overall living expenses
- Rising property taxes

#### Overall Fairness (Equity)

- o Programs needed for **property tax relief** for low income residents
- New developments occurring across their neighborhoods that create new jobs, but City not delivering on commitment to neighborhood employment connected to such investments. "We should be creating communities not just housing" was a comment that resonated among one group.
- o Need explanation of/education on how 10-year tax abatement works
- C. Special Considerations from Disability Focus Group

#### General

- Need for greater/more accommodations for the disabled population in the housing stock
  - More affordable housing and greater affordability
  - Physical features (wheelchair ramps and lifts)
  - Sensory features (strobe lighting)
  - Home modifications
- Need for "Disability Advocate" to represent their interests in gaining greater access to special needs housing they see as a fair housing issue.

#### PHA and Housing Choice Voucher (HCV)

- Their interest in/need for rent subsidy (HCV/Section 8) and wanting to know "what the rules are" so they can apply and be considered since they were told they could not even be placed on a waiting list.
- o Too long of a **waiting period** before the program is reopened to new applicants)

- When they went looking for a unit within past year and mentioned they had an HCV, the landlord quoted a rent 3 times higher than advertised
- IV. Overview Focus Group Sessions and Responses to Probes
- A. West Philadelphia Focus Group

#### Meeting #1

- August 31, 2016
- 11 Participants

# Participants' Neighborhoods

- Cedar Point Park
- Chinatown
- Mantua
- Overbrook
- Parkside
- Point Breeze
- Southwest Philadelphia
- Spruce Hill
- University City
- West Park

# **Participants' Housing Tenure**

- Homeowners (6) 55%
- Renters (5) 45%
  - o 4 PHA residents
  - o 3 HCV holders

# **Questions Posed and Responses**

- 1. Factors contributing to a high standard/quality neighborhood you would choose to live in
  - Accessibility to:
    - o Parks
    - o University
    - o Hospital
    - o Museum
  - Convenience to public transportation
  - Neighborliness/Friendliness
  - Diversity/Mix
    - Racially/ethnically
    - Age/generationally
    - Housing types
    - o Store types
  - Strong police presence
  - Green/open space
  - Private residential development
  - High quality public schools
  - High quality, convenient commercial areas
- 2. Factors contributing to the high quality of life of your current neighborhood

- Security escort patrol (provided through presence of university police)
- No a lot of "hanging around/loitering" on-the-corner
- High quality schools and catchment areas
- Access to:
  - Goods and services
  - o Public transit (El, buses, trolley)
- 3. Factors contributing to a low quality of your current neighborhood
  - Closed and demolished public schools
  - Limited community access to charter schools for students
  - Blighting conditions/influences
    - o Trash
    - Abandoned cars
    - o Over-grown alleyways
    - o Businesses putting trash out for residential pick-up (versus in dumpsters their cost)
  - Insufficient on-street parking for residents
  - Barking dogs
  - Problems with new, private residential developments
    - Little to no green space
    - o Prefab/shoddy construction
    - Unaffordable to existing residents
  - Need for an organization to address the above-referenced development issues
- 4. If and extent to which the cost of living in your current neighborhood has changed over past 2-3 years
  - Stayed about the same (30% of group)
  - Risen some but not enough to affect having or wanting to move (20% of group)
  - Risen quite a bit to point of thinking about moving (50% of group)
  - Contributing factors
    - Utilities
    - Increasing housing unit rents
      - Chinatown... a factor in housing unit overcrowding
      - Penn and Drexel area
    - o Property taxes (especially for those on fixed incomes)
    - o Private school education
    - o Developers receive tax abatements while residents taxes go up
    - o Need programs for property tax relief
    - o Long waiting list for PHA housing units
    - O City and state taxes both due in the 1st quarter of the year
- 5. Participants having actively looked for a new residence within past:
  - 12 months
    1-2 years
    3+ years
    Not at all
- 6. Of those who had actively searched who felt they were treated differently?
  - None
- 7. Of those who had actively searched:
  - Type of unit sought after:
    - o Single family detached
    - o Senior/retirement living

- Type of neighborhood sought after:
  - o Clean, green neighborhood (with parks)
  - Good schools
  - o Near shopping
- 8. Given that the majority of the group had not actively searched for a new residence, participants were asked: "If you were actively searching for a new residence today and believed/felt you were being treated differently than anyone in general in applying for or being considered for renting or/buying the apartment or house you expressed an interested in, what would you do/who would you turn to for assistance?"
  - Unsure of what to do (27% of participants)
  - Would contact/seek out for help (73%) of participants)
    - o Councilperson
    - o Housing group such as TAG/TURN
    - o Office of Fair Housing
    - o Human Relations Commission
    - o Lawver
    - o Association of Realtors
    - o Media
- 9. What have we not talked about on the subject of fair housing or community/neighborhood development that you want the city to know, and what ideas do you have for improving Philadelphia neighborhoods?

#### Responses grouped by category:

#### Youth

- Engage **youth and young adults** in discussions about planning and development, as the future is theirs.
- Focus more resources on what PHA was referred to as "saturation employment" where **youth ages**14 and up can gain valuable job experience early (PHA's Blumberg project was used as an example)
- Prepare youth for college early (Boys & Girls Latin was cited as an example where this is working)
- Advocate for youth: commit to their having high quality teachers and parental involvement

#### Community Building

- Draw candidates for **police officers from within the communities they live** (who know the community and the community knows them
- New and younger residents moving into neighborhoods tend to live in "residential silos" among others like them versus engaging with people outside of those "they know and feel more comfortable with... a form of stereotyping and acting that out.
- More residents need to live healthy life styles
- City government needs to better understand and **reach out more to the cultures in the communities** it serves; example given was Chinatown where community space can play an important role in getting people to become more active and engaged.

#### Physical Development & Environmental

- Neighborhoods need access to water as an amenity to interact with (streams, ponds, means for recreation)
- Irresponsible landlords not maintaining their rental units

 More attention should be placed on addressing abandoned HUD houses and vacant lots (for new housing)

#### Education

• **School closings** occurring at a time when there seems to be an increase in children and students across our neighborhoods

#### Overall Fairness (Equity)

- Programs for property tax relief for low income residents
- New developments occurring across our neighborhoods that create new jobs, but **city not delivering on commitment to neighborhood employment** connected to such investments. We should be creating "communities not just housing"

# Cost of Living Affordability

• Residents need **living wage income** to support overall living expenses

#### B. South Philadelphia Focus Group

#### Meeting #2

- September 6, 2016
- 14 Participants

# Participants' Neighborhoods

- Eastwick (Penrose Park)
- Grays Ferry (2)
- Point Breeze (8)
- Southwest Philadelphia
- West Passyunk
- Wilson Park

#### Participants' Housing Tenure

- Homeowners (9) 64%
- Renters (5) 36%
  - o 2 PHA residents
  - o 0 HCV holders

# **Questions Posed and Responses**

1. Factors contributing to a high standard/quality neighborhood you would choose to live in

#### Physical

- Accessibility to:
  - o Parks/Recreation/Playgrounds
  - o University
  - o Hospital/Medical services
  - o Museum
  - Library
  - o Public transportation
  - o Spiritual/Religious institutions
  - o High quality public schools
- Green/open space
- Private residential development
- Maintained housing by private developers

- Diversity/Mix
  - Housing types
  - o Store types

# Environmental/Services

- Cleanliness
  - Public sanitation services
  - Trash collection
  - Recycling

#### Social

- Neighborliness/Friendliness
- Diversity/Mix
  - Racially/ethnically
  - Age/generationally
- Safety/Security
  - Strong police presence
  - Neighborhood Watch
  - Drug Free

#### Governmental

Involved public officials

#### Commercial

- Small business/entrepreneurship
- High quality, convenient commercial areas
  - Larger stores
  - Healthy foods
  - Food Pantry
- 2. Factors contributing to the high quality of life of your current neighborhood
  - Affordable housing
  - Close to family/extended family
  - High homeownership
  - Churches
  - Suburban-like feel
  - Walkability (Closeness to Center City)
  - Neighborliness (resident-to-resident communications)
  - Play areas for children
  - Racial/ethnic diversity
- 3. Factors contributing to a low quality of your current neighborhood
  - Poor air quality (source: trains)
  - Poor quality schools
  - High unemployment
  - High cost of housing
  - Insufficient youth programs/activities ("on the corner")
    - o Indoor recreation
    - o Job/skills training (e.g. Youthbuild)
  - Insufficient on-street parking for residents
  - Insufficient number of police officers
    - o Who know community

- Who the community knows
- o Shrinking number of home-based child care facilities
- 4. Participants having actively looked for a new residence within past:
  - 12 months 1
     1-2 years 0
     3+ years 1
     Not at all 12
- 5. Of those who had actively searched who felt they were treated differently?
  - None
- 6. Of those who had actively searched:
  - Type of unit sought after:
    - o Apartment living to house
- 7. Given that the majority of the group had not actively searched for a new residence, participants were asked: "If you were actively searching for a new residence today and believed/felt you were being treated differently than anyone in general in applying for or being considered for renting or/buying the apartment or house you expressed an interested in, what would you do/who would you turn to for assistance?"
  - Unsure of what to do (0% of participants)
  - Would contact/seek out for help (100%) of participants)
    - o Councilperson
    - o Housing groups:
      - o TURN
      - Community Legal Services
    - o Office of Fair Housing
    - o Human Relations Commission
    - o Community Empowerment & Opportunities (CEO)
    - o Lawyer
      - Private Attorney
      - o Attorney General
    - Association of Realtors
    - o 7th & Arch Area Group
    - o Senior Citizens Rights
    - Eastern Services Workers Association (15<sup>th</sup> & South)
    - o Disabled American Veterans
    - Media/Social Media
- 8. What have we not talked about on the subject of fair housing or community/neighborhood development that you want the city to know, and what ideas do you have for improving Philadelphia neighborhoods?

#### Responses grouped by category:

#### General

o Resolution to issues noted above

#### Youth

• Offer real alternatives to "get off-the-corner"

Physical Development & Environmental

- Need for:
  - o Rent control
  - o More affordable housing (rental and homeownership)

# verall Fairness (Equity)

Programs for property tax relief for low income residents

New developments occurring across our neighborhoods that create new jobs, but **city not delivering on commitment to neighborhood employment** connected to such investments. We should be creating communities not just housing"

# 'ost of Living Affordability

Rising property taxes

Need for explanation of/education on how 10 year tax abatement works

#### orth Philadelphia Focus Group

#### ing #3

September 13, 2016 18 Participants

#### cipants' Neighborhoods

Fern Rock

Francisville

Germantown

Hunting Park (2)

Northern Liberties (2)

Nicetown (3)

Richard Allen Homes

Strawberry Mansion (5)

West Oak Lane (2)

# cipants' Housing Tenure

Homeowners (9) - 50%

Renters

- (9) 50%
- 5 PHA residents2 HCV holders

# tions Posed and Responses

ctors contributing to a high standard/quality neighborhood you would choose to live in

#### hysical

Accessibility to:

- o Library
- o Public transportation
- o High quality public schools
- o Recreation space

Affordable housing

#### nvironmental/Services

Cleanliness

Public sanitation services

ocial

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- Concerned Neighbors
- Safety/Security
  - Police Station
  - Neighborhood Watch
  - Drug Free

#### Commercial

- High quality, convenient commercial areas
  - Healthy, affordable foods
  - Financial services (credit union)
- 2. Factors contributing to the high quality of life of your current neighborhood
  - Historical buildings/areas (source of pride)
  - · Families and stable homeownership
  - Proximity to center city
  - Current private and public development (brings interests back to community)
  - Grocery stores
  - Jobs
  - Churches
  - Public schools
  - Accessibility to:
    - o Parks
    - o Transit
    - o Hospital/medical services
    - o Colleges/universities
- 3. If and extent to which the *cost of living* in your current neighborhood has changed over past 2-3 years
  - Stayed about the same (0% of group)
  - Risen some but not enough to affect having or wanting to move (78% of group)
  - Risen quite a bit to point of thinking about moving (12% of group)
  - Contributing factors
    - o Utilities
    - o Food
    - o Maintenance of homes
    - Property taxes (due to rise in property values from new housing/condos built)
- 4. Participants having actively looked for a new residence within past:
  - 12 months 3
    1-2 years 1
    3+ years 2
    Not at all 12
- 5. Of those who had actively searched who felt they were treated differently?
  - 1 (Realtor did not take his interests to heart)
- 6. Of those who had actively searched:
  - Type of unit sought after:
    - o Apartment living to house
- 7. Given that the majority of the group had not actively searched for a new residence, participants were asked: "If you were actively searching for a new residence today and believed/felt you were being treated

differently than anyone in general in applying for or being considered for renting or/buying the apartment or house you expressed an interested in, what would you do/who would you turn to for assistance?"

- Unsure of what to do (0% of participants)
- Would contact/seek out for help (100%) of participants)
  - **PHA**
  - Fair Housing Act (HUD)
  - State Rep 0
  - Civic Groups
  - Ward Leader
  - Police
  - TAG/TURN
  - o Media (Harry Houston -Channel 10)
  - Social Media
  - Community Legal Services
  - To the source  $-1^{st}$
  - To their employer  $-2^{nd}$

8. What have we not talked about on the subject of fair housing or community/neighborhood development that you want the city to know, and what ideas do you have for improving Philadelphia neighborhoods?

#### Responses grouped by category:

#### General

o More community meetings to address these types of issues (especially gentrification)

#### Youth

- More youth involvement in these issues
- New job opportunities require new skills in the sciences and math

#### Physical Development & Environmental

- Main focus on:
  - o Maintenance/weatherization/energy conservation of existing homes
  - Addressing:
    - **Vacant lots** (use for green space)
    - **Abandoned buildings** (use for new homes)
    - PHA scattered sites
- Better street lighting
- Need more affordable housing
- **Halt auctions** of public properties to developers

#### Cost of Living Affordability

Rising property taxes

# Overall Fairness (Equity)

- Gentrifying forces forcing low/moderate income out
  - Adversely affecting homeowners (taxes increasing) here and in other lower income neighborhoods (above Point Breeze, Temple area, etc.)
- More support for **residents who already live here** (especially seniors)
- Address:
  - o Discrimination against renters and promote information/services to those affected by it
  - Shady landlords

- Reconsider income guidelines for housing programs (costs are up but incomes not as much)
- D. Central Philadelphia Focus Group

# **Meeting #4 (Special Session for People with Disabilities)**

- September 20, 2016
- 12 Participants with sensory impairments (hearing/speech) and/or mobility limitations/disabilities

#### Participants' Neighborhoods

- Fairmount
- Fern Rock
- Germantown
- Lawncrest
- North Philadelphia (4)
- Northeast Philadelphia (2)
- Northwest Philadelphia
- South Philadelphia

# Participants' Housing Tenure

- Homeowners (2) 17%
- Renters (8) 67%
- Homeless (2) 17%
  - o 3 PHA residents
  - o 1 HCV holder

# **Questions Posed and Responses**

1. Factors contributing to a high standard/quality neighborhood you would choose to live in

#### Physical

- Accessibility to:
  - o Library
  - o Public Transportation
  - Recreation Space
  - o Affordable Housing
  - o Accessible Housing/Home Modification
  - o Residential parking for residents

#### Environmental/Services

- Public Sanitation Services/Clean streets
- Trees/Green Space

#### Social

- Block Captains
- Neighborhood Advisory Council

# Safety/Security

• Neighborhood Watch

#### Commercial

- Financial Services/Bank
- 2. Factors contributing to the **low quality of life** of your current neighborhood/general issues affecting your life as it is now?

# Assessment of Fair Housing 2016, Philadelphia PA

- o Landlords increasing rents
- o Rents are high
- Insufficient on-street parking for residents

# Commercial

- Lack of:
  - o Affordable and healthy foods

#### Environmental/Services

- Loitering/hanging on street corners
- People not picking up after their dogs
- Lack of:
  - o Trash cans
  - Green space

#### Governmental/Organizational

- No representation/voice to address housing, financial and safety issues
- No tax abatements for existing residents (not just for wealthy developers)<sup>2</sup>
- Unfair/disproportionate assessments of real estate (low evaluations on new developments)
- Little school choice (as in need for more than one school to choose from)
- L&I not enforcing/holding landlords accountable for poor health and safety conditions

#### Social

• Apathetic residents/neighbors

#### A few participants talked about:

- Their interest in/need for rent subsidy (HCV/Section 8) and but indicated they want to know "what the rules are" so they can apply and be considered since they were told they could not even be placed on a waiting list
- When they went looking for a unit within past year and mentioned they had an HCV, the landlord quoted a rent 3 times higher than advertised
- PHA's long waiting list

'articipants having actively looked for a new residence within past:

12 months
1-2 years
3-19 years
20+ years
Not at all
4

If those who had actively searched who felt they were treated differently?

- All 7 due to one or a combination of the following:
  - Physical/sensory disability (wheelchair, auditory, deaf/hard of hearing)
  - Children (pregnant at the time looking for new housing)
  - Race
  - Low income

f actually treated differently in search for new housing (or if you were to start looking for housing and felt were being treated differently than anyone), what would you do/who would you turn to for assistance?

nere was a general misunderstanding or lack of information on how the tax abatement works as some comments sciated the support with direct rental subsidies.

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- o Fair Housing Commission
- o Local HUD office
- o TURN
- Community Legal Services

Note: CLS' Tenants Rights Workshop was recommended as a good source for people to educate themselves on the subject.

Some indicated that they did not receive the level of support or the timing of the support needed from CLS or TURN.

# 7. Issues Addressed/Needs of the Disability Community as expressed

- o Greater/more accommodations for the disabled population in the housing stock (4)
  - o More affordable housing and greater affordability
  - o Physical features (wheelchair ramps and lifts)
  - o Sensory features (strobe lighting)
  - Home modifications
- o Faster and easier processing of subsidies/financial support
  - o HCV (too long a waiting period before the program is reopened to new applicants)
  - o Help in filling out applications "on the spot versus sending forms home with us" (e.g. SSI)
- Need support organizations to "support us and do their jobs", and be held accountable when they don't.
- o Civilian oversight of support and city organizations providing assistance to our community
- o Disability Advocate to represent their interests in gaining greater access to special needs housing they see as a fair housing issue.
- o Greater sensitivity shown to our community "from the top down, starting with the mayor to set the standard and example).

Dates | Venues

Meeting 1

Date: Wednesday, August 31, 2016

Time: 6:00 - 8:00 p.m. Host: The Enterprise Center Location: The Enterprise Center Offices

4548 Market Street Philadelphia, PA

Meeting 2

Date: Tuesday, September 6, 2016

Time: 6:00 - 8:00 p.m.

Host: Diversified Community Services

Location: Diversified Community Services Offices

1529 South 22<sup>nd</sup> Street Philadelphia, PA

Meeting 3

Date: Tuesday, September 13, 2016

Time: 6:00 - 8:00 p.m.

Host: Nicetown Community Development Corporation

Location: Nicetown Community Development Corporation Offices

4414 Germantown Avenue

Philadelphia, PA

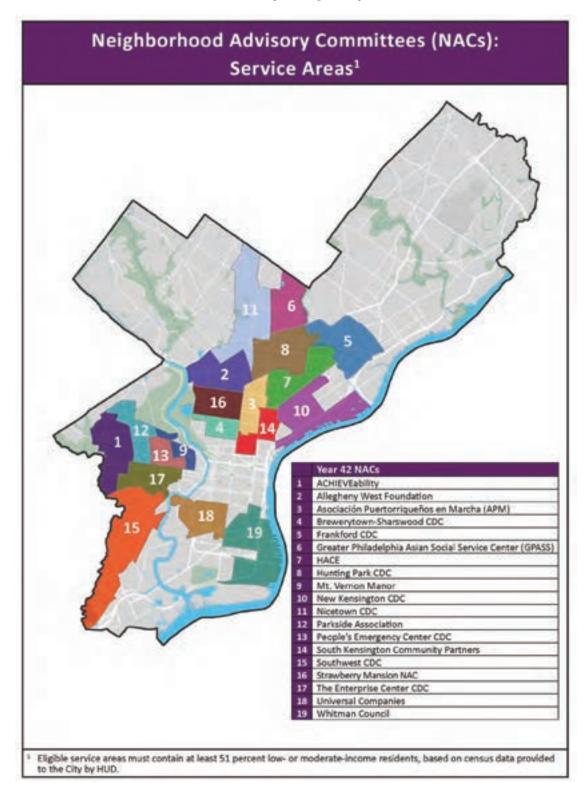
Meeting 4

Date: Tuesday, September 20, 2016

Time: 4:30 – 6:30 p.m. Host: Liberty Resources Location: 801 Arch Street

Philadelphia, PA

NAC MAP – Neighborhood Clusters From Which Focus Group Meeting Participants Were Drawn



Meeting Agenda (Handout)

# First 30 Minutes

- Participant Sign-in
- Welcome
- Overview of AFFH
- What we are interested in learning from you
- How that information will be used
- Getting to Know You

# **Next 90 Minutes**

- Open Discussion
  - o About Your Neighborhoods and Your Homes
  - o About Neighborhood Choice and Housing Choice
  - o About Fair Housing

Meeting Agenda | Frame | Question-Probes (For Facilitation Team)

#### First 30 minutes

- Participant Sign-in
- Buffet Dinner Start
- Welcome/Why We Are Here
- Overview of AFFH
  - What it is/why it's important
  - Reference to the survey tool/purpose
- What we are interested in learning from you (and how the information will be used)
  - Your experiences living in your current neighborhood
  - What you look for and want in a neighborhood you would choose to live in (priorities or "must haves")
  - Your experiences in looking for and making applications for housing to rent or to buy (any positive as well as not so positive experiences)
    - o In your current neighborhood
    - o In other neighborhoods you examined/wanted to live in
- Room Warmer
  - Go around the room asking:
    - o Your name, name of the neighborhood you currently live in, years living there?
    - o Hobby you have/enjoyment it brings?

#### **Next 90 Minutes**

#### Questions/Probes

By a Show of Hands (and recording the counts)

- How many currently rent?
- How many currently own?
- How many rent from:
  - PHA?
  - Private landlord?
- How many currently use a Housing Choice Voucher—HCV—to help pay all or a portion of your monthly rent?

#### For Open Discussion

- For HCV holders
  - Years in program
  - Is your current home/apt affordable with the HCV?
- For non-HCV holders
  - Is your current home/apt affordable?
- What *programs or services* would contribute most to a high standard/high quality of life in a neighborhood you would choose to live in?
- Is your *current neighborhood* one of choice for you (i.e. is it on your list of top places to live?)?
  - If yes... why is it (attributes/conditions)
    [listening and noting w/o listing any of following]:

	Building conditions
	Streets
	Public spaces
	Public services
	Public transit
	Housing quality
	Housing affordability
	General affordability
	Safety/security
	Schools
	Programs
	Services
	- If nowhy is it not so? (deficiencies/conditions)
•	How do <i>conditions/quality if life in your current neighborhood</i> compare to other parts of the city? (better/same/worse) For example:
	[listening and noting w/o listing any of following]
	Quality of the school
	Safety of their neighborhood
	Programs for children/youth
•	Where/who do they turn for this type of <i>information about your neighborhood?</i> [friends/personal experiences/Internet]?
•	How if at all has the <i>cost of living</i> in your current neighborhood changed over the past 2-3 years?
	Stayed about the same
	Risen some but not enough to affect having or wanting to move
	Risen quite a bit to point of thinking about moving
•	How many of you actively looked for an apt/house to rent within last
	- 12 months
	- 2 years
	- 3+ years

- How many looked in *other neighborhoods* that were among your top choices (or *other areas in your current neighborhood* that were among your top choices)...
  - Name of those neighborhoods or sections of current neighborhood you were wanting to *more from...*
  - Name of those neighborhoods or sections of current neighborhood you were wanting to *move to...*
  - Did you feel *your options* to live there were in any way limited or did you feel you were *treated differently* than anyone else in applying for or being considered for renting/buying the apt/house you were interested in?

[listening and noting w <b>Limited by</b> Rent level too hi	it manifest itself/play out /o listing any of following]:  igh/insufficient income it enough to cover rent/utilities
Treated differently  HCV income so Sexual Orientati Credit score Race Age Gender Religion Pregnant/childre	urce on
<ul> <li>If yes, did you seek out whom/what agency?</li> </ul>	assistance and why did you seek it out and from and how was it resolved?
- Used a real estate agent to help	<b>/house</b> , how many, and what were the outcomes? by you search for this housing? I from posted rent signs or posters?
Did you make known at any point monthly rent?  If so, when in the process did y When asked directly Volunteered information Part of the rental application	
- What was the result/reaction d	id you got, if any?

# **Affirmatively Furthering Fair Housing (AFFH)**

# Focus Group Discussion in Spanish

# **Summary Report**

Focus Groups Conducted by: Aracely Rosales, Rosales Communications



September 8, 2016

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#### A. BACKGROUND

The Division of Housing and Community Development (DHCD) in collaboration with The Philadelphia Housing Authority is surveying Philadelphians on how to improve housing and community development. The principal goal of the research is to get residents' input to help it determine strategies needed to address housing, education, employment, transportation and other neighborhood issues.

In recognition that not everybody has access to the Internet, focus groups sessions were conducted in English (4) and in Spanish (1) with residents at community locations.

This report presents a summary of the findings with important comments and quotes of the session conducted in Spanish.

The location where the session took place was HACE at 167 W. Allegheny Ave. in Philadelphia.

#### B. METHODOLOGY

- 1 focus group discussion was conducted in Spanish
- The discussion lasted 1.5 hour long.
- The recruitment took place August 30 through September 7, 2016.
- The agenda followed included:
  - o Overview of AFFH
  - o Explain the purpose of the session
  - How information gathered would be used
  - Introduction of Participants
  - o Ground Rules

#### C. CRITERIA USED FOR RECRUITMENT

Respondents for this qualitative research had to be at least:

- 1. Philadelphia Residents
- 2. Representation of diverse Philadelphia neighborhoods
- 3. Man and Women who speak Spanish.
- 4. Man and Women older than 18 years of age.

# D. LIMITATIONS OF THIS FOCUS GROUP STUDY

- The findings reported are qualitative, but an effort was made to get some quantitative data by asking participants to raise hands when answered questions.
- The sample of the focus group session was 30.
- Some participants came in late and others left early. One of the reasons that numbers of responses do not add up.

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- Some participants were quiet and a few did not voluntarily participate, despite the moderators attempt to pose the same question in different ways over and over.
- The large number of attendees (30) may have affected some participants in sharing confidential information or answering some questions. (Especially those who came in late and did not hear the introduction).
- Participants seemed to have the expectation of coming for information they needed.
   At the end of the session, they asked more questions related needed resources and services. The moderator referred them to the housing counseling agencies' representatives, who were present, and to the housing Authority Department's website.

# **D. SUMMARY OF FINDINGS**

# **Participants Housing Status**

- Number of people who currently rent: 14
- Number of people who currently own: 13
- Number of people who currently rent from:
  - o PHA: 2
  - o Private landlords: 12
- Number of people who currently use a Housing Choice Voucher—HCV—to help pay all or a portion of monthly rent: 1
- There are a number of people who do no rent or own a property but, "live with relatives or friends." Some participants mentioned this is a common case among Latinos families, especially for recent immigrants.
  - "We are homeless because we live with family and friends as we do not have a house or a place or our own."

# **Neighborhoods Represented**

The following is a list of neighborhoods represented and recorded at the beginning of the session. For a complete list and years in each neighborhood see Appendix A.

- o Feltonville
- o Germantown
- o Juniata
- o Northeast Philadelphia
- o Olney
- o Richmond
- o West Philadelphia
- o Wissonoming (Northeast)
- o Fairhill
- o Norris Square
- o Kensington
- o St. Hughes

# **HCV** Related

- Only one person was a HCV holder at the beginning of the session, but two more stated they do have it in the discussion. This participant has been part of the program for 3 years. This person also said that with HCV her place was not affordable.
- Number of people who rent but are non-HCV holders that said their place is not affordable: 7
- When asked what *programs or services* would contribute most to a high standard/high quality of life in a neighborhood you would choose to reside.

#### **Issues mentioned:**

- Trash pickup
- o More recreational programs and parks
- o Safer streets; more police patrols
- o Accessibility for handicapped individuals

# About Your Neighborhoods

- When asked, is your current neighborhood one of choice for you (i.e. is it on your list of top places to live?
  - o 13 participants said yes,
  - o 12 said NO
  - o The rest did not respond
- Conditions identified by participants who said yes, that makes their neighborhood their number one choice to live in:
  - o 6 Building conditions
  - o 13 Streets cleaning
  - o 13 Public spaces
  - o 13 Public services
  - o 13 Public transit
  - o 13 Housing quality
  - o 6 Housing affordability
  - o 4- General affordability
  - o 13 Safety/security
  - o 13 Schools
  - o 5- Programs- Good schools
  - o 3-Services Recreational

# Other reasons mentioned by participants:

- o Quality of Community
- o Cleanliness
- o Beautiful place
- o Because there is a community; we know the neighbors
- o Family members also live in the area
- o Grew-up in the area and loves the area
- Located close to place of employment
- Affordability
- Conditions identified by participants that makes their neighborhood not their number one choice to live in:
  - Streets -"Dirty streets"
  - Safety/security-
    - "Heavy crime in our areas."
    - "Drugs and trafficking is heavy in our neighborhood."
    - "There are vacant homes that are used for drug use and other illicit activities, such as prostitution."
  - o Schools "Better and safer schools are needed."
  - o Services: "More recreational programs and parks are needed"
  - o Affordability:
    - "Affordable housing in the Norris Square area went up too high, and I had to move out"
    - "Housing in some neighborhoods have become too expensive, therefore, I have to live where I can afford."
    - "I could not find a place, as my daughter is an a wheel chair, therefore I have to stay where I am, but it is too expensive, I am afraid that one day, I can't afford it and I will end up homeless."

#### Other Issues mentioned:

- o Lack of accessibility for handicapped individuals
- Lack of moderate housing programs for individuals that are in the middle or slightly over most income prerequisites
- o Housing for working class is needed
- Not enough subsidized housing- "People have to wait a long time on the waiting list."
- Participants who said how conditions/quality of life in their current neighborhood compare to other parts of the city are:
  - o 9-Better
  - o 9-Worst
  - o 3-Same

- When asked what are the conditions mentioned that affect a better quality of life in their neighborhood when compared with other city neighborhoods the responses were:
  - o 8 Quality of Schools
  - o 19 Safety of their neighborhood "Very bad crime."
  - o 3 Programs for children/youth are needed "After school programs."
- When asked where/who/what sources do you turn to for this type of information about your neighborhood, participants mentioned:
  - o HACE
  - o Political officials
  - o Philadelphia Housing Authority
  - o Esperanza
  - o Concilio
  - o Congreso
  - o Norris Square
  - Some other community agencies
  - o Internet sources
  - Friends and relatives

# About Equity and Potential for Displacement

- When asked how if at all has the *cost of living* in your current neighborhood changed over past 2-3 years, participants said:
  - 4 Stayed about the same
  - o 2 Risen some but not enough to affect having or wanting to move
  - o 8 Risen quite a bit to point of thinking about moving

#### When asked what major components:

- Rent "Rent increases with changes or increases in salary."
  - o "If my salary goes up, my rent goes up. But my salary doesn't go up as much as my rent goes up."
- Utilities "Not enough money to pay."
- Property taxes "Gentrification makes the taxes go up, we can't afford it."
- Mortgage payment "People lose their job, no one help, they lose their house and end up homeless."
- Gentrification:
  - o "Community members are feeling pressured because outside investors are coming to increase the value of the property."
  - o "When the neighborhood is too expensive people leave because they can no longer afford it."
  - "Norris Square is being gentrified and community members are being forced to move out."

### About Neighborhood Choice/Housing Choice

- Number of participants who said that they looked for an apartment/house to rent... within last...
  - o 12 months 1
  - o 2 years 3
  - o 3+ years 0
- Number of participants who have looked in *other neighborhoods* that were among your top choices: 3
- **Neighborhoods** where participants wanted to move from:
  - o Kensington
  - o Fairhill
  - o Norris Square
- *Neighborhoods* or sections of current neighborhood that were among the top choices participants want to move to:
  - o Mayfair
  - o Mount Airy
  - o 20th and Green Street
  - o Spring Garden Area
  - o Elkins Park
  - o Fairhill
  - o Huntingdon Valley
  - o *Iuniata*
  - Northeast
- Reasons participants mentioned for wanting to move:
  - o Personal health issues
  - Slum lords do not make necessary and timely repairs
  - o Dirty rat infestation; empty lots used as short dumping sites
  - o Neighborhood has gotten worse due to change that have attracted bad neighbors
  - o People from different cultures move and they don't have control over their kids
  - o Unsafe-Drugs; crime; violence; vacant lots

# Fair Housing Related

- When asked, did you feel *your options* to live there were in any way limited or did you feel you were *treated differently* than anyone else in applying for or being considered for renting/buying the apartment/house you were interested in,
  - o 7 said YES

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- When asked, if yes, how so, how did it manifest itself/play out.
  - They felt limited by
    - o 6- Rent level too high or not insufficient income
    - 1- HCV amount not enough to cover rent/utilities
- Issues mentioned they felt were treated differently:
  - o 1- Gender (Woman)
  - o 1- Long waiting list for HCV vouchers
  - o 5- Poor credit scores
  - o 3- age
  - o 5-Race
  - o 2 "In some places, usually realtors, they do not speak Spanish. They take advantage of us, because they know the laws and we do not."
- When ask if yes, and if they seek out assistance, **three said yes.** And all said, they seek help to **find a new place/house.**
- They also responded that they have looked for help in the following agencies.
  - o Office of Councilwoman Maria Quiñones-Sanchez
  - o Philadelphia Housing Authority
  - o HACE
  - o Esperanza
  - o Congreso
- When asked if the issue had been resolved and how was it resolved, they responded *still ongoing.*
- When asked If you were ever treated differently than anyone else in your search for housing, would you know where to go for help, **7 responded YES**
- They mentioned the following agencies where they would go for help If ever treated differently than anyone else
  - o HACE
  - o Congreso
  - o Esperanza
  - o Philadelphia
  - Housing Authority
  - o Norris Square
- When asked if they knew what rights were covered under the Fair Housing Act:
  - o 11 answered yes
  - o 8 answered no
  - o The rest did not respond

- When asked if in your search/hunt for a new apartment/house, how many...
  - o 13 -Used a real estate agent to help search for this housing-
  - o **5** Contacted the landlord directly from posted rent signs or posters
  - o Other ways:
    - Rented from friends and families.
- When asked, how were the outcomes, they responded that most of the time they were helped.
- When asked, did you make known at any point in your search, your use of a HCV to help pay your monthly rent, only three participants did.
- When in the process did you make it known, *they all noted it in the application*.

#### Other Issues:

#### • Homelessness:

The issue of homelessness was mentioned many times in several occasions; but out of the context of questions asked, therefore, it is added at the end of this report as quotes.

- "Need more emergency shelters for homeless"
- o "More services for families who are homeless
- o "Homes for current new homeless (mothers with children) in the area"
- "There are a lot of recently homeless families with children living under the Lehigh Ave Bridge." "You can tell they are not drug users; but families who have non where to sleep."
- o "I would like the officials, like the major to come out and see those families with children under the bridge"
- o "I feel those people are under the bridge because they lost their home, because they could not afford it."
- o "We are homeless now. We live with our relatives, because we cannot afford a house. This is the new definition of homeless now."

#### • Language:

English was mentioned as a barrier to accessing housing information in websites and some services that do not provide Spanish speaking staff.

### • Services for Handicapped:

Great need of housing services information for the handicapped and housing accessibility, and affordability was mentioned several times.

# Appendix A

# Focus Group Attendance (30 Participants) September 8, 2016

# **Aracely Rosales Facilitator, Rosales Communications Rafaela Colon, Note Taker, Rosales Communications**

### Neighborhood

### **Length of Residence**

Feltonville	40 years
Germantown	8 months
Juniata	6 years
Northeast Philadelphia	2 years
Olney	34 years
Port Richmond	1 year
West Philadelphia	4 years
Wissonoming (Northeast)	4 years
Fairhill	1 year
Fairhill	48 years
Fairhill	20 years
Fairhill	27 years
Fairhill	23 years
Fairhill	30 years
Fairhill	34 years
Fairhill	16 years
Fairhill	15 years
Norris Square	8 years
Norris Square	15 years
Norris Square	25 years
Norris Square	7 years
Norris Square	30 years
Kensington	1.5 years
Kensington	10 years
Kensington	1.5 years
Kensington	16 years
St. Hughes	42 years
St. Hughes	40 years
St. Hughes	1 year
St. Hughes	17 years

September 2016

# Appendix B

## **Questions/Probes**

By a Show of Hands (and recording the counts)

- How many people here currently rent?
- How many people here currently own?
- How many rent from:
  - PHA?
  - Private landlord?
- How many currently use a Housing Choice Voucher—HCV—to help pay all or a portion of your monthly rent?

### For Open Discussion

### **HCV** Related

- For HCV holders
  - Years in program

>1

1-3

4+

Is your current home/apt affordable with the HCV?

Yes \_\_#\_\_ / No\_\_#\_\_

- For non-HCV holders
  - Is your current home/apt affordable?

Yes # / No #

What programs or services would contribute most to a high standard/high quality of life in a neighborhood you would choose to live in?

# About Your Neighborhoods

- Is your *current neighborhood* one of choice for you (i.e. is it on your list of top places to live?)
  - If yes... why is it (attributes/conditions)

[listening and noting w/o listing any of following]:

- \_\_ Building conditions
- \_\_ Streets
- \_\_ Public spaces
- Public services
- \_\_ Public transit
- \_\_ Housing quality
- \_\_ Housing affordability
- General affordability

September 2016

Safety/security Schools Programs Services		
- If nowhy is it not so? (deficiencies/conditions)		
<ul> <li>How do conditions/quality if life in your current neighborhood compare to other parts of the city? (better/same/worse) For example:         [listening and noting w/o listing/voicing any of the following]</li></ul>		
<ul> <li>Where/who/what sources do you turn to for this type of information about your neighborhood? [friends/personal experiences/Internet]?</li> </ul>		
About Equity and Potential for Displacement		
<ul> <li>How if at all has the <i>cost of living</i> in your current neighborhood changed over past 2-3 years?         <ul> <li>Stayed about the same</li> <li>Risen some but not enough to affect having or wanting to move</li> <li>Risen quite a bit to point of thinking about moving</li> </ul> </li> </ul>		
[specify what major component: rent, utilities, mortgage payment, property taxes, etc.]		
Neighborhood Choice/Housing Choice		
<ul> <li>How many of you have actively looked for an apt/house to rent within last and what was your motivation for wanting or needing to move?</li> <li>12 months</li> <li>2 years</li> <li>3+ years</li> </ul>		
<ul> <li>How many looked in other neighborhoods that were among your top choices (or other areas in your current neighborhood that were among your top choices)</li> </ul>		
<ul> <li>Name of those neighborhoods or sections of current neighborhood you were wanting to move from</li> </ul>		
<ul> <li>Name of those neighborhoods or sections of current neighborhood you were wanting to move to</li> </ul>		

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# Fair Housing Related

Did you feel *your options* to live there were in any way limited or did you feel you were treated differently than anyone else in applying for or being considered for renting/buying the apt/house you were interested in?

	0	If yes, how so, how did it manifest itself/play out [listening and noting w/o listing/voicing any of the following]:  Limited by  Rent level too high/insufficient income HCV amount not enough to cover rent/utilities
		Treated differently because of  HCV income source Sexual Orientation Credit score Race Age Gender Religion Pregnant/children
	0	If yes, did you seek out assistance and why did you seek it out? and from whom/what agency?
	0	Was the issue resolved and how was it resolved?
-		were ever treated differently than anyone else in your search for ng, would you know where to go for help? If yes, to whom?
-	Do yo	ou know what rights are covered under the Fair Housing Act?
	tcomes Used Conta	earch/hunt for a new apt/house, how many (and what were the s)? a real estate agent to help you search for this housing? acted the landlord directly from posted rent signs or posters? ways?
	y your If so, w WI Vo	make known at any point <i>in your search, your use of a HCV</i> to help monthly rent? when in the process did you make it known: hen asked directly clunteered the information art of the rental application form

#### **Affirmatively Furthering Fair Housing**

Developer/CDC/Advocate Stakeholder Meeting September 12, 2016

#### Opening – Chrystie

- AFFH Overview
- Explain maps available on web
- City taking a balanced approach
  - Continue to invest in needy communities
  - ➤ Place-based strategies Choice, Promise Zone continue
- Stress anonymity
- Want to hear from everyone
  - ➤ In particular what has changed in last 1-3 years
  - Please don't talk over each other

#### Introductions – go around room

#### Icebreaker - Francis

- Ask participants for show of hands "Who is..."
  - > A for-profit developer
  - > A nonprofit developer
  - A fair housing advocate/monitor
  - Something else (ask to specify)

#### Explore challenges in developing/providing housing – Rick

- Market rate in poorer communities, affordable in high-opportunity areas
- Prompts, if necessary (Rick ask for-profits, Francis ask nonprofits)
  - Community opposition
  - Abandoned properties on block or nearby
  - Land use/zoning
  - Other issue

#### Explore factors in what housing gets developed and where – Francis

- Prompts, if necessary (Rick ask for-profits, Francis ask nonprofits)
  - ➤ Multi-family vs. single homes
  - ➤ Homeownership vs. rental
  - Specific populations
    - Disabled
    - Elderly
    - Homeless

#### What are barriers you see for potential homeowners and tenants - Rick

- Prompts, if necessary
  - > Income
  - Race
  - Credit
  - Disability

- Age
- Other

What are the challenges to creating communities that people want to live in – Francis

- Prompts, if necessary
  - Schools
  - > Transportation
  - Safety
  - Amenities
  - Employment
- Which, if any, of these impact decisions on location and type (homeownership/rental) of housing

Rick – So our goal is to "affirmatively further fair housing." Affirmatively furthering fair housing is taking meaningful actions that address significant disparities in housing needs and access to opportunities. Thinking about the issues we've discussed so far, let's go around the room and each identify the top one or two issues that a "meaningful action" should address.

Francis – Now, thinking about the various levels of government involved – local, county, regional, state, national – and the policies and programs that they do or could implement, what meaningful actions should government be considering or taking to address the factors, barriers and challenges we've discussed.

#### **Affirmatively Furthering Fair Housing**

Service Provider Stakeholder Meeting September 19, 2016

#### Opening – Chrystie

- AFFH Overview
- Explain maps available on web
- Goal is to create communities of opportunity
  - Employment, education, safety, transportation, services, amenities
  - We've heard from developers, now want to hear from service providers
    - What do the people you serve need to thrive
    - How can we ensure your clients are treated fairly
- Stress anonymity
- Want to hear from everyone
  - ➤ In particular what has changed in last 1-3 years
  - Please don't talk over each other

#### Introductions – go around room

Name, organization, clients you serve

#### 1:15

What are some of the housing issues your clients face - Rick

- Prompts, if necessary
  - Finances
  - Maintenance
  - > Any lending trends affecting protected classes
- Do some clients experience these issues more than others
  - Women and children
  - Racial or ethnic minorities
  - Disability
    - Integrated housing
    - Unit size
  - Gender/gender identity
  - National origin
  - Sexual orientation
  - Age

What are the other challenges your clients face related to the opportunities they seek – Nancy

- Prompts, if necessary
  - > Transportation
    - Especially for people w/disabilities
  - Education
    - Aware of performance measures and choice options
    - What influences school choice decisions
      - o Closeness to home
  - > Employment

- Access to schools for people w/disabilities
- Access to financial services and lending
- Neighborhood issues
- Safety
- Language
- Services
  - What kind of services?
    - Community-based services for people w/disabilities
- Discrimination
  - Specific to Returning Citizens or National Origin

To what extent, and in what way, do your clients face discrimination in housing – Rick

- Prompts, if necessary
  - Race/Color/Ethnicity
  - > Family status
  - Gender
  - Disability
  - National Origin
  - Religion

#### 2:05

How knowledgeable is your staff about these fair housing issues - Nancy

- Do they know where to refer people who have been treated differently or discriminated against while seeking or living in housing
- Do your clients know where to go if they have been treated differently or discriminated against

#### 2:15

Rick – So our goal is to "affirmatively further fair housing." Affirmatively furthering fair housing is taking meaningful actions that address significant disparities in housing needs and access to opportunities. Thinking about the issues we've discussed so far, let's go around the room and each identify the top one or two priority challenges that we face.

Nancy – Now, thinking about the various levels of government involved – local, county, regional, state, national – and the policies and programs that they do or could implement, what meaningful actions should government be considering or taking to address the factors, barriers and challenges we've discussed.

#### **Affirmatively Furthering Fair Housing**

Housing/Community Development/Opportunity Stakeholder Meeting September 26, 2016

#### Opening - Chrystie

- AFFH Overview
- Explain maps available on web
- Goal is to create communities of opportunity
  - Employment, education, safety, transportation, services, amenities
  - > We've heard from developers and from service providers, now we want to hear from other stakeholders
    - What partnerships enable you to better achieve your mission
    - What are the obstacles to successful partnerships, and what steps can be taken to overcome them
- Stress anonymity
- Want to hear from everyone
  - In particular what has changed in last 1-3 years
  - Please don't talk over each other

#### Introductions – go around room

Name, organization, role of organization in housing, community development, creating opportunity

#### 1:20

What role does your organization (or your organization's membership) play in promoting affordable housing, community development and opportunity (broadly defined) for residents of Philadelphia, and who are your partners (categories, not names) – Theresa

- Prompts, if necessary
  - Affordable housing development
  - Creating job opportunities
  - Providing quality education and/or services
  - Connecting residents to jobs, education, services and amenities
  - Preventing discrimination
- Have you made any place-based commitments in areas that are both poor and concentrated with racial or ethnic minorities

Thinking about your organization (or, if you represent a membership organization, your members), your clients and Philadelphians in general, what are you seeing that is preventing Philadelphians from obtaining high quality housing and access to opportunities – Andy

- Prompts, if necessary
  - Financial ability to get mortgage, down payment, security deposit etc.
  - Employment that provides sufficient income
  - ➤ Ability to get to jobs that provide sufficient income
  - Discrimination in lending, renting, showing units, etc.
- Are these challenges equally distributed, or is one more difficult to overcome than others
- Are you seeing any trends in this area

What kinds of policies, practices and regulations help or hurt your ability to achieve your mission – Theresa

To what extent does discrimination of populations protected by the Fair Housing Act affect your organization reaching its goals – Andy

- Prompts, if necessary
  - Race/Color/Ethnicity
  - > Family status
  - Gender
  - Disability
  - National Origin
  - Religion

#### 2:05

How knowledgeable is your staff about fair housing issues - Theresa

- Do they know where to refer people who have been treated differently or discriminated against while seeking or living in housing
- Do your clients know where to go if they have been treated differently or discriminated against

#### 2:15

Andy – So our goal is to "affirmatively further fair housing." Affirmatively furthering fair housing is taking meaningful actions that address significant disparities in housing needs and access to opportunities. Thinking about the issues we've discussed so far, let's go around the room and each identify the top one or two priority challenges that we face.

Theresa – Now, thinking about the various levels of government involved – local, county, regional, state, national – and the policies and programs that they do or could implement, what meaningful actions should government be considering or taking to address the factors, barriers and challenges we've discussed.

# Reference Page 13

Organizations Contacted to Assist with Focus Group Recruitment
ACHIEVEability
Asociación Puertorriqueños en Marcha
Ceiba
Citizen Planning Institute
Congreso
Juntos
Liberty Resources
New Kensington CDC
Nicetown CDC/NAC
Norris Square Community Alliance
Peoples Emergency Center
South Kensington Community Partners
Southwest CDC
Strawberry Mansion CDC
Universal Companies



# CITY OF PHILADELPHIA

OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT 1234 Market St., 17th Floor Philadelphia, PA 19107 www.phila.gov/ohcd

October 4, 2016

Mr. Will Gonzalez Executive Director Ceiba 147 W. Susquehanna Ave. Philadelphia, PA 19122-1719

Dear Mr. Gonzalez:

I am responding to your letter of Aug. 31, 2016 regarding the City of Philadelphia's efforts related to Affirmatively Furthering Fair Housing (AFFH). My apologies for the delay in my formal response, but as you know! have communicated about these issues with you via a letter dated September 2, emails on September 14, 20 and 22, and in person on September 26.

As we discussed on September 26 the AFFH and the Assessment of Fair Housing (AFH) represent a significant process change for the Division of Housing and Community Development. In the past the Analysis of Impediments – the planning document the AFH is replacing – represented a one-time analysis of housing conditions in Philadelphia. After the AI was completed the public process associated with it ended as well.

Unlike the AI, the AFH is meant to be the start of an ongoing dialogue between DHCD and Philadelphians and the organizations that represent them. I am pleased that you and Ceiba have been active participants in that dialogue, recruiting participants for our September 9 Spanish-language neighborhood focus group and participating in our September 26 stakeholder meeting. I look forward to your continued participation as this dialogue continues.

Your letter raised several important issues that I believe have been resolved. You had inquired about the timing of the Spanish-language focus group, and our consultant facilitator reached out to you and other organizations serving the Latino and LEP communities for assistance recruiting for the September 9 focus group. I appreciate your efforts to ensure that the focus group was well-attended.

You inquired about the availability of service statistics and on September 22 I shared with you via email a fiscal year 2014 report to City Council that includes much of the data you requested. That report for fiscal year 2015 is on our website and the report for fiscal year 2016 will be on the website shortly after

it is formally transmitted to Council. I know from your September 27 comment on the draft fiscal year 2016 Consolidated Annual Performance and Evaluation Report (CAPER) that you would like to see other statistics captured, and DHCD is happy to have that discussion with you.

In addition to the data in the report that I forwarded, the data that the City is using to prepare its Affirmatively Furthering Fair Housing plan is publicly available from HUD. Aggregated data is available in both map and tabular form at <a href="https://egis.hud.gov/affht/">https://egis.hud.gov/affht/</a>, and the raw data is available at <a href="https://www.hudexchange.info/resource/4868/affh-raw-data/">https://www.hudexchange.info/resource/4868/affh-raw-data/</a>.

This HUD-provided data was used to create the maps that are available on the DHCD website. Those maps allow a side-by-side comparison of several protected class categories with housing, income, community and other conditions across the city. These maps were developed in conjunction with HUD and the HUD-provided technical assistance team, because the HUD data, especially the raw data, can be very difficult to use, even for experienced analysts. We felt that the maps would be more accessible to a general audience.

However, for those individuals and organizations with the capacity to analyze the data, we understand that easier access to it would be helpful. Accordingly, we are adding both HUD links to our website so that those who are interested in reviewing it will be able to find it easily.

Finally, your letter raised the concern that DHCD's Spanish-language translation of "Affirmatively Furthering Fair Housing" differed from that used by the U.S. Department of Housing and Urban Development. In an email to you on September 14 I noted that while we believe that our translation more accurately reflects the spirit and intent of AFFH, we do recognize the value of consistency and changed the language on our site to match that on HUD's.

As noted earlier this is just the start of the public participation process on these issues. Thank you for your assistance as we actively engage the Latino community in our ongoing Affirmatively Furthering Fair Housing efforts.

Sincerely

Paul D. Chrystie

**Director of Communications** 

# Ceiba A coalition of Latino community based organizations serving Philadelphia

147 West Susquehanna Ave Philadelphia PA 19122-1719 (215) 634-7245

Facsimile (215) 634-7265

August 31, 2016

Paul Chrystie
Department of Housing and Community Development
Communications Department
1234 Market Street, 17th Floor
Philadelphia, PA 19107

Dear Mr. Chrystie:

We are sending you this letter to respectfully request that the Department of Housing and Community Development (DHCD) enhance its efforts to create more meaningful participation from Latino, Limited English Proficient (LEP), and immigrant communities in the development of Philadelphia's Assessment of Fair Housing (AFH) as required by the Affirmatively Furthering Fair Housing (AFFH) rule.

DHCD does not provide the public with important data about the efficacy of HUD funded housing programs in Philadelphia to serve Latinos and LEPs. Providing this data as part of the development of the AFH will help the community offer valuable insight to DHCD and PHA and give these HUD funded programs:

- Greater clarity about fair housing issues and the contributing factors that perpetuate the severity
  of one or more fair housing issues, the disparities in access to opportunity, and the
  disproportionate housing needs of some of the poorest communities in the city
- Evidence of discrimination or violations of civil rights laws or regulations related to housing
- Help in developing the meaningful actions to achieve a material positive change that affirmatively furthers fair housing by increasing fair housing choice or decreasing disparities in access to opportunity

We will be happy to help you identify the relevant service statistics that should be shared with the public and should be used by DHCD and PHA in the development of the AFH.

DHCD's AFH development process appears to treat Latinos and Spanish speakers differently than other communities in Philadelphia. We say this because we have had some difficulty in getting your office to share information about the date, time, and location of the Spanish language focus group that DHCD is planning as part of the development of the AFH. DHCD did not shy away from announcing and inviting people to participate in three focus groups that it is organizing in other parts of the city (see attached email). However, when we called your office you stated that you could not share information about the Spanish language focus group. We respectfully request that DHCD share information about the Spanish language focus group in the same manner that it shared information about the other focus groups that it is planning.

We are concerned about the organizing and running of the Spanish language focus group as we noticed that the Spanish language translation of DHCD's webpage about AFFH uses terms that are not consistent with HUD and US Department of Justice Spanish language translations of Fair Housing terms. For example, HUD and the US Department of Justice translate Fair Housing as Vivienda Justa. The words

In translation, just as in writing, there are choices to be made about which words to use and how to express certain concepts. A translator uses his or her knowledge, judgment, experience, and instincts to make certain decisions. However, when it comes to translating official terms, it is important to keep terminology consistent across all of the translated documents as consistency is an important element of readability. Why? Because readers may be confused when concepts are expressed differently in documents that represent the same agency or program. Please note the use of Vivienda Justa in the following two documents from HUD and the US Department of Justice respectively:

- http://portal.hud.gov/hudportal/HUD?src=/espanol/press/ESP-HUDNo\_15-084
- <a href="https://www.justice.gov/crt/departamento-de-justicia-de-los-estados-unidos-division-de-derechos-civiles-seccion-de-viviend-1">https://www.justice.gov/crt/departamento-de-justicia-de-los-estados-unidos-division-de-derechos-civiles-seccion-de-viviend-1</a>

We respectfully urge you to make the DHCD Spanish language webpage about AFFH and other Spanish language communications related to Fair Housing and the AFH consistent with HUD's Spanish language terms.

Ensuring that LEP communities are granted equal access to the development of the AFH is important not only because of the need to meet HUD guidance and provisions of Title VI of the Civil Rights Act c 1964, but also because of Philadelphia Home Rule Charter Section 8-600. This Section of the Charter promotes "access to City services, compliance with City law and ease of contact with, and participation within, government in the City for people with limited English proficiency."

Accordingly, we encourage DHCD to augment its efforts not only to ensure that Spanish speakers, the largest LEP community in the city, have meaningful access to participate in the development and implementation of the AFH, but that DHCD also enhance its efforts so that other LEP communities hav equal access to the AFFH process.

Thank you for your attention to this matter.

We look forward to discussing this matter further with DHCD.

Respectfully,

Will Gonzalez
Executive Director

E126



Will Gonzalez <will.gonzalez@ceibaphiladelphia.org>

#### Request for CPI community's input on housing!

5 messages

**Donna Carney** <Donna.Carney@phila.gov>
To: CPI <CPI@phila.gov>

Cc: Paul Chrystie <Paul.Chrystie@phila.gov>

Thu, Aug 18, 2016 at 5:00 PM









#### Dear CPI Graduate/Participant -

The City's **Division of Housing and Community Development** is looking for resident input to help it determine what strategies are needed to address housing, education, employment, transportation and other neighborhood issues. They recognize that the CPI community is made of residents who really care about making a difference, so they asked me to pass along this request!

#### Please consider taking two steps to help provide that neighborhood input:

- 1. Complete an **online survey** about housing including your most recent experience looking for housing and other issues in your neighborhood. You can access the survey at <a href="https://www.phila.gov/dhcd">www.phila.gov/dhcd</a>.
- 2. Consider participating in a **focus group** at which housing and neighborhood issues will be discussed in more detail. A focus group consists of 10-15 people, led by a facilitator, exploring issues together for about 2 hours in the evening. **DHCD will provide dinner and a gift card to participants**.

DHCD focus groups will be held in West Philadelphia, South Philadelphia, and North Philadelphia west of Broad Street.

- South Philadelphia Sept. 6, Diversified Community Services, 1529 S. 22<sup>nd</sup> St. (at Tasker)
- N. Philadelphia west of Broad Sept. 13, Nicetown Court, 4340 Germantown Ave.

Each focus group will run from 6:30-8:00 pm. A light dinner will be available starting at 6:00.

#### If you are interested in participating, please contact DHCD at info.dhcd@phila.gov.

DHCD needs a mix of homeowners and renters, so when you email this address include the following:

- 1. The date of the focus group you are interested in attending and
- 2. Whether you are a homeowner or renter.

This is an opportunity to talk about housing and looking for housing, the strengths and weaknesses of your neighborhood and the steps the City can take to help it improve. I hope you will consider participating!



Best,

Donna J. Carney, AIA

Director, Citizens Planning Institute

Philadelphia City Planning Commission

1515 Arch Street, 13th Floor

Philadelphia, PA 19102

Office: 215-683-4640

http://citizensplanninginstitute.org

Twitter: @PhilaCPI

www.phila.gov/cityplanning

This e-mail reflects the work of the PCPC staff, and is not necessarily a recommendation

of the appointed City Planning Commission or the Mayoral Administration.

2 attachments



# CITY OF PHILADELPHIA

OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT 1234 Market St.,17th Floor Philadelphia, PA 19107 www.phila.gov/ohcd

October 4, 2016

Sarah Yeung Director of Planning Philadelphia Chinatown Development Corp. 301-305 N. 9<sup>th</sup> Street Philadelphia, PA 19107

Dear Ms. Yeung:

Thank you for your letter of September 2, 2016 regarding the City of Philadelphia's efforts related to Affirmatively Furthering Fair Housing (AFFH).

The AFFH and the Assessment of Fair Housing (AFH) represent a significant process change for the Division of Housing and Community Development. In the past the Analysis of Impediments – the planning document the AFH is replacing – represented a one-time analysis of housing conditions in Philadelphia. After the AI was completed the public process associated with it ended as well.

Unlike the AI, the AFH is meant to be the start of an ongoing dialogue between DHCD and Philadelphians and the organizations that represent them. In that vein we are open to exploring means to engage the Chinatown community. As an example we have contacted Councilwoman Gym's office to discuss how we can hold a focus group in Chinese while the public comment period on the AFH is still open. After we have a more specific conversation with the Councilwoman's office I hope that PCDC will participate in that effort.

While we remain committed to community engagement, the time frame for submitting an AFFH plan to HUD is very condensed. As a result, our efforts to engage the public via surveys, focus groups and stakeholder meetings have been taking place in a short period of time. Accordingly, while we were able to translate our survey into Spanish because we have an existing contract with a Spanish translator, we were not able to translate the survey into other languages.

Instead, we provided hard copies of the survey (in English) to organizations serving the Chinese, Vietnamese, Russian and Cambodian communities to ask that, if possible, the community organization assist Limited English Proficient residents with the survey. I appreciate that PCDC returned more than 30

completed surveys to us and, as we discussed, we will return the surveys you collected to you so that you can analyze the results for your work.

When Jamila Davis of our office discussed the survey with you, you asked whether there were other ways that residents could participate. Ms. Davis noted that we were holding community focus groups at which we could get into more detail with residents about their housing experience, and she invited you to recruit participants. (This request was consistent with our recruitment strategy which took place largely through grassroots community organizations.) You identified a former resident of Chinatown who resides close to our West Philadelphia focus group location, and she attended our Aug. 31 community focus group at The Enterprise Center and was a valuable contributor to the session.

In addition to the survey and the focus groups, we have held a series of stakeholder meetings at which professionals working in the housing and community development fields identify barriers to fair housing and access to opportunities and offer potential solutions that could be included in DHCD's Assessment of Fair Housing. John Chin of PCDC was invited to participate in the Sept. 12 stakeholder meeting, and I regret that his schedule did not allow him to attend.

The data that the City is using to prepare its Affirmatively Furthering Fair Housing plan is publicly available from HUD. Aggregated data is available in both map and tabular form at <a href="https://egis.hud.gov/affht/">https://egis.hud.gov/affht/</a>, and the raw data is available at <a href="https://www.hudexchange.info/resource/4868/affh-raw-data/">https://www.hudexchange.info/resource/4868/affh-raw-data/</a>.

This HUD-provided data was used to create the maps that are available on the DHCD website. Those maps allow a side-by-side comparison of several protected class categories with housing, income, community and other conditions across the city. These maps were developed in conjunction with HUD and the HUD-provided technical assistance team, because the HUD data, especially the raw data, can be very difficult to use, even for experienced analysts. We felt that the maps would be more accessible to a general audience.

However, for those individuals and organizations with the capacity to analyze the data, we understand that easier access to it would be helpful. Accordingly, we are adding both HUD links to our website so that those who are interested in reviewing it will be able to find it easily.

I appreciate PCDC's willingness to help DHCD engage the residents of Chinatown around the AFFH plan. As I noted earlier, this is just the start of the conversation, and we look forward to continuing with you.

Sincerely,

Paul D. Chrystie

**Director of Communications** 



philadelphia chinatown development corp. • 301-305 N. 9th st. • phila. pa 19107 • tel (215) 922-2156 • fax (215) 922-pcdc

September 2, 2016

Paul D. Chrystie
Director of Communications, Division of Housing and Community Development
City of Philadelphia
1234 Market St., 17th Floor
Philadelphia, PA 19107

Dear Mr. Chrystie:

I am writing on behalf of Philadelphia Chinatown Development Corporation in regards to the recent housing survey distributed as part of a public engagement effort to assist the City of Philadelphia in creating an Assessment of Fair Housing as part of the Affirmatively Furthering Fair Housing process . PCDC is a non-profit community development organization which serves Chinatown, a low-income community with language barriers. As a community organization, PCDC is writing to share the deficiencies in the community participation process, including lack of accomodations for language barriers, the lack of neighborhood-level disaggregated data which would ensure the unique issues of a neighborhood like Chinatown are not absorbed into a larger zip code, and the lack of promotion to the Chinatown community through media outlets and other organizations.

Chinatown is the only remaining low-income immigrant community in downtown Philadelphia. As an immigrant gateway, Chinatown serves as the economic, civic and cultural hub for nearly 33,000 Chinese Americans in the City of Philadelphia, as well as the home of over 8,200 residents. The Chinese American population is one of the most rapidly growing populations in the City, with a growth rate of 71 percent from 2000 to 2010, outpacing that of the city's total population (1 percent).<sup>2</sup>

During the survey process, there was no accomodations for Limited English Proficiency in our community and no resources for agencies such as PCDC to provide assistance and outreach to overcome these barriers. Community participation in the survey process was impossible for the Chinese Limited English Proficient (LEP) population as the survey is not available in Chinese. According to a community survey PCDC conducted in 2015, 78 percent of residents stated that English was not their primary language. In 2010,<sup>3</sup> 61 percent of Chinese and 47 percent of Asian Americans were Limited English Proficient in Philadelphia. This population could not participate in the survey. In addition, cultural barriers already contribute to a tendency for low participation from Chinese and Asian American immigrants in government-sponsored data collection efforts.

# 費城華埠發展會

www.chinatown-pcdc.org

<sup>&</sup>lt;sup>1</sup> 2010, Decennial Census, U.S. Census Bureau

<sup>&</sup>lt;sup>2</sup> 2000 and 2010 Decennial Census, U.S. Census Bureau

<sup>&</sup>lt;sup>3</sup> 2010 Decennial Census, U.S. Census Bureau



hiladelphia chinatown development corp. • 301-305 N. 9th st. • phila. pa 19107 • tel (215) 922-2156 • fax (215) 922-pcdc

In addition, to the extent of our knowledge, community participation was not encouraged through promotion in any Chinese-language media outlets or through outreach to other organizations which serve the Chinese community. To our knowledge, there were no community meetings in Chinatown. The letter notifying PCDC of the survey effort was dated August 10<sup>th</sup> and the survey closed three weeks after, on August 31<sup>st</sup>, providing short notice and no resources to distribute and promote a survey which was not in our community's main language.

Finally, the lack of neighborhood-level disaggregated data made it impossible to identify barriers to fair housing in Chinatown, which is the only remaining low-income immigrant community in downtown Philadelphia, one of the wealthiest areas in the city. It is unique in the 19107 zip code due to its role as a historic immigrant gateway which provides access to low-skill jobs for the LEP population, education and amenities for the Chinese immigrant population, its location in the heart of downtown Philadelphia, and its identity as a low-income community with language barriers. Its barriers to fair housing are unique in this zip code and need to be identified as such in order to be addressed.

PCDC appreciates the City of Philadelphia's role as one of the first cities to go through the AFFH process. However, the community participation process so far has not been accessible to all communities and languages in our diverse and vibrant city. We would like to work with you to correct this, and ensure a more robust participatory process going forwards.

Thank you for your commitment to strong and equitable neighborhoods.

Sincerely,

Director of Planning

CC:

John Chin, Executive Director, PCDC Melody Taylor, Regional Director, U.S. Department of HUD, Office of Fair Housing and Equal Opportunity

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www.chinatown-pcdc.org



# CITY OF PHILADELPHIA

1234 Market St., 17th Floor Philadelphia, PA 19107 (215) 686-9750

FREDERICK S. PURNELL, SR. Deputy Director for Housing & Community Development

October 18, 2016

Mr. Dan Urevick-Ackelsberg Staff Attorney The Public Interest Law Center United Way Building 1700 Benjamin Franklin Parkway Second Floor Philadelphia, PA 19103

Dear Mr. Urevick-Ackelsberg:

Thank you for your letter of October 4, 2016.

I agree with you that the City needs to examine its own actions and policies as it completes its Assessment of Fair Housing (AFH) and its Affirmatively Furthering Fair Housing (AFFH) plan. That is why the stakeholder meetings that were part of our community participation process offered open-ended opportunities for participants to raise factors both internal and external to city, state and local governments. Indeed, in each of the stakeholder meetings participants highlighted steps the City could take internally to benefit persons protected under the Fair Housing Act.

I appreciate your comments about the City's Mortgage Foreclosure Prevention Program, We are proud of the program, its successes and the service it provides to Philadelphians.

At the same time the Division of Housing and Community Development and its companion agencies take significant steps to ensure that other programs serve two of the constituencies to which your letter referred – Latinos and Limited English Proficient persons.

DHCD and the Philadelphia Housing Development Corporation have had Language Access Plans since 2009 and are in the process of updating those plans. Both agencies employ Spanish-speaking reception personnel to explain programs to Spanish-speaking LEP persons. Program information for Basic Systems Repair, Weatherization Assistance and Adaptive Modifications are all available in Spanish. DHCD produces a Housing Services quick guide in Spanish with information about more than 20 City programs. There is a Spanish-language version of the PHDC website and DHCD's updated Language Access Plan will include translating relevant portions of the DHCD website into Spanish. Both have access to a language translation line that

### Page 2

will enable them to serve visitors to their offices in languages other than Spanish and the updated Language Access Plans will include increased training on that translation line for personnel who interact with the public.

As for the specific Philadelphia Housing Authority examples you cite, I will leave those issues to Mr. Jeremiah.

That we have, I believe, taken significant internal steps to serve protected classes does not mean that we cannot do more. We will, as you suggest, include that review of internal issues in the development of our AFH. Our draft assessment will be available for public review shortly, and I encourage you to review it and offer comments if you believe we have fallen short.

Finally, I think it is important to note that the AFFH and the AFH both represent a significant process change for DHCD and the City. In the past the Analysis of Impediments – the planning document the AFH is replacing – represented a one-time analysis of housing conditions in Philadelphia. After the AI was completed the public process associated with it ended as well. (Of course, the goals identified in the AI informed the Consolidated Plan and the annual Action Plans, and progress toward those goals was reported annually in the CAPER, and the public had the opportunity to comment on each of those documents annually.)

Unlike the AI, the AFH is meant to be the start of an ongoing dialogue between DHCD and Philadelphians and the organizations that represent them. I encourage you and the Public Interest Law Center to remain a part of that ongoing dialogue.

Thank you for engaging in our community participation process by attending our September 26 stakeholders meeting and sending your October 4 letter. I look forward to receiving your comments on the AFH and your continued participation as we work to reach the fair housing goals we share.

Sincerely,

Frederick S. Purnell, Sr.

Deputy Director for Housing and

Community Development

City of Philadelphia



KELVIN A JEREMIAH President & Chief Executive Office

November 2, 2016

Mr. Dan Urevick Ackelsberg Staff Attorney Public Interest Law Center 1709 Ben Franklin Parkway, 2<sup>rd</sup> Floor Philadelphia, PA 19103

Dear Mr. Urevick-Ackelsherg!

Thank you for your letter dated October 4, 2016 to the Philadelphia Housing Authority (PHA) and the Division of Housing and Community Development (DHCD) concerning the Assessment of Fair Housing (AFB) Plan and process. My understanding is that you were sent a prior response letter from PHA. Unfortunately, the letter you received was an internal draft and had not yet gone through our review process. I am requesting that you disregard that letter and consider this our official response. I apologize for this miscommunication.

This letter responds to the general comments and concerns in your October 4, 2016 letter as well as those specifically related to PHA. DHCD has also responded in a separate letter.

With respect to your concern that the AFH Plan will focus only on "external forces," please note that PHA and DHCD are collaborating in good faith to develop and implement the Plan in an open and transparent manner that complies with all applicable HUD requirements. As part of this process, PHA is committed to reviewing and, where needed, improving PHA's policies and practices as they relate to affirmatively further fair bousing. We also welcome feedback from PHA residents, advocares and the community at large on any issues of concern and/or ideas for improvement regarding PHA. We do not see this as a single, point in time exercise, but rather, as an ongoing commitment to dialogue, an openness to constructive criticism and a willingness to improve our policies and programs in support of fair bousing for all Philadelphians.

As an overall statement, PHA believes that there is simply not enough affordable housing to meet the needs of Philadelphia's low-income residents regardless of their race or ethnicity. The current supply of Public Housing, Housing Choice Vouchers (HCV), HUD Multifamily, HUD Project Based and other Low Income Housing Tax Credit units (collectively referred to in the AFH guidance as "publicly supported housing") is weefully inadequate to meet the current demand. Both PHA's waiting lists and the Census data certainly support this fundamental conclusion.

In the context of a community-wide shortage of affordable housing, PHA is also concerned that some groups of citizens, including Hispanic/Latinos, Asians and people with disabilities, represent a greater percentage of all low-income Philadelphians than their relative percentages of current residents in each of the four categories of publicly supported housing. White acknowledging that ruce based preferences are illegal, at a minimum, PHA and all other providers of publicly supported housing must expand ongoing efforts to ensure broad outreach and education about available housing resources and to channate barriers to program participation whether related to

Letter to Dan Urevick-Ackelsberg November 2, 2016 Page 2 of 3

limited English proficiency, country of origin, physical mobility or other challenges. PBA's Language Access Plan is a good example of this type of initiative. In addition to ensuring open access, as a community, we must vigorously enforce fair housing laws and have zero tolerance for boosing discrimination. In all of these efforts, we need to collaborate with our service agency and other community-based partners, especially those working directly with underrepresented groups

To address the fundamental problem of inadequate bousing supply, at all levels of government, we need to identify substantial new resources to preserve existing housing and development affordable bousing. Expanding the availability and supply of affordable housing in Philadelphia is a critical objective of the current PHA administration. However, PHA also recognizes it alone cannot solve the affordable housing crisis that confronts the City and is residents.

As discussed in more detail in other PHA publications, the current PHA administration is committed to creatively and aggressively leveraging its very limited resources for the benefit of all low-income citizens including underrepresented minority populations. Our efforts in this respect have been expansive including assisting approximately 3,800 additional low-income households through the HCV program in the past three years. Also during this period, among many other initiatives, PHA has invested in the creation of over two hundred and fufty units of affordable housing in the Latino and Asian communities in partnership with Esperanza. Hispanic Association of Contractors and Enterprises (HACE), Association of Puerto Ricans on the March (APM), Philadelphia Chinatown Development Corporation (PCDC), Norris Square Community Alliance, and other mission driven organizations.

PHA is also working to further fair housing by expanding economic opportunity and housing mobility for PHA residents and program participants through a broad array of affordable homeownership, education, job training, and placement programs. PHA intends to continue and build on these efforts in the coming years as part of our broader mission and our commitment to affirmatively further fair housing.

In closing, PHA looks forward to working with DHCD and the community to implement the AHH goals and strategies in concert with the City's Consolidated Plan and PHA's Moving to Work Plan. We attend to commune to engage the community in an ongoing dialogue with the goals of ensuring equal opportunity and promoting affordable, safe and fair housing for all Philadelphia residents. Our hope is that you will join us in these efforts.

Sincerely,

Kelvin A. Jeremiah President & CEO

Fred Purnell, DHCD
Melody Taylor-Blancher, HUD
Honorable Maria Ouinones Sanchez



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October 4, 2016

Kelvin Jeremiah President and CEO

Jennifer R. Clarke Executive Director Philadelphia Housing Authority 12 South 23rd Street, 6th Floor Philadelphia, PA 19103

Lee Awbrey

(Sent via email to: Kelvin.Jeremiah@pha.phila.gov)

Staff Attorney

Frederick Purnell, Sr.

Amy Laura Cahn Staff Attorney

Deputy Director for Housing and Community Development Division of Housing and Community Development

Michael Churchill Of Counsel 1234 Market Street, 17th Floor Philadelphia, PA 19107

Benjamin D. Geffen Staff Attorney

(Sent via email to: Frederick.Purnell@phila.gov)

Daniel Urevick-Ackelsberg Staff Attorney

Re: Introspection in Assessment of Fair Housing Plan

Dear Mr. Jeremiah and Mr. Purnell:

Edwin D. Wolf Executive Director 1974-1976

I write with concern regarding the City of Philadelphia's and the Philadelphia Housing Authority's (collectively "the City") joint Assessment of Fair Housing plan ("the Plan") that the City is producing under its obligation to Affirmatively Further Fair Housing ("AFFH").

As you know, the Plan requires the City to take "significant actions that are designed and can be reasonably expected to achieve a material positive change that affirmatively furthers fair housing by, for example, increasing fair housing choice or decreasing disparities in access to opportunity." 80 Fed. Reg. 42272, 42354. After attending two focus groups as part of the Plan, one in April and one in September, I am concerned that the Plan will focus only on external forces impacting fair housing in Philadelphia, and as a result of a failure to also look inward, will not accomplish what the AFFH Rule intends. That is, while the City should certainly address barriers to fair housing in the private market, the Plan must contain sufficient self-introspection which would allow the City-particularly PHA-to provide for meaningful action to overcome its own troubling history of underrepresentation of certain demographic groups within City housing programs.



Action. Access. Progress.

Letter to Kelvin Jeremiah and Frederick Purnell October 4, 2016 Page 2 of 3

The demographic makeup of PHA and PHA-affiliated housing, the largest single source of housing for low-income Philadelphians—and the underrepresentation of Latinos in that housing—provides a glaring example of the barriers the Plan should address. According to the U.S. Census' 2014 American Community Survey, 23% of all households in poverty in Philadelphia are headed by a Latino householder. But a review of PHA data from the same year shows that Latinos represent only 6.7% and 7.1% of PHA residents. That underrepresentation seems to be across PHA housing types, but is most pronounced in traditional public housing, where Latinos represent only 5% of residents. Indicating one root of this problem, a recent Right to Know Law request revealed that PHA did not have any information on the language status of traditional public housing residents. But it did collect this information about housing choice voucher recipients, and reported that just 18 of almost 19,000 recipients spoke Spanish at home. That stunning disparity alone should serve as a wakeup call about who PHA is failing to serve.

To add to these troubling numbers, PHA's current waitlist has similar levels of underrepresentation, with just 8% of all waitlist applicants identifying as Latino. In other words, without meaningful action, and some sort of radical course correction, this sort of underrepresentation has no foreseeable end.

All of this is one example of what a true plan to further fair housing would encompass: identifying inequities within Philadelphia government itself, examining both place-based and person-based disparities in those resource distributions, and then identifying the policies that will address those disparities, along with clear benchmarks to cure any inequities. In such a plan, the City would examine where PHA has located its traditional public housing, to ensure it is not entrenching segregation. And it would then examine who it is serving and who it is not. This is no easy task. In an environment where need far exceeds funding, these become tough, knotty questions. But these are conversations that must happen if the Plan is to be more than a box checking operation, and will "decreas[e] disparities in access to opportunity." 80 Fed. Reg. at 42354.

<sup>&</sup>lt;sup>1</sup> It is a positive step, of course, that PHA has instituted a language access plan. But even if that plan is fully implemented across the organization, it seems doubtful that it alone will set the organization on a path towards meaningfully decreased disparities. The City of Philadelphia, meanwhile, should be examining whether its own language access requirements are being properly implemented.

<sup>&</sup>lt;sup>2</sup> Given that need outstrips funding, such a conversation may also necessarily examine PHA's mixture of building units versus its use of housing choice vouchers, and examine the cost structure of each. If PHA makes decisions under its Moving to Work flexibility that take vouchers off of the market in order to fund more expensive traditional housing units or pay for other programs and administrative costs, those policy choices should be viewed through the same AFFH lens.

Letter to Kelvin Jeremiah and Frederick Purnell October 4, 2016 Page 3 of 3

To be sure, identifying outside forces which create barriers to housing, and the City's efforts to break them down, are also important. DHCD's foreclosure prevention efforts, including supporting housing counselors, legal aid lawyers and the First Judicial District's foreclosure mediation program, are a prime example of creative problem solving, with Philadelphia marshalling resources to target a subprime lending crisis that especially hit Philadelphia's communities of color. That groundbreaking, collective effort—largely funded by the City—has saved home after home after home from foreclosure, and the City rightfully trumpets it as a success. But that important program notwithstanding, the Plan's seeming focus on outside forces means it will fail to address the most fundamental barrier the City controls: a fair, equitable, and non-discriminatory distribution of the City's own housing resources.

I hope that the City takes these concerns seriously, takes this as an opportunity for introspection, and puts forward a Plan that truly furthers fair housing.

Very truly yours,

Dan Urevick-Ackelsberg

Staff Attorney

CC: Melody Taylor-Blancher, HUD, Office of Fair Housing and Equal Opportunity Hon. Maria Quiñones Sánchez, Philadelphia City Council



# CITY OF PHILADELPHIA

1234 Market St., 17th Froor Philadelphia, PA 10107 (215) 566-9750

FREDERICK S. PURNETT, SK. Deputy Director for Housing & Community Development

October 31, 2016

Ms. Rasheedah Phillips Manoging Attorney, Housing Unit Community Legal Services 1424 Chestnut St. Philodelphia, PA 19102-2505

Dear Ms. Phillips:

Thank you for your letter of October 18, 2016, regarding the community participation activities around the Assessment of Fair Housing (AFH) prepared by the City of Philadelphia and the Philadelphia Housing Anthority (PHA).

As representatives of the Division of Housing and Community Development (DHCD) and PHA have said on numerous occasions, a key element of the Affirmatively Furthering Fair Housing (AFFH) rate is ongoing community engagement. The City and PHA are committed to that ongoing engagement and have already began to discuss next steps with representatives of Limited English Proficiency (LEP) communities.

As you know from the introduction at the sukeholder meeting you attended, our community participation strategy sought to obtain input from residents in three ways. Moss input was sought via a survey that was available in English and in Spanish, on fine and on paper. A more detailed overview of the resident experience was sought through a series of focus groups, including one held in Spanish and one held for people with mobility, vision, hearing and psychiatric disabilities. Detailed PHA resident input was sought through three "Resident Roundtables" at which the AFT process was explained and resident input obtained. Finally, input from professionals in fields related to fair housing and access to opportunity was sought through stakeholder meetings like the one you ottended.

We sought brond participation in the survey by using various means to distribute and publicize it. We used electronic and social media such as web sites. Twitter and Next Door. We reached out to media serving protected communities as well as the general public. Our media outrench included the Philadelphin Tribune, Al Dia. WURD, and neighborhood weekly papers. We distributed surveys in both English and Spanish to more than 40 community groups and sought assistance reaching LEP persons through community groups that serve them. PHA worked with their Resident Advisory Boards and used a variety of strategies, including door-to-door canvassing, to obtain completed surveys from PHA residents from all over the city.

#### Page 2

As a result, we obtained more than 5,200 survey responses. In comparison, New Orleans obtained less than 250 survey responses and Kansas City received less than 70 survey responses. Our survey responses came from all over the city, with responses from every zip code. We received more than 2,200 responses from HUD defined "Racially or Ethnically Concentrated Areas of Poverty" (RECAP), and more than 1,000 PHA residents completed the survey. Indeed, we received more survey responses from Strawberry Mansion (19121) in North Philadelphia than New Orleans did from the entire jurisdiction.

Regarding the content of the survey, it was developed by SuccessMeasures, an organization with significant experience in developing surveys related to housing issues, and reviewed by the Lawyers Committee for Civil Rights Under Law, part of the HUD-provided TA team. The survey did not ask respondents to make a legal determination they are unqualified to make, namely whether they had been victims of discrimination. Instead, it got to that issue by asking whether they felt they had been "treated differently," and in asking why offered the characteristics of the protected classes of the Fair Housing Act and the City of Philadelphia – race/ethnicity, religion, disability, familial status, age, sexual orientation or something else.

You are correct that the focus groups were not widely publicized – that is not how focus groups work. The goal of a focus group, whether for public policy or market research, is to facilitate an in-depth, interactive discussion with a relatively small number of participants, usually no more than 15-20. Publicizing the focus groups with the goal of attracting a large group would defeat the very purpose of holding them, which was to obtain more personal, detailed information than could be obtained through a survey or through a large meeting in which there is no discussion among the participants.

Similarly, the stakeholder meetings, such as the one you attended, were not publicized because they were not open to the public. The goal of the stakeholder meetings was to obtain input from representatives of organizations that address housing, opportunity and fair housing issues from a variety of perspectives. As the invitation list for each stakeholder meeting was developed the City and PHA took care to include representatives of fair housing organizations like CLS to ensure that the fair housing perspective was present at every discussion.

Finally, neither the PHA nor the DHCD websites referenced a public hearing or a comment submission process until late last week because no date had been identified and no document was available to be commented upon. At the same time that the AFH was made available to the public on the PHA and DHCD websites, each site added the date and locations of public hearings, where the AFH could be found on line and in hard copy, the deadline for providing public comment and the means for doing so. Links to this information are indeed on the home page of each website.

The City of Philadelphia and PHA are committed to public participation as part of the AFFII process. That is why we promoted our survey to the point where we received 20 times more responses than any other major city. That is why we used community-based organizations to recruit focus group participants who could share their stories. That is why we brought more than 50 organizations together to identify barriers to fair housing and opportunity and to identify meaningful actions to address those barriers. We are pleased that CLS participated in that process.

### Page 3

Again, that public participation process is not over. We recognize that there are communities that we have not yet reached and we are committed to reaching them. Furthermore, our intent is to continue to gather input over the next five years – from stakeholders, residents and PHA tenants – that will inform the strategies and actions we take over that time frame.

I hope I have addressed your concerns. We value the input CLS has offered to date and we hope you will continue to provide it.

Sincerely,

Frederick S. Purnell, Sr.

Deputy Director of Housing & Community

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Development

cc:

Melody Taylor, U.S. Dept. of Housing & Urban Development Anne Fadullon, City of Philadelphia, Planning & Development Kelvin Jeremiah, Philadelphia Housing Authority Melissa Long, Division of Housing & Community Development



KELVIN A JEREMIAH
President & Chief Executive Office

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November 15, 2016

Ms. Rashoodan Phillips, Esq. Managing Attorney, Housing Unit Community Legal Services of Philadelphia 1424 Chestnut Street Philadelphia, PA 19103

Dear Attorney Phillips.

I am writing an desponse to your letter of Ociober 18, 2016 concerning the community engagement process implemented by the City of Philadelphia and the Philadelphia Housing Authority (PHA) as part of the Assessment of Fair Housing (AFH). Fred Pornell has already responded to your letter on behalf of the City. It concur with the major points made in his letter and believe it addresses the issues you have taised.

As noted in the City's response, the City and PHA worked collaboratively with the US Department of Housing and Development (HUD) and the HUD-provided technical assistance team to develop the AFH community engagement strategy including the community survey. The team that developed and reviewed the survey included national experts and advocates including the Lawyers Commutee for Civil Rights and Success Measures. Broad outreach was conducted for the turvey, including the active participation of PHA's resident leadership who organized efforts to obtain survey respanses from more than 1.100 public bousing residents. PHA residents also actively participated in stakeholder meetings and, to date, have had three Resident Roundable meetings that included discussions of the APH process and issues.

The draft AFH along with notices of the public comment period and bearing schedule have been posted on both the City's and PHA's websites. We look forward to listening to and carefully considering the feedback received from CLS and the broader community during the public comment process. It would also like to highlight the fact that the City and PHA have repeatedly stated our shared commitment to ongoing dialogue and engagement with the community towards the goal of affirmatively further fair housing – a community extends beyond the public comment period and AFH submission to HUD. We intend to continue this dialogue in the coming months and years, and will refine the AFH goals and strategies where needed in response to community phorities and concerns.

Thank you again for your letter and for your commitment to furthering furthousing in Philadelphia.

Sancorely yours,

Kelvin A. Joremiah

President & CEO

Melody Taylor, HUD Regional Office
Anne Fadullon, Director, Office of Planning & Development
Fred Purnell, Asst. Director, OHCD



October 18, 2016

Mr. Fred Purnell, Sr., Deputy Director Department of Housing and Community Development 1234 Market Street, 17<sup>th</sup> Floor Philadelphia PA 19107

Mr. Kelvin Jeremiah, President and CEO Philadelphia Housing Authority 12 S. 23<sup>rd</sup> Street, 6<sup>th</sup> Floor Philadelphia, PA 19103

RE: Concerns with City of Philadelphia and Philadelphia Housing Authority

Joint Assessment of Fair Housing Plan

Dear Mr. Purnell and Mr. Jeremiah,

My name is Rasheedah Phillips and I am Managing Attorney of the Housing Unit at Community Legal Services ('CLS'), which provides legal advice and representation to low-income tenants living in private and public housing in Philadelphia. After attending a focus group with the City of Philadelphia ('the City') regarding its joint Assessment of Fair Housing plan ('AFH'), undertaken with the Philadelphia Housing Authority (PHA) in furtherance of its duty to Affirmatively Further Fair Housing ('AFFH'), I write to express some concerns regarding the City and PHA's community engagement efforts throughout the AFH process.

As you are aware, Philadelphia is the fourth most segregated major city in the country, and racial isolation and segregation is only deepening. The African-American population in South and West Philadelphia, for example, decreased by 29 percent between 2000 and 2012, and by 22 percent in North Philadelphia, with the white population increasing in all three areas. Racial and ethnic minorities are

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Development Without Displacement: Keeping Communities Strong Report, pg. 8; The Philadelphia Coalition For Affordable Communities (PCAC). 2015. http://phillyaffordablecommunities.org/wp: content/uploads/2015/03/DWD\_Report.pdf

disproportionately impacted by displacement and segregation, with less access to local living-wage jobs, good schools, grocery stores, green spaces, and community institutions. These same communities are also disproportionately burdened by housing costs and income inequality; national studies have shown that "working households that are headed by non-white individuals have a significantly higher rate of severe housing cost-burden than white-headed households."

In order to affirmatively further fair housing and take meaningful actions that will help to address disparities in housing needs and overcome patterns of gentrification and segregation, the City of Philadelphia must use the AFH Assessment tool to "identify fair housing issues, determine the factors that significantly contribute to identified issues, and develop a plan to overcome them." By participating in Department of Housing and Urban Development (HUD) programs, Philadelphia and PHA agree to affirmatively further fair housing in all of its housing and urban development activities. Recognizing the Recognizing the limitations of the HUD-provided data, as well as the fact that data analysis alone is often inadequate to capturing many facets of a community and its particular housing needs, one of the most important aspects of preparing the AFH is community participation, consultation, and coordination, as well as an analysis of local data and local knowledge. The City and PHA must ensure that its AFH is informed by meaningful community participation, and must give the public reasonable opportunities for involvement throughout the AFH planning process, including in "the development of the AFH and in the incorporation of the AFH into subsequent planning documents." Finally, the City and PHA are required to conduct all aspects of community participation according to established fair housing and civil rights laws, including Title VI, Section 504 and the Americans with Disabilities Act, and other pertinent federal

<sup>2</sup> Ault, M. et al. Housing Landscape 2015; Center for Housing Policy. 2015. <a href="http://www.nhc.org/#!2015-housing-landscape/d9ata">http://www.nhc.org/#!2015-housing-landscape/d9ata</a>

<sup>&</sup>lt;sup>3</sup> Affirmatively Furthering Fair Housing Rule Guidebook (Version 1), December 2015, p. 8 https://www.hudexchange.info/resources/documents/AFFH-Rule-Guidebook.pdf

<sup>&</sup>lt;sup>4</sup> AFFH Rule Guidebook, p. 23

<sup>5 24</sup> C.F.R. § 5.158(a)

regulations.<sup>6</sup> This includes ensuring meaningful access to the AFH process by persons with limited English proficiency and persons experiencing disabilities.

As part of its AFH process, the City and PHA issued a public survey in August 2016, seemingly to fulfill community participation requirements under the AFFH Rule. However, because the survey was distributed mainly online, with about only 1,500 paper surveys distributed to about 40 community organizations, this process failed to reach certain neighborhoods and failed to capture the wide range and breadth of housing experiences in Philadelphia faced by some of its most vulnerable communities.

Although the City gathered an impressive 5,200 surveys according to the September DHCD, this number is statistically insignificant against the population of the City. The survey was also extremely time limited – it opened online on or around August 18, 2016 and closed on August 31, 2016. While the AFFH Guidebook recommends engaging the public at the beginning of the planning process, this survey came approximately eight months after the AFH Assessment Tool for Local Governments was published on December 31, 2015. Additionally, HUD's the AFFH Guidebook, in a discussion of best practices, lists prioritizing "inclusivity and transparency" as a best practice of meaningful community participation. Thus, it is quite concerning that the public participation process, for the most part, consisted of a two-week long survey and a few focus groups and stakeholder meetings that have not been widely publicized or made accessible to many communities and groups in Philadelphia.

It is unclear how the City and PHA have fulfilled their public participation requirements by use of the survey or through the focus groups and three stakeholder meetings that it held after the closing of the survey. The survey, for instance, failed to accommodate many limited English proficient communities, and did not contain questions adequate to capture the housing experiences and unique barriers of other vulnerable and/or protected populations in Philadelphia, such as domestic violence and sexual assault

<sup>6 24</sup> C.F.R. § 5.158(a)

<sup>7</sup> AFFH Guidebook, p. 31

survivors, youth, and immigrant communities. The survey failed to ask questions that would help identify ongoing, local segregation and lack of integration based on race, color, religion, sex, familial status, national origin, and disability, significant disparities in access to opportunity for protected classes, factors that contribute to disproportionate housing needs, and factors that contribute to housing disparities for particularly vulnerable individuals and families who are not protected classes. In addition, because the City and PHA are conducting a joint AFH process, the community participation process must include residents and other interested members of the public in the jurisdictions of each collaborating program participant, and not just those of the lead entity.8 The survey did not appear to incorporate significant questions capturing the experiences of people living in public housing, and only posed two questions about the experiences of people receiving Section 8 housing vouchers. Note that the Consolidated Plan regulations state that a jurisdiction "shall encourage, in conjunction with consultation with public housing agencies, the participation of residents of public and assisted housing developments (including any resident advisory boards, resident councils, and resident management corporations) in the process of developing and implementing the AFH and the consolidated plan, along with other low-income residents of targeted revitalization areas in which the developments are located."9

Furthermore, although there were a number of focus groups in different areas of the city, there was only one focus group for a limited English proficient community, and only one group that focused specifically on individuals with disabilities. The PHA website make reference to a public hearing that will happen, but does not provide any further information about the date, time, or location of the hearing and how people will be able to participate. Likewise, information on when and how citizens can submit public comments on the AFH is unavailable or difficult to access. In order to promote transparency going forward, we request that the City and PHA publish an AFH process timeline, available on both websites in English, Spanish, Chinese, and other languages as soon as possible. This timeline should include dates,

<sup>8 24</sup> C.F.R. § 5.156(d). 9 24 C.F.R. § 91.105(a)(2)(iii).

times, and locations for any upcoming meetings, focus groups, and hearings surrounding the AFH process related to the AFH process. Furthermore, we ask that this timeline include upcoming important dates in the AFH process, such as the dates that the draft AFH will be made available to the public, the deadline for receipt of written comments, and the final submission due date to HUD. We also ask that you provide contact information where feedback on this timeline, as well as feedback on the AFH itself, can be directed. This contact information should accompany the timeline and be prominently displayed on the City and PHA websites.

HUD recommends using measures "beyond public hearings to ensure communities are informed and involved in important decisions that will greatly impact their lives." The City and PHA must in fact provide the public with "reasonable opportunities for involvement in the development of the AFH and in the incorporation of the AFH into the Consolidated Plan, PHA Plan, and other related planning documents."11 To ensure meaningful participation from the public, the City and PHA should "employ communications means designed to reach the broadest audience." This includes effective communication with individuals with disabilities, providing meaningful access for limited English proficient individuals, and making hearings accessible. Many of the City's residents may not be able to attend public meetings and focus groups for a variety of reasons, while others find written materials difficult to digest and understand, or impossible to read when those materials are not translated. Surveys and materials that are accessible primarily online excludes many Philadelphians from participating if they do not have internet access, and excludes those without skills to navigate social media. The AFFH Guidebook, § 3.4 "Community Participation, Consultation, and Coordination," provides several recommendations and best practices for holding inclusive, transparent meetings and for doing effective outreach to communities about the AFH process.

AFFH Guidebook, p. 24
 24 C.F.R. § 5.158(a)
 24 C.F.R. § 5.158(a)

We appreciate the City and PHA's tight deadline with respect to submission of the AFH plan, and applaud its efforts thus far in taking serious steps to follow the mandates of the AFFH rule. However, the City and PHA cannot adequately analyze fair housing issues, identify contributing factors, set fair housing goals, and plan to address and overcome fair housing issues without the significant input of its residents. Lack of community engagement throughout the AFFH process undermines the rule: program participants not complying with the required community participation components will have their AFH plan considered substantially incomplete and will not be accepted by HUD. CLS strongly encourages the City of Philadelphia and PHA to expand its public participation and community engagement efforts to make participation more meaningful and robust throughout the entirety of the AFFH process.

Thank you for your consideration of these comments. If you have questions or would like to discuss these concerns in more detail, I can be reached at (215) 981-3774 or via email at rphillips@clsphila.org.

Sincerely,

Rasheedah Phillips

Managing Attorney

Community Legal Services of Philadelphia

CC:

Melody Taylor, Regional Director, U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity

# **Affirmatively Furthering Fair Housing**

Developer/CDC/Advocate Stakeholder Meeting Summary September 12, 2016

"More Funding" as a need was assumed to be a given and so participants were asked to focus on issues other than funding. Stakeholders did provide input on priority programs requiring continued funding.

#### Explore Challenges in Developing/Providing Housing

- Neighborhood Opposition
  - > Is in all neighborhoods, but especially high opportunity neighborhoods
  - Need political support to overcome
  - Market-rate developers face it (from long-time residents) in appreciating neighborhoods. Affordable housing developers – including PHA – face it in impacted neighborhoods from long-time residents.
  - > Need to educate the public about the quality of the housing and the income levels it will serve
  - Residents see developers planning *for* the community, not *with* the community
    - Perception is developers come to community with plans largely done
    - There needs to be more community planning and engagement
    - Would help if developers make clear if the plan is intended as a starting point
      - o Hard to start a discussion from a blank slate
    - Residents should be engaged from the start
      - Resident concerns include potential rising taxes and need for housing preservation, not just new homes – all participants agreed preservation of existing housing is HIGH priority.
  - ➤ Developers non-profit and for-profit, especially those working w/local groups, need to highlight that the homes are not preleased and that there will be fair marketing process to select tenants.
    - Make clear that homes are not just for people outside the community
  - Residents have concerns that the local partners has already identified recipients of new homes
  - Financing, price points and other program requirements limit developer ability to meet community concerns
  - ➤ HUD should make clear to developers when (in the development process) they need to go to the community
  - It is too easy for people to appeal zoning especially for affordable housing projects there needs to be more political will to prevent one person from holding up development
- Does opposition depend on what is being developed and where?
  - Sometimes but there is no HUD guidance on when to engage
  - Time lines associated with a project community and project development need to be balanced
  - PHA also faces opposition for its affordable housing

#### What Drives What and Where You Develop

- Funding
  - Long-time residents ask for improvements for their homes and PHA's funding is not eligible and there ere is no other funding available
  - > Most funding is Low-Income Housing Tax Credits and so no homeownership is developed
- Community perception of renters as a transient population
- There needs to be education around eligibility criteria for units
- Stormwater requirements cost, time, ongoing expenses is becoming a barrier
- Other green elements e.g. solar, green roofs increase costs, which limits number of affordable units

- Concerns that LIHTC criteria that includes points for developments in high opportunity areas will be
  difficult to meet and find locations for. Must retain ability to develop affordable housing in
  impacted neighborhoods.
  - For example, can be hard to find locations near high performing schools
    - HUD should consider making income averaging eligible to be used to create more inclusion

       diversity of income mix.
- Need for zoning variances makes affordable housing developments vulnerable
  - Need zoning by-right for LIHTC
  - ➤ Need parking requirement relief all participants against increasing requirement for more parking spaces.
- Need to be consistent with existing grassroots community vision
- Density bonus for affordable housing in market-rate developments is good participants prefer provision of affordable housing in developments to developer's making payments into the HTF
  - Need to hold developers accountable, mandate that they live up to agreement
  - > Expand the bonus options beyond FAR to include lot coverage that will enable increased development on the lot.
- Council could change zoning after RCO(s) provide letter of support to make development by-right
  - Raises a concern about excluding local input closest to development
- Concerns that the remapping (zoning) process has not always been community-driven
- Developing an "affordable" product that is unaffordable to the residents in which the development is located fuels lower level gentrification

# What Are the Barriers You See for Potential Homeowners and Tenants

- Income
  - Community residents can't afford "affordable" workforce housing
- Non-choice neighborhoods need increased investment of affordable housing and other amenities
- Philadelphia is losing more affordable housing than it is gaining
- City and HUD need to look at where they invest
  - PHA underserves Latinos
  - Selection of targeted neighborhoods is not equitably distributed
  - City reports don't detail ethnicity of program recipients
- Need widespread education about fair housing
  - Use inserts in gas bills
  - Recommend trainings for City Council, City Departments, Private developers and City-supported groups must emphasize importance of fair housing
  - > Integrate fair housing into every conversation and program
  - Provide consistent and comprehensive education
- Lack of jobs and supportive services
- Need a comprehensive approach
- Coordinate programs and investments
  - ➤ Link project development timelines and deadlines (i.e. for funding from different public sources)
- City property tax exemptions are lost on LIHTC developments because they include a for-profit investor

# What Are Challenges to Creating Communities That People Want to Live In

- Safety (generated much agreement) need for lighting to create safe blocks and crack down on drug corners.
- Financial education to keep people in their homes so they can stay in appreciating neighborhoods
- Housing preservation (generated much agreement) through home improvements, housing counseling and mortgage diversion.

hat's new available to all – need for resource guide and information about programs e to residents.

orce feed ideas to the community

idents are looking for developers for help because the City doesn't provide it

centers, schools, bridges, sidewalks, are needed in low-income communities and will help uce crime

ffordable homeownership opportunities are needed

e curb appeal of poorer neighborhoods

ghborhoods are disrespected from within and from outside

want to stay in their homes and their neighborhoods. Neighbors in appreciating nities are feeling squeezed out

gled title support important

e on fair housing issues starting at a young age

using should be the basis of conversations about improving neighborhoods ament

ions are limited for residents who cash out with increased home values – need for education ncreased equity as an asset and beware of scams to buy properties at below market value.

I titles are a problem and residents to assistance with those issues.

ory lending

iors are scammed, especially in appreciating neighborhoods

ions on HOME funding/FHLB designations restrict type of developments

ion construction costs a huge challenge (generated much agreement) repeated call for on in Philadelphia rates for affordable housing developments.

local employment opportunities when developments require union labor – need to change or Latinos

\ not providing housing to Latinos

needs to look at its programs

#### ingful Actions Should Be Taken

mption of development acceptability when it complies with a community plan ning appeals

juire a bond to appeal by-right development?

Would be prohibitive for poor people

rate funding and development timelines among agencies like DHCD, PHFA and PHA g preservation and neighborhood preservation – remains high priority among all olders.

e residents, beginning with children, about what it means to be a responsible resident g Counseling remains a priority

to current residents around new developments to support home improvements inity banking

labor agreement for affordable housing

ency coordination

N, stormwater requirements, etc.

ing of investments (so as to not rip up streets shortly after improvements made, for one mple)

Housing enhancements raise construction maintenance costs – consider making these is like Passive House optional not mandatory.

on so that CDBG funds spent meet program requirements ude non-housing agencies such as L+I

- Around disability issues
- Provide to Council members
- City examine its own programs
- Programs like HRP (Housing Rehabilitation Program) to create affordable housing from dilapidated housing
- Preservation of existing homes as a development opportunity (more robust than BSRP)
- Need high performing schools (generated much agreement)
- Execute existing neighborhood visions
  - > Fund community planning
- Lower construction costs
  - > Redirect current project premium from construction costs to community assets
- Job creation (from ongoing development) in the community
- Maintain 10-year tax abatement
- Prioritize tax credits for preservation
- Equitable distribution of investments across city need for continued investment of affordable housing in low income neighborhoods.
- Reconsider requirements that affect long-term maintenance of properties
- Bring back THPP-style (Targeted Housing Preservation Program) program
- Address lack of community trust in both for-profit and nonprofit developers
  - Need to educate the community
- Lower construction costs
- Incentivize affordable housing in cost-less ways (zoning, bonuses)
- People need jobs in and out of community
- Promote for-profit/CDC partnering
- Promote homeownership opportunities in lower opportunity areas
- Reduce costs
- Coordinate public services (rec centers, transportation, etc.)
- Extend affordability beyond compliance period
- Keep people in their neighborhoods whether displacement is due to gentrification or disinvestment
- Reduce labor costs
- Continue density bonuses
- Ensure mapping is in line with local plans
- Balance affordable housing in appreciating communities with investments in poor communities key point
- Address lead paint contamination
- Request policy change from HUD to allow for income averaging to enable more development in middle markets
- Housing counseling so that homeowners understand that rising home values mean rising equity
- Education and tax relief to enable people to age in place
- Need affordable housing in low opportunity areas

#### **Affirmatively Furthering Fair Housing**

Service Provider Stakeholder Meeting Summary September 19, 2016

"More Funding" as a need was assumed to be a given and so participants were asked to focus on issues other than funding.

# <u>Challenges Faced by Service Provider Clients</u>

- Middle and High School children don't have permanent housing due to family instability
  - > Impact is greatest on 16 neighborhood schools
  - Most pronounced on children in foster care
  - > These children would most likely NOT go to shelters as they are unaccompanied minors
  - Tough for school-aged children "out of school" and seeking GED
- Disability Access
  - Both physical access and the ability to communicate
  - Deaf people have difficulty trying to access City services and housing
    - o Need video phones in City offices
    - o ASL is their first language
- Landlord/tenant support for people with disabilities
  - Especially for people who become disabled while in apartment
- Seniors
  - Isolation
    - o Family and community support is dwindling
    - Need support
  - > Home repairs
  - Senior shelters
    - Shelter system not set up for seniors
  - Cognitive decline
    - Need bill paying system
- Predatory home repair
- Need updated program information
- Mom & pop landlords lack resources to do repairs
  - MEND was a former program
  - ➤ L&I needs to enforce repair needs
- Rental assistance
- Rising and changing home values due to City reassessment
- Tax foreclosure
  - Programs aren't sufficient
- Vacant properties and speculation
  - > Cause problems for adjacent homeowners
  - Drug activity in vacant homes
  - City-owned properties a problem
- Homelessness due to additions
  - Shortage of beds in rehab
- Single mothers w/children
  - Can't find housing large enough
  - ➢ Bedroom requirements minimum BRs for family size, boys & girls can't share a room a problem
- DHS caseload driven by housing and addition issuesLack of security deposit assistance for domestic violence survivors
  - > Homeless Services has a program, possibly needs to do more concerted educational outreach

- DHS Issues
  - Landlords turn off utilities
  - > Families choose homelessness over children going to DHS
  - Single father lose children to DHS custody if there is no family support
- Shelter system not conducive to people with disabilities
- Housing Choice Vouchers not useful for people with disabilities
  - ➤ Need to incentivize private landlords to make units accessible

#### Non-housing challenges faced by clients

- Schools drive family movement
  - Undermines affordability
- School closures reduce choice
  - > Especially in elementary and middle schools
- Schools not accessible to people with disabilities
  - > Parents have difficulty participating in education
- Educational programs for women and children in shelters
- Returning citizen access to housing and employment
- Assistance for seniors/disabled through SEPTA's CCT
  - Capacity issues
  - > Riders need assistance into building, don't always get it
- Education about programs and rights
- Safety around transportation stops
  - Need more/better lighting
- High transportation costs
  - Especially for low-income families
- Transit accessibility for disabled and children
  - No elevators
- Language
  - > LEP People stay in the community they are in because their language is spoken there
- Banking
  - Redlining still exists
  - Predatory lending

#### Housing Discrimination Faced by Clients

- Need better understanding of protected classes and discrimination
- Takes too long for resolution of complaint
- People with mental health issues having trouble finding units
  - A disability (disabilities are not just physical)
  - People don't know about services
- People don't know they can't discriminate against families with children
- Transit-oriented developments need to address transit accessibility
- Age discrimination
  - Asking if services are in place is used as a screen
- Form highlighting a disability promotes discrimination
- Are 10-year tax abatements promoting segregation

# Staff Knowledge of Fair Housing

- Investigations too slow
- Fair Housing Center of Southeastern PA is one group
- HUD is another

- Not enough capacity for investigation/enforcement
- Landlords know what not to say
- Administrative process is too long
- Tools inadequate to fight discrimination
- Discrimination against seniors increases the property tax base
  - > Developers (and the City) prefer students
- Need more outreach by City to Advocates who support protected classes

#### Challenges

- Prevent homelessness
- Home repair for seniors
  - Need coordination and education
- Drug issues
  - > Lack of coordination between housing and youth agencies
- Housing needs of people with addiction and mental health issues
  - Shared resources and services
- Education and self-sufficiency
  - > Job readiness
- Accessibility
  - Enforcement
  - > The government violates ADA
- · Returning citizens face housing discrimination
- Youth aging out of foster care
- Financial management
- Gentrification protection
- Accessible/affordable housing
  - > First floor access and living space
- Subsidies
- Education about fair housing
- Unfair tax assessment
- Home repair
- Tax abatements and TIFs making things worse
- Youth problems
  - Couch surfing
  - > Engagement in community/schools
- Broaden networks
- Home repair
- Bill payment/financial management
- Substandard housing
- Rent control
- Education and networking

# **Actions**

- Collaboration between agencies (in deeds)
- Tax breaks for long term residents instead of developers
  - Or require developers to do education around tax programs
- Expand HTF
- Protection for long-term renters
- Fund accessibility improvements to adopters of children w/disabilities
- Requirements to hire local people when developer gets abatement

- Rental assistance
- Partner with Faith-Based and other community organizations
- Code enforcement
- City agencies share information
  - Data sharing
  - > Stakeholder meetings
  - > Staff being knowledgeable of City programs for proper referrals
- Visitability ordinance
- Land bank strategic plan
- 13 percent of DHCD or PHA new housing should be accessible
- Expand Adaptive Modifications income eligibility

# **Affirmatively Furthering Fair Housing**

General Stakeholder Meeting Summary September 26, 2016

"More Funding" as a need was assumed to be a given and so participants were asked to focus on issue other than funding.

# Role of organization and partners

- Most of the RECAP and poverty is in Latino community
  - > PHA has failed Latino community
  - 20-23% of Latino community in poverty
    - o 4% in PHA housing
    - o 8% on waiting list
    - o 8% have HCV
- Latino Community largest LEP
  - Support/need Language Access Plans
    - o Org has supported and worked on them
    - o PHA has not done well
- Advocacy
- · Partnerships don't involve Pre-school but trying
- Try to create afterschool supportive environment w/CATCH, Boys & Girls Club
- Encourage Diversity
- Promote homeownership/financial literacy/resident education
- RECAP work is opportunity-driven
  - Land available and inexpensive
  - Community support
- Fair Housing Advocacy
  - Meeting clients after harm
- Workforce development
  - ➢ GEDs
  - Health markers
  - ➤ Gap between available jobs and surrounding community not always the best match
  - Partner w/schools and nonprofits
  - Not getting maximum leverage
- Fair housing advocacy
  - Partner with
    - o Disability groups
    - o Immigrant groups
- Legal support
  - > Partner with community based organizations
  - Work locally, Harrisburg, DC
- CFDI
  - > Funding high quality child care
    - Some funded in areas where people work (not only where they live)
- Partner with proprietors, financial institutions, developers
- Data is available, not always used
- Financial counseling and workforce development

# Partner w/community groups in RECAPs

# Barriers faced

- Lack of education about public transit, especially regional rail
- No financing tools for affordable housing
- Focus on housing next to transit
- Transit thinking outside the box is new
- Lack of transit-owned land around stops
- More effort on outreach
- More data on ethnicity/LEP
- Choice for people to move out of RECAP due to discrimination
- Not enough knowledge about Fair Housing Act and protections
  - Including national origin
- Discrimination on race and ethnicity
- Disinvestment in low opportunity areas
  - Need affordable housing and employment
  - Many residents want to stay or don't feel they have a choice
- Lack of proficiency around legal rights
- Fear of reporting discrimination problems
- Legal system (judges, etc) not aware of rights
- Complexity of financial products
  - They serve the financial institution, not the customer
- Private bar doesn't see housing issues as fair housing issues
- Need more mixed income
  - Bring affordable to high income
  - Bring higher incomes to RECAP
- Hard to get people through homeownership
- Lack of choice in neighborhoods
  - Location
  - Size
- Overly focused on green
- Predatory lending is still a problem
- Regulatory bar to homeownership
  - Downpayments
  - Insurance

# Barriers to Organization Achieving Mission

Diversion of resources

# **Priority Challenges**

- 50% of mortgages are FHA
- Lose loss prevention protection
- Used to be 7-10% of market
- Banks not sure how to address deed restrictions
- 20-30,000 rental evictions a year

- Public Schools being funded by property taxes when many Philadelphians are struggling to pay property taxes
- Coordination of allocations
  - State, local, developers, funders
- Regulations to protect consumers make it harder for consumers
  - Downpayment requirements
  - Credit score
- Better identification of fair housing issues
  - > Enforcement for education's sake
  - Discriminated against can raise issue sooner
  - Reasonable accommodation at start and end of tenancy
  - Other people need to be at table
    - o Planning
    - o Zoning
    - o PHA
    - o TURN
- Coordination and concentration and connection of resources
  - > Target community
- Preserve and protect intergenerational homes
  - BSRP
  - Access to probate (too expensive)
  - > Intergenerational mortgage assumption
  - Reverse mortgage protection
- Housing stability and community stability
  - Reducing evictions and forced moveouts
    - o Changes at court, L&I, policies
    - o Program help, i.e. people with disabilities
- Affordability
  - Expand subsidies/vouchers
  - > Expand acceptability of vouchers
- Housing quality
  - Root out bad landlords
- Fair housing at PHA for Latinos
- Data on Language Access
- Increase support and accountability for housing counseling
  - > Add credit scores to fields
  - Connect to shared prosperity
- End multigenerational poverty
  - Invest in child care
  - > Build mixed income communities
  - Use new market tax credits
  - Minimum wage is less than state benefits
- Bring L&I to the table for housing
- Support residents in RECAP areas
- Legal representation
  - > 9% of homeowners have it in foreclosure
  - 8% of renters vs. 80% of landlords

- Vulnerable populations
  - Domestic violence survivors
  - Returning citizens
  - > 18-24 y.o.
  - Seniors
  - Disabled
- Protect existing housing without money
  - Good cause protections

# Policy steps

- Educate landlords
  - ▶ LEP
- Declaration of trust a barrier
  - Build as business
- Update rent-to-own laws
- Review legislation/policies through fair housing lens

# CITY OF PHILADELPHIA OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT

# DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT AFFIRMATIVELY FURTHERING FAIR HOUSING STAKEHOLDER MEETING

Monday, September 26, 2016

1234 Market Street, 17th Floor
Philadelphia, Pennsylvania

PAUL D CHRYSTIE, Director of Communications

FACILITATORS: Theresa Singleton

Andrew Frishkoff

Class Act Reporting, LLC Registered Professional Court Reporters

2149 S. 3rd Street 133 H Gaither Drive

# 9-26-16 OHCD AFFH Stakeholder Meeting Philadelphia, PA 19148 Mount Laurel, NJ 08054

(215) 928-9760

(856) 235-5108

(Whereupon proceedings commenced at 1:08 p.m.) 2 3 MR. CHRYSTIE: First off, thank you all for coming. Those who don't know 4 me, I am Paul Chrystie. I'm the director 5 of communications for the city's Division 6 7 Of Housing and Community Development, and we have been charged with leading the 8 9 effort to implement the affirmatively fair housing rule. So I will explain where this 10 all fits in the process, but thank you all 11 for coming. 12 AFFH, as it's known, implements the 13 14 Fair Housing Act, which, as most of you 15 probably know, prohibits discrimination based on race, color, religion, sex, 16 familial status, national origin, and 17 disabilities. And in the Fair Housing Act, 18 19 it's not only must HUD not discriminate but

Page 2

2

9-26-16 OHCD AFFH Stakeholder Meeting we also must affirmatively further fair housing. Not only do the folks who HUD give money not discriminate, but also we also must affirmatively further fair housing.

the process similar to what we've done.
It's called the analysis of impediment.
And in that, every five years leading into
our five-year consolidated plan, AFFH is
different in that it's not just about
housing. It's about housing; it's about
fair housing; it's about other factors that
influence obtaining high quality housing;
and it's also about opportunity.
So it's not just a question of can
you get a decent house at a price you can
afford; but lack of opportunity is housing
that's unaffordable, that is unavailable

Some of you might be familiar with

due to discrimination, that's of poor

16	9-26-16 OHCD AFFH Stakeholder Meeting quality. But it's also housing that is
17	isolated from employment. It's isolated
18	from transportation. It lacks quality
19	local education. It lacks neighborhood
20	amenities such as parks and libraries, and
21	grocery stores. It lacks accessible health
22	care. And so it's more than just that one
23	physical structure that you might live in
24	and whether you can afford it and whether

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1 someone will sell it or rent it to you. 2 It's about all those other factors. 3 The other thing that's different about our AFFH effort is that we're 4 partnering with PHA. So we have not done 5 6 that in the past. There have been 7 collaborative efforts around things like the Hawthorne Development. But we are 8

partnering with PHA on this.

And PHA, I might add, has been keeping us busy. They've done a terrific job. We've got a survey that we had out in Page 4

	9-26-16 OHCD AFFH Stakeholder Meeting
13	the field, and PHA brought us more than a
14	thousand responses to that for which we
15	were grateful.
16	So this meeting is part of our
17	effort to engage the stakeholders in the
18	community. There's a side of this that's
19	an analysis of data and gathering other
20	information and then there is engaging and
21	getting input from the community the

So we did that in three ways. One is through a survey. And what that was was

stakeholders.

T

to get resident responses, as many resident responses as we could on specific questions. So that was available online. It was available on paper. It was available in English. It was available in Spanish. We sent it out -- we sent the paper versions out to about 40 community groups in addition to a significant amount

9	9-26-16 OHCD AFFH Stakeholder Meeting of social media. We did an editorial board
10	with the Tribune which wrote a very nice
11	story for us. PHA got us a 1,000-plus
12	working with their tenants to get them
13	filled in. So all in all, we got more than
14	5,000 responses which we are very pleased
15	with.
16	The second thing we were working to
17	do is to try to get deeper into that

Ine second thing we were working to

do is to try to get deeper into that

individual experience, and we did that

through community focus where you go out to

locations and you get ten to fifteen people

for the most part that we recruited through

community groups from the community. And

the idea is to get a little bit deeper into

their experience, so on the survey, they

♠

click on a have you looked for housing in	
the last five years; yes. Did you have a	
problem finding housing you wanted; yes.	
But then you just have a predetermined	
response.	

# 9-26-16 OHCD AFFH Stakeholder Meeting

6	In the focus group, you can begin,
7	so what did you find, what did you ask?
8	Did other people find the same thing. You
9	can get more into that personal experience.
10	And we did five focus groups that
11	involved roughly 75 residents. So we did
12	one in South Philadelphia, one in West
13	Philadelphia, one in North Philadelphia,
14	one in Eastern North Philadelphia that we
15	conducted in Spanish a one with our
16	partners at Liberty Resources that focused
17	entirely on people with disability. It was
18	made up the participants were entirely
19	people with disabilities.
20	And the third avenue is stakeholders
21	like yourself who are working

And the third avenue is stakeholders
like yourself who are working
professionally on the issues that affect
fair housing and opportunity. And so we've
met -- so far, we had one meeting with

developers and advocates to get their

22

23

24

2	9-26-16 OHCD AFFH Stakeholder Meeting perspective on what is or isn't enabling
3	housing to be built in places that are
4	already service providers, so the folks who
5	are dealing directly with clients and
6	challenges that they're facing.

And then today, the idea is to have stakeholders who are outside sort of the core areas but still integral to the process to weigh in on fair housing and access to opportunity.

And one of the things that we've done is in each focus group -- I'm sorry -- each stakeholder meeting, even though it's had a particular area of focus, we have included fair housing advocates so that that lens is present at every single meeting. We don't want to lose sight of that. And so regardless of how we have broken up the stakeholders we were involving, we did want and have had participation from fair housing advocates that we've had.

So this is the start of an ongoing

1	process. The analysis of impediments, we
2	gathered input, we had a public hearing, we
3	pushed it, and we were done. The AFFH is
4	the start of a conversation. It's going to
5	be ongoing. It's going to continue.
6	In this particular instance, we will
7	be publishing a draft plan on about
8	October 11. There will be a period for
9	public comment. There will be a public
10	hearing. We will submit it to HUD in
11	mid-December, but it's meant to keep going.
12	And so we expect to continue to talk to the
13	community, continue to talk to stakeholders
14	as we develop our five-year consolidated
15	plan. And that is coming up this spring.
16	We develop each year our annual action plan
17	that implements that five-year plan. So we
18	expect to be back in touch with you and
19	with all the other folks and to be
20	expanding the folks that we can in talking
21	with you.
22	What we want to hear from you today

9-26-16 OHCD AFFH Stakeholder Meeting
is what partnerships -- what do you need in
order to reach your mission; what is

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blocking you; what are the obstacles that you're finding; what partnerships enable you to to achieve your mission; what challenges and obstacles are there to successful partnerships; what can be then done to overcome those obstacles. In particular, if you could focus on the last three years or so.

Another particular area of focus -and I will distribute these maps -- is
what's called racially and ethnically
concentrated areas of poverty. So this is
a poverty map. These maps -- this is one
of a series of maps on our website. And
the way we have set it up is that we have
eight maps that are similar, that measure
things like education achievement, labor
market participation, air quality, access

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to transit, poverty -- I am blanking on the

others. And so those are the main maps.

And then in what's sort of a film strip

down the side are a series of maps showing

where protected classes live. And so it's

racial minorities, families with children,

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people with disabilities. So you can compare and see where we have protected classes and what are some of the issues that they are facing.

If you look at the map, you'll see a red boundary. And those are the recap areas, concentrated areas of poverty. So as you think about what you're doing, one of things that we are interested in is whether you have a particular focus in recap areas. One of the things that keeps coming up as we do these is people wondering where are we going forward. And one of the concerns is that we will stop investing in communities that have been

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16	historically disinvested in. Which I
17	mangled the language there. But what we
18	envision is continuing a balanced approach
19	where we continue to invest in communities
20	that have suffered from disinvestment while
21	at the same time looking at opportunities
22	figuring out which way Connelly House
23	that way; 810 Arch that way, where we are
24	bringing affordability into high

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11

opportunity. So it's not one or the other. 1 2 It's both, and we envision continuing that. 3 So Philadelphia is the largest in the first 22 communities that have to complete an 4 5 assessment of fair housing. As I 6 mentioned, the draft will be available in mid-October. The final goes to HUD in 7 8 December. 9 A couple notes about today's session. It's anonymous. So while I'll be 10 11 taking notes here and our court reporter is

12	9-26-16 OHCD AFFH Stakeholder Meeting taking down everything so that we have a
13	record of it we can go back and check my
14	notes and make sure that we can fill in
15	some gaps I'm not taking down names and
16	she's not taking down names. To her, you
17	are all unidentified speaker. We want you
18	to be honest and fill us in. We do,
19	however, have a sign-in sheet that is going
20	around. And that enables us to demonstrate
21	to HUD who participated in our efforts.
22	And so we're keeping those separate.
23	The other thing that's important for
24	our court reporter is to talk loudly, to

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talk clearly, and to not talk over each

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other. She has to listen and type at the same time. And so that is basically our

4 ground rules.

5 Have I missed anything?

6 SPEAKER: No. I think you got

7 it. I think just to emphasize for folks,

8 there's a couple people here that wear a

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9	couple hats. So it will be good to get
10	your input from one, two, or three of those
11	hats. Right? And I think it's to the
12	extent we're trying look for are there new
13	challenges that are facing the residents
14	that you serve, the groups that you serve,
15	Philadelphians, are there trends, are there
16	persistent challenges that despite our
17	efforts remain.
18	So I just think and I think the
19	one we have to applaud HUD in this way
20	that they did add the access to

So I just think -- and I think the one -- we have to applaud HUD in this way that they did add the access to opportunities, that they're looking at access to education, access to jobs, access to transportation, to health, and safety in your community really does impact your

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1	housing choices and your access to
2	opportunities that other folks may have and
3	you don't. So I think that this is good
4	that they've added this, because they

5	9-26-16 OHCD AFFH Stakeholder Meeting definitely are an important part of the
6	fair housing. The lens that we're looking
7	here is fair housing; and even though folks
8	tend not to think that education, jobs,
9	transportation, they all play a role in
10	this. So that's going to be very, very
11	important as we are going through. We want
12	to hear what you guys are seeing and your
13	thoughts.
14	MR. CHRYSTIE: The other folks
15	sent here we have been fortunate to have
16	help facilitate each of these stakeholder
17	sessions, and we have two people today who
18	are very well-versed and immersed in the
19	issues.
20	(Those present introduce
21	themselves.)
22	MS. SINGLETON: We are going to
23	get started. I want to thank you for being
24	here. I know I have been looking forward

14

1 this conversation and your contributions.

	9-26-16 OHCD AFFH Stakeholder Meeting
2	We're going to get started just learning a
3	little bit more about you and your
4	organization, and the role that you all
5	play in promoting affordable housing,
6	community, (inaudible) and opportunity as
7	we've broadly defined it. I am also going
8	to ask you to talk a little bit about the
9	partners, not necessarily their names but
10	the categories of partners that you have in
11	promoting that work. And then I'm going to
12	ask you all to kind of reflect on these
13	maps of these recaps and think about how
14	much of that work is targeted to any of
15	these communities that are rationally or
16	ethnically concentrated areas of poverty.
17	So I know that was a mouthful, but
18	we're going to talk about what you do, who
19	do you it with, and if it's done in
20	communities such as those that are
21	highlighted in the map that was shared.
22	Does anyone want to get us started?
23	Will, I will always start with you since
24	your such a friendly face.

1	SPEAKER: I welcome the
2	challenge, because using the map that was
3	provided, the biggest area surrounded by
4	the red which is red lining, right is
5	in the heart of the Latino community. And
6	the heart highest rate of poverty is in
7	the Latino community at 40 something
8	percent. And there's been some challenges
9	in meeting the needs of that community for
10	a long time. I applaud some of the efforts
11	in trying to meet that, and some of them
12	led by DNC. There's various ways to try to
13	patch up on the needs of the community, but
14	I also while we are talking about who is
15	this plan is for or about, it's not only
16	DHCD but local PHA. And off the record.
17	(Whereupon a discussion was held
18	off the record.)
19	SPEAKER: PHA has failed us
20	miserably. It's incredible. I have been
21	looking at this data over the weekend: and

22	9-26-16 OHCD AFFH Stakeholder Meeting systemically, Latino if you take count
23	all the number of poor people in the city
24	our 40 percent rate is among our community,

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1	right, so 40 percent of Latino is poor.
2	But if you look at the total number of poor
3	people, how many of those are Latino,
4	they're between depending on who you talk
5	to and I don't know why it's so hard to
6	get this number 20 to 23 percent.
7	PHA is charged with helping that
8	population. According to PHA data, only 4
9	percent of people living in public housing
10	are Latino. According to PHA data, only
11	8 percent receive vouchers. Total served
12	only 6 percent. On waiting list, 8 percent
13	are Latino. Getting this data from PHA has
14	been difficult and very interesting that
15	the moving to work reports that are
16	available on the HUD website, while other
17	moving-to-work reports provide that
18	information on racial composition on their

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tenants and voucher holders, Philadelphia
frequently forgets to put that information
in the report. Sad.
Another component of the Latino

community is that it's the largest limited

English population group in the city. And

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1 I applaud the city administration for 2 having that charter changes that's in place where every entity of the city, every 3 4 entity in the city, even those not under 5 the mayor's purview which includes the city 6 commissioner's office -- everybody wants to 7 beat up on them. We beat up on them too. 8 But they submitted their report. Not their 9 report -- I'm sorry -- their plan on time 10 to the office of immigrant affairs. I would like to know did the DHDC 11

I would like to know did the DHDC submit their report on time. PHA, I don't think since it's state doesn't fall under that. But we worked with PHA two, three,

15	9-26-16 OHCD AFFH Stakeholder Meeting four years ago to develop a language access
15	Tour years ago to develop a language access
16	plan, work with CLS at Shapiro. They hired
17	a language access coordinator. She moved
18	on. They haven't replaced her. I've asked
19	two, three times over the past week if they
20	have replaced her; no. We also work with
21	them on a policy to support the plan. I'm
22	sorry I'm talking, but I'm just going to be
23	two more minutes and then I'll shut up.
24	MS. SINGLETON: I do want to make

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18

1	certain that these issues are captured when
2	we start talking about it. And Andy has a
3	couple of questions that are going to get
4	specifically to this. But I do want to
5	make sure that we capture the work that
6	stakeholders have been doing in these
7	communities before we talk more
8	specifically about
9	SPEAKER: We work a lot on the
10	language access component, so we've worked
11	with we worked very closely with the

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	9-26-16 OHCD AFFH Stakeholder Meeting
12	office of the immigrant affairs in
13	developing the executive order that Mayor
14	Kenney signed. And they say it's not
15	bragging if you do it, but we have been
16	active in all the mayor's in designing
17	their language access plan because we are
18	the largest of this population, it's
19	important.
20	That said and even after asking
21	that people or entities record that, the

That said -- and even after asking that people or entities record that, the number of people who are limited resource proficient in their languages, my friends at PHA have not done a good job at it. To

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the point that in one of the reports, t	hey
identified primary language of resident	S
how many speech Spanish, two.	

So again, if I'm running something and I see that, it makes you cringe, you know? And another report in another year was 4. I don't know. So anyway, we do

8	9-26-16 OHCD AFFH Stakeholder Meeting advocacy around that. Obviously, we work
9	with our partners at Norris Square
10	Community Alliance in development work.
11	It's bid on, that does development work.
12	And sometimes, you know, we got to be
13	judicious. Because PHA has been supportive
14	on some work when it comes to from
15	project based vouchers to providing some of
16	the development. For example, my friends
17	at (inaudible) are doing a great project
18	for Roberto Clemente middle school. And
19	they have been supported, but that is not
20	enough. So I'm so sorry. You asked; I
21	said.
22	MS. SINGLETON: (Inaudible) on
23	the work that you are doing to promote
24	affordable housing, community development

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doesn't in these regions across the state
and talk a little bit about the
partnerships that you have. The school
teacher is going to kick in because I wrote

9-26-16 OHCD AFFH Stakeholder Meeting everybody's name.

SPEAKER: Let me say from PHA, we
really don't have that complete diverse
population when you look at our
demographics, we don't. And there will be
many variables. But what I want to do is
say some of the things that we are doing.
One of the area that you look in affordable
housing is a money problem, right; can you
afford it. And so that ties into education
from preschool, which we're lousy at. We
don't have a preschool program. And our
partnerships are with like Southwest and
South Philadelphia, it's not nailed down
for preschool. What we have learned in
doing evidence-based programming is that
when our youth get to where they are doing
poorly in school based on three things, the
schools' bad grades has an assumption of
one, a caring capable supportive adult at

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1	home, and appropriate set of study
2	materials at home and appropriate study
3	environment at home. Often for all
4	residents, all three are false. So the
5	child doesn't get the grade. Based on
6	personality, when do they give up. And so
7	when you look at the stats of dropping out,
8	where we are going to 45.3 percent to be
9	accurate. We're looking at they're going
10	to be dropping out because they don't like
11	to go to school; that's No. 1. And No. 2,
12	they don't attend. To me, both reasons are
13	the same. What we've also found is that if
14	we can create a surrogate environment and
15	an after school program where you have the
16	best practices sustained like you've got
17	homework assistance; you've got the
18	materials; you have got that capability so
19	that school can be a good place. So we
20	have partners like Catch, we have the Boys
21	and Girls Club. We are offering summer
22	camp programs. We are participating in
23	Reading By Four where you should know that
24	the school district teaches reading from 1

1	and 3 grade. At the 3rd grade and in 4th
2	grade, they begin to teach content. So
3	when you look at 40 to 50 percent that
4	aren't reading at grade level by the time
5	they get to the 4th grade, they are on the
6	road to not being able to afford homes.
7	They're not going to be able to attend high
8	school as well; they're not going to be
9	able attend the colleges as well. We've
10	got really strong in the life science.
11	They are not going to have the math, the
12	algebra, et cetera to be able to do and do
13	that. So that is one of the areas where we
14	work to develop partnerships.

So key in that are our partnerships with the school districts. Key in that would be a real link -- linkage between the out school time programs and the school district so that there are additional time will pass so that what they're doing in school; we have the people there working

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with the counselor, working with teacher,
working with the principal. But it's not
uniform in terms of what you can do. So

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1	what we do, we identified that. And what's
2	the how is the school performing and how
3	are our children doing after school. So we
4	will look at those kind of things. So
5	that's one key area. And you want the
6	diversity. You want our multi-cultural
7	environment to be understood. And you want
8	our children to have experiences outside of
9	the development that could use more
10	partnerships that bring that. But I think
11	that is one of those critical areas:
12	MS. SINGLETON: Can we get others
13	to chime in on the work that they're
14	doing
15	SPEAKER: For me, home ownership
16	basically is the finishing line for
17	residents to capture their final dream or

18	9-26-16 OHCD AFFH Stakeholder Meeting goal of self sufficiently. In my
19	department and other departments, we try to
20	put a lot of front load on financial
21	literacy education on that side before
22	they're able to buy a home. (Inaudible)
23	PHA closing cost assistance along with
24	monthly (inaudible) program. But the

biggest key factor a lot of residents that

come to me is I always educate them to

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don't buy the first house because it's a 3 good value; go look at that home and go 4 5 look at the neighborhood and community 6 accessibility to jobs, gentrification, 7 urgent care, hospitals, slew of things. 8 That's why I always educate my residents 9 along with other things I educate them, 10 that's the final thing. SPEAKER: There's one element to 11 12 that with money. When we are going after grants and scholarships and then we have a 13 scholars internship program, it requires 14 Page 27

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15	non-federal dollars. And so part one of
16	key elements on the partnerships is where
17	are you going to get the matching
18	non-federal dollars. And that could be
19	from anywhere from ten percent to
20	100 percent match required.
21	MS. SINGLETON: We are he heavy
22	on this side of the table. I'm going down
23	here.
24	SPEAKER: We've partnered in

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1 various roles that I have been involved in 2 and in what I called these recap areas. And part of it is opportunity-driven one 3 landlords and (inaudible) and two, frankly, 4 organizations or community residents that 5 is lot of the (inaudible) in the approval 6 7 process. So when you're standing and 8 proposing a development opportunity which is what the development world want to be 9 able to see and you say here's an option, 10

11	9-26-16 OHCD AFFH Stakeholder Meeting there's actually not there's no plan B
12	for this particular site. It gives that
13	option that you're presenting a lot of
14	leverage (inaudible) affordable housing.
15	When you go into areas where there's a lot
16	of market change, and Philadelphia has
17	certainly seen this a lot in the last ten
18	years, there are a lot of options out
19	there. And you have communities that are
20	fairly organized (inaudible) and the issue
21	comes up to the forefront and the land
22	values and cost of construction in
23	Philadelphia make affordable housing
24	opportunities cost prohibitive in those

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1	areas. And for property on
2	Chestnut Street, we joined ventured with
3	someone in Center City and put together a
4	reasonable affordable housing deal, offered
5	a decent number for their value but we knew
6	we couldn't compete with market rate
7	developers coming in to build on Chestnut
	Page 29

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8	Street. So we couldn't do it.
9	MS. SINGLETON: We talked a bit
10	about affordable housing. We touched a
11	little on home ownership and education.
12	Anyone around the table working on issues
13	related to promoting job opportunities, or
14	is there more on housing that we need go
15	into or some other examples of what they're
16	doing.
17	SPEAKER: Not directly.
18	Indirectly, we report everything that you
19	are saying right now. But because we are
20	pro-housing advocates at the Fair Housing
21	Rights Center and we do education outreach,
22	investigation and provide mediation,
23	negotiation services, we are meeting the

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- We are meeting them after the harm has
   happened.
- 3 So would you like to hear some of my

client at a different end of the spectrum.

	9-26-16 OHCD AFFH Stakeholder Meeting
4	concerns?
5	MS. SINGLETON: We're going to
6	get to concerns in one second, and those
7	are very important. I almost had a moment
8	with you, so we'll jump to you.
9	Do you have any kind of specific
10	activities?
11	SPEAKER: We do. The university
12	does a little work related to work force
13	development. So it has a GED program. It
14	has some specific programs; for example,
15	one that was focused on community health
16	workers. I think the challenge overall is
17	while the university has a number of
18	employment opportunities, there's a gap
19	between people who live in the community
20	surrounding the university and the jobs
21	that are available.
22	So for example, housekeeping jobs
23	don't get posted that often. When they do

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go up, they are taken down in 24 hours.

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1	Because for one job, you might get 500
2	people who apply. So there's a real gap in
3	terms of what the university is able to do
4	and the need.
5	So I think is other challenge is we
6	work will with schools, particularly
7	elementary schools; we work with
8	non-profits in the area; but our activities
9	a services aren't necessarily coordinated.
10	So we will work with student groups to go
11	into a school and do after-school tutoring,
12	help a non-profit with that; but it's, you
13	know, because the organization is so large,
14	and different colleges have different
15	priorities, the administration may have a
16	different priority, it's not necessarily
17	coordinated. So we're not getting the
18	maximum leverage for what we're doing.
19	MS. SINGLETON: One follow-up
20	question for the jobs, you post one
21	housekeeper position; you have 500
22	applicants. Are you getting the sense that
23	you're drawing primarily from some of these
24	same (inaudible)

1	эргакек: Реорте Can аррту тгош
2	anywhere across the university I mean,
3	anywhere across the region. You don't have
4	to be a Philadelphia resident. We get a
5	lot of applicants from this surrounding
6	area, but this is also I mean, I'm being
7	very honest. There's a tension between the
8	fact that my office will push for hiring
9	people who live in the local area. The
10	managers of housekeeping want the most
11	qualified and most experienced person. And
12	that doesn't necessarily mean that it's the
13	local resident. It's not that the local
14	resident is unqualified, but they may be up
15	against somebody who has much more
16	experience. So it's a challenge. And ever
17	for housekeeping, we require three years of
18	commercial housekeeping experience.
19	MS. SINGLETON: Before I turn it
20	over to Andy, I want to just check with

21	9-26-16 OHCD AFFH Stakeholder Meeting Michael and Rachel and Octavia and I
22	can't read my own handwriting to see if
23	you guys have anything to add to the
24	question surrounding promoting?

SPEAKER: I would just add my
organization also is a fair housing
advocacy organization similar to Angela's
group, and I just wanted to add because I
had one-and-a-half other groups who hadn't
been discussed extensively.
We have historically served
Philadelphia in a fairly limited way.
However, the groups that we've primarily
partnered in serving Philadelphia have been
grouped of six or seven people with
disabilities and new immigrants and refugee
populations. We have both of those being
groups that are not necessarily interacting
with the housing industry in what we think
of as the conventional way, that their
relationships with housing providers may be
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different and may also not be able to
qualify in what we consider to be a typical
or standard sort of criteria in searching
for housing.

SPEAKER: My name is Michael
Froehlich with Community Legal Services.
And my colleague Rashida Phillips and David

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1 is here as well. So I'm sort of the 2 managing attorney over all the home 3 ownership work that we do and consumer scams. As you said, you get people to the 4 5 finish line in homeownership. In many 6 cases, there's so many forces acting on 7 homeowners to try to take their homes away. And whether that's -- well, I'm chomping at 8 9 the bit to talk about the issues, but I 10 will just stick to the question which is the organizations that we work with. So 11 12 Community Legal Services has two offices, 13 and I work at the Broad and Erie office

15	And we partner with I mean, the work we
16	did on mortgage foreclosure work, we
17	partner with 25 community-based
18	organizations that do housing counseling
19	funded in large part by DHCD and others
20	that do work directly with communities. I
21	know Rashida I don't want to speak for
22	you but I know that your unit also
23	partners with other groups, and together we
24	represent about CLS represents about

9-26-16 OHCD AFFH Stakeholder Meeting which is one of the recaps in the north.

representation and plus a plethora of other systemic work both at local level in Harrisburg and D.C.

SPEAKER: Our organization is a (inaudible) financial institution and the things that we invest in (inaudible) so I think about a couple of different areas that we have been most active in in Philadelphia and that would be funding

10,000 families ever year, individual

9-26-16 OHCD AFFH Stakeholder Meeting expansion of high quality child care, the purpose of which is to get kids regardless of their race or color or national origin, et cetera to be able to sort of come into the school system and be able to fully avail themselves of the opportunity of the schools rather than comes in at different levels and having to overcome that. As I look around the city where these cap areas are located, one of the things I realize is that while we have financed several child care housing, other kinds of things in these places, particularly with respect to child care, we have been purposefully not

limiting ourself to certain geographies as much as the places where residents of those geographies might be going to work.

Because parents will often times bring their children to work with them. So I think about some of the child care that we

9-26-16 OHCD AFFH Stakeholder Meeting 7 funded outside of the core here but not too far that are drawing people from five or 8 9 six of these recap areas. SPEAKER: Our partners in that 10 11 effort are the city's non-profit housing 12 providers. Some for (inaudible) housing 13 providers financial institutions that are placing dollars with us through their 14 15 obligation into the community investment 16 and to reinvest in the community. And then 17 prior, we had supermarkets and federally-qualified health centers and 18

And as I sort of look at this, there are certain things which we have been focused on being inside of places that share the characteristics but other things where we have been very focused but not

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being focused on these places.

other things.

- 2 SPEAKER: Very quickly, you
- 3 mentioned had job opportunity. And I just

	9-26-16 OHCD AFFH Stakeholder Meeting
4	want to touch on this. Will was talking
5	about data. I think data is a incredibly
6	powerful tool. We look at some of the
7	these public jobs. I was involved in the
8	construction deal. We did a lot of workers
9	from North Philadelphia. And my primary
10	task in the neighborhood (inaudible). It's
11	a union job. I asked (inaudible). They
12	said there are no Latinos on the books. I
13	said all right. Let's go about this a
14	different way.
15	Next meeting we have in two weeks

Next meeting we have in two weeks
bring me everybody in the books in these
five zip codes. So I get -- he brings me
the books. I said you're telling me
Rivera, Rodriguez, Gonzales, all of these
guys -- I said I grew up with half of these
guys; they're not Latino? Oh, I don't know
they were there. Not saying the guy didn't
want to hire. But the data is there. We
are just not using it. I think that

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1	becomes a huge impediment when we're
2	talking about changing all these neighbors.
3	As a result of sort of what I would call
4	that extra effort, our participation on job
5	was well over 40 percent in terms of local
6	minority workers on that site. Having gone
7	unchecked, we never would have hit those
8	numbers. But it was there. The
9	information was plain as day on a piece of
10	paper.
11	SPEAKER: Our organization kind
12	of works in on two fronts. It's research
13	and spending a lot of time looking at these
14	sort of places and understanding the issues
15	similar to what we are looking here. So I
16	think that's different from the question
17	that you're asking. We do have a funding
18	arm that I'm not a part of. We have pretty
19	much funded all of the things that you've
20	spoken to (inaudible).
21	THE COURT REPORTER: I couldn't
22	hear you.
23	SPEAKER: We have lots of

1	that deal with children and with vulnerable
2	adults and people with disability, so a
3	large range of organizations within the
4	(inaudible) is that we fund through the
5	Philadelphia area.
6	SPEAKER: I want to first be a
7	respondent to this question just in terms
8	of lists. So we do we are also a
9	community development financial
10	institution, and community involvement and
11	community areas. So a number of things
12	that Ira short of referenced in the
13	reinvestment fund lists that as well in
14	terms of lending for affordable housing for
15	facilities, for commercial and mixed use
16	development, for educational resources; but
17	we are also a programatic partner. So we
18	tend to work more within the red line
19	areas, particularly parts of West
20	Philadelphia north of Market Street, North Page 41

9-26-16 OHCD AFFH Stakeholder Meeting
Philadelphia east of Broad Street and
Kensington. We also do other work in other
places, but that's where we go also with
our programatic work which includes

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financial opportunity centers, which are integrated financial counseling, work force development, benefits access centers, and now with 1199 C training fund, also a bridge program which provides more wraparound services around bringing up literacy and other particular skills for workers that may be a barrier for them moving up in their career.

So I just wanted to be able to have the answer what we do as well. So my set of questions is a little bit more where we started, which is try to pull out what are some of the key barriers that you see as individuals working for organizations that you're clients or your members see, both

9-26-16 OHCD AFFH Stakeholder Meeting 17 barriers to the fair housing question but also to pathways to opportunity. 18 19 And I'm actually going to ask 20 Beverly to start wearing a different hat. If you would talk little bit about 21 22 transportation from your perspective as a 23 barrier that you see in particularly in 24 terms of our public transportation

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stricture.

So in a prior life, I worked on 2 3 transit oriented development strategy which 4 is to try to make a connection between 5 transportation particularly fixed transit, so that would be Regional Rail, the subway, 6 7 and elevated train, job opportunities in 8 low income neighbors. So we thought to do 9 that we needed to have policies that 10 supported affordable housing around those communities. And to be able to demonstrate 11 that, it would make a difference in terms 12 13 of employment opportunities.

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So I think the most successful 14 15 project is really the one that was done by APM at the Temple Regional Rail station. 16 So from there, people can really connect to 17 employment opportunities across the region. 18 19 One of the things that we found out 20 as we were doing this project was there was 21 a lack of information about public transit. 22 So people were used to taking buses and weren't used to taking Regional Rail 23

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because they thought it was too expensive.

They weren't aware where the Regional Rail would take you. So it seems like there's much more need for education. I think the other -- we were interested in working with community development corporations to get them to do affordable housing near transit primarily to show that it was possible in Philadelphia. I mean, it's been successful in other places. And then to use that as a

9-26-16 OHCD AFFH Stakeholder Meeting way to gain interest and to think about what are the policy barriers and what are the policies that need to be put in place to make it easier to do housing near transit stations.

And so one of the challenges that still exist is that there really aren't financing tools in Philadelphia. There's a state financial tool, but it really doesn't work in low income neighborhoods, because you're not getting enough of a tax boost or it's -- what are they called "tips"? And so you're just not gaining enough taxes in low income neighborhoods. But if you look at other places at other states and one of

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the most successful projects is Fruitvale
California, which was a massive project
that was both commercial and housing. It
was very, very successful. There's no
reason that Philadelphia can't focus on
this as a way to not only provide housing
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7	but to provide it in places that people
8	will have access to employment. And the
9	link between transportation and the
10	location in terms of where you live is very
11	very important. And I think especially
12	when you think about people who have less
13	income who are likely not to have a car or
14	have only one car in the family and who can
15	spend a significant amount of money on
16	transportation, if you can reduce cost then
17	it makes it much better for that family.
18	So I think we were moderately
19	successful. We got some attention from the
20	last administration. But there's a long
21	way to got, and I think the opportunity
22	exists. Is that helpful?
23	MR. FRISHKOFF: Yeah. Although

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1	a third hat where you think our transit
2	could connect to where people currently are

can you also say is anything particular in

3	9-26-16 OHCD AFFH Stakeholder Meeting better than it does?
4	SPEAKER: Really, Andy?
5	MR. FRISHKOFF: How often do we
6	have this opportunity?
7	SPEAKER: So first thing is that
8	SEPTA is a very well-run organization. I
9	have been on the board for several years,
10	and I realize that I try not to talk
11	about it because then people are like can
12	you make my bus come on time. No, I really
13	can't. But it's very well-run but it's
14	almost like a paramilitary organization.
15	So they're not necessarily focused on
16	they're focused on customer service but
17	they stay within the box. So they're not
18	necessarily thinking about how can I
19	connect riders to employment opportunities.
20	If we can make a bus or we can have a bus
21	route at the end of this line, can we get
22	more people to King of Prussia, to the King
23	of Prussia area where there are more job
24	opportunities. So they'll think big about

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1	if we could have a dedicated rail line to
2	King of Prussia, then this is the
3	connection. But in the interim, what are
4	the short term solutions and how do you
5	kind of make certain connections. And so I
6	think that thinking is kind of relatively
7	new. And to not I mean, part of the
8	reason is that SEPTA spends a lot of time
9	just fixing what's broken in terms of
10	infrastructure. It's not really growing
11	the infrastructure. It's spending a lot of
12	time fixing the infrastructure. And a lot
13	of it is old. So it limits kind of where
14	you go in terms of where you're trying to
15	make the trains run, and that's your
16	primary focus, it limits how you think
17	about some things. So we were always
18	interested in having SEPTA think about
19	their role for you to play in
20	transit-oriented development. But they own
21	very little land. They think very little
22	about that. And there not in a position to
23	really partner or acquire land to do
	Page 48

## 9-26-16 OHCD AFFH Stakeholder Meeting housing development or support it around

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1 transit stops. So there's some obstacles 2 that are kind of natural obstacles that may be with now there's a new general manager. 3 4 He has only been in place for a year. He 5 is as all of us know dealing with a crisis since the time he started. But hopefully 6 7 when is that is over at the end of the year, there will be more time to really 8 9 look at creative solutions to enhancing the 10 way transportation has an impact, economic 11 impact on the region. 12 MR. FRISHKOFF: Anybody else? 13 Will, you got stopped short before. Are there other issues that you want to sort of 14 15 make sure that we call out as key issues to be addressed? 16 SPEAKER: I think this process. 17 18 I'll be direct since you guys are in the 19 room, right? You're writing a report;

20	9-26-16 OHCD AFFH Stakeholder Meeting you're writing a plan that supposedly needs
21	to come up with meaningful solutions to
22	address. I mean, I'm going to share a
23	letter with you thank you very much. We
24	had a meeting, the board last week. Let me

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follow up and write a letter with some of the data.

So if you look at the map and you look at some of the data related to PHA -- because again, you got to write this report to PHA, too, right? I wish Sara Meyer were here. But look at that. That's a fair housing issue. Please, pretty please, mention it and say what meaningful action are you going to take. This process, too, you know, again has been set by difficulty. Because I know it's tough reaching out to folks who are limited English proficient and communities that are usually not at the table. The Latino community (inaudible) used to have some nice community

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17	development. But more of an effort needs
18	to be done with the outreach, and I'll
19	leave it at that out of respect to the
20	process.
21	Last but not least, data. I would
22	love to see this map juxtaposed with data
23	about ethnicity, juxtaposed with data about
24	limited English proficiency. If you don't

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have the time to do it, contact the office.

They already have some of this. And these are layered. These are the 21st century.

And look at it, and then you go hmmm.

And getting back to the process,

when I saw some of the survey issued out to maps for people to look and digest, and I wish that some of the map I just mentioned was part of that process where people could look and digest. So I will leave it at that, but I plead --

SPEAKER: If you look at other

9-26-16 OHCD AFFH Stakeholder Meeting maps on the website, they are by race,  14 ethnicity, as well as by areas of  15 concentrated poverty.  16 SPEAKER: And language as well?  17 SPEAKER: The surveys were all  18 done in Spanish.  19 MR. FRISHKOFF: But I think	
15 concentrated poverty.  16 SPEAKER: And language as well?  17 SPEAKER: The surveys were all  18 done in Spanish.	
SPEAKER: And language as well?  SPEAKER: The surveys were all  done in Spanish.	
17 SPEAKER: The surveys were all 18 done in Spanish.	
18 done in Spanish.	
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19 MR. FRISHKOFF: But I think	
20 Will's asking about the map of with a	
21 demographic map that shows limited English	
22 proficiency.	
23 SPEAKER: And the languages.	
24 That is important.	
1 SPEAKER: If it's not there, we	
can put that up.	
2 CDEAVED: I know I bijacked the	

2 can put that up.

3 SPEAKER: I know I hijacked the

4 meeting in terms of the Spanish language,

5 but there are many other languages that are

6 important in this area as well.

7 And you know what's pretty

8 interesting, when you look at a language

9 access map, we usually look at South Philly

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10	as an area with multitude of languages.
11	Look at what's happening in the Northeast.
12	It's amazing. So anyway, thank you for
13	asking the question.
14	SPEAKER: I just want to kind of
15	move from that a little bit mentioning the
16	Northeast because I think it seems really
17	overly simplistic and it goes without
18	saying to say that the problem with people
19	accessing housing on a non-discriminatory
20	basis is discrimination. And that I think
21	anecdotally where we hear of problems and
22	where we get complaints are these Lower
23	Northeast, where University City, and the
24	rest of West Philadelphia interact And

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that one of the problems I think affecting
the people who live in this area is do the
really have that choice to move out of
those that we hear still about very
pre-civil rights era kind of discriminatio

6	9-26-16 OHCD AFFH Stakeholder Meeting happening in some of these areas. We've
7	heard in both areas, just anecdotally
8	anonymously of neighborhood associations
9	circulating petitions that say nobody will
10	everybody agrees not to sell or rent to
11	an African immigrant because African
12	immigrants have diseases and we don't want
13	to expose our neighborhood to that, similar
14	sorts of anecdotal stories in the
15	Northeast.
16	So again, it goes without saying but
17	I think just
18	MR. FRISHKOFF: I just want to
19	make sure these cases, it's primarily based
20	on race ethnicity; am I right?
21	SPEAKER: Yeah. I think that
22	anecdotally where we hear about
23	discrimination based on race and national
24	origin in Philadelphia, it tends at least

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1	for us and this is not, again, a
2	repetitive sample size, but to be these
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3	areas around the boundaries of recap areas.
4	So there is some kind of demographic change
5	or border between different areas.
6	SPEAKER: If I can add onto what
7	Rachel just mentioned, the people that were
8	being harmed by that discrimination aren't
9	likely to complain about it. And one
.0	reason why they don't complain about it is
.1	because they don't know enough about the
.2	Fair Housing Act. They don't know enough
.3	about the protection and what kind of civil
.4	rights tools are available to them. And to

10 11 12 13 14 speak to your issue, I do believe that it 15 is AFH tool and within the website, you can 16 look at the different ethnicities in which 17 18 the information is available about these recap maps. So I just wanted to highlight 19 20 that information is probably available on 21 the HUD website. But I know as Fair Housing Right Center provider, we are 22 always wondering why aren't we getting 23

1	of national origin; we get some but not			
2	enough. As a matter of fact, race has			
3	taken a back seat to disability.			
4	Disability is our No. 1 complaint, has been			
5	for many years. And sometimes race will			
6	switch places with familial status. But we			
7	know that race remains a problem in this			
8	country. We're finding it in our testing,			
9	and we're seeing it in testing going on			
10	around the country.			
11	All of you this Friday on Epix, the			
12	cable station, if you tune in, there's			
13	going to be a documentary called America			
14	Divided. Norman Weir, the creator of			
15	Sanford and Son and other programs from the			
16	'70s decided to get involved in the Fair			
17	Housing Justice Center in New York City and			
18	Norman became a tester. And Norman is not			
19	alone. Chonda Lines and other actors have			
20	gotten involved in this testing to uncover			
21	how prevalent discrimination is in housing.			
22	So there's a lot more that I would like to			

1	make sure we give a chance to everyone?			
2	SPEAKER: I guess I would call			
3	attention to disinvestment on what's			
4	considered called low opportunity areas. I			
5	think a lot of times we talk about			
6	opportunities and higher opportunities but			
7	we forget about the disinvestment that			
8	happens where people can't necessarily move			
9	from these places. People living in the			
10	North Philly 19121 and very low poverty			
11	areas, they can't afford to move. There's			
12	nowhere for them to go necessarily unless			
13	they're being displaced by people			
14	discovering this area and sort of turning			
15	it into something else. But for people			
16	that can't move, thinking about how we			
17	invest in those neighborhoods, create more			
18	affordable housing in those neighborhoods			
19	and start to create opportunity, employment Page 57			

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opportunities, and other opportunities in
neighborhoods that are considered low
poverty, low opportunity. Not only for
people who can't move but people who also
choose to stay there, choose to stay in

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family there, whatever the case may be;
they have jobs in that area. So really
thinking about how we invest and create
opportunities in these low opportunity
areas. So that's one of the things we look
at and preservation of affordable housing
in these low income areas.

SPEAKER: Not to be (inaudible)
the fact (inaudible) around University is
the effect that student housing has on fair
housing. One of the things that's always
surprised me were the rents were

those areas. They grew up there; they have

historically very low compared to any other

major cities. People are paying 8, \$900

for these dilapidated town homes and these 16 areas where someone who rents to the 17 18 students get at the same price or more and 19 people don't feel like they have 20 (inaudible). So 8, 900 could get them into 21 a quote, unquote, better neighborhoods but 22 a lot of these neighborhoods, people don't feel like they have a choice. They have 23 24 been in Philadelphia long. Like I grew up,

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2 this neighborhood. I was from North 3 Philly, don't go to Fishtown. And that was 4 the idea. But people now are starting to 5 see these crazy rents that are coming 6 through. And it's amazing to see -- I've 7 got friends that are paying just outrageous 8 numbers and they don't know any better. 9 MR. FRISHKOFF: Could I just follow up on that, which is to some degree 10 11 -- asks a question about why we don't see 12 more complaints. I know from other Page 59

you don't leave -- you're not allowed in

	9-26-16 OHCD AFFH Stakeholder Meeting
13	conversations specifically around tenants'
14	rights, it's a question I think how much do
15	people know their rights, do you think and
16	how much is that an issue. Obviously, that
17	will be exacerbated more with limited
18	English proficiency areas.
19	SPEAKER: Obviously there's a
20	variance, you know, we're living in a city

that has a very high poverty rate, very low literacy level, generally there's not a lot of proficiency around legal rights. And I think as you pointed out, people are often

1	scared to report. So you have a very high
2	number of people, for example, I'll say in
3	Fishtown with a lot of habitability issues,
4	with a lot of repair issues. Their
5	landlords are not taking care of what they
6	need to take care of but they are scared to
7	report it because the will get kicked out.
8	Their landlord will not avail themselves of

9	9-26-16 OHCD AFFH Stakeholder Meeting the legal eviction process. They'll just
10	kick people out. And so then we end up
11	with a high homelessness population.
12	So yes, I think that definitely
13	plays a role of peoples awareness of their
14	legal rights and what needs to happen
15	before they are put out of their homes and
16	at the same time, living in these
17	substandard conditions.
18	SPEAKER: If I can just say a
19	little more about policies, the policies
20	that are local, state, and federal. So on
21	the local level, when you mentioned
22	habitability, we have the requirement of
23	the certificate of sustainability. Now, I
24	met with a gentleman from Turn who meets

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with tenants on an ongoing basis and
educates them about the certificate of
suitability and found out that many of our
Common Pleas judges that will hear cases
that end up in the First Judicial District
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	9-26-16 OHCD AFFH Stakeholder Meeting
6	don't know about that requirement and can't
7	grant cases or help people to prevail on
8	the right side of the law because the
9	judges don't know about certificate of
10	suitability. On the state level, we have
11	the Pennsylvania Human Relations Act
12	housing provision that protects us. And
13	the same way that the Federal Fair Housing
14	Act protects us but gives us a bonus which
15	is age and that there is a process that you
16	can go through with the Pennsylvania Human
17	Resources Commission if you believe you're
18	a victim of housing discrimination. And in
19	our friends HUD across the street, many
20	people don't know that HUD is in the
21	Wanamaker building and that you can file a
22	complaint across the street at HUD in order
23	to prevail in your fair housing right. So
24	I think that education around fair housing

is extremely problematic. I was here last

2	9-26-16 OHCD AFFH Stakeholder Meeting week. And I said I think that the failure		
3	is starting with this agency and that		
4	because this agency doesn't seem to do		
5	enough around fair housing education in		
6	every way possible, I don't see it coming		
7	from the agencies that receive funding		
8	through this office, and I don't see how		
9	city counsel can effectively rule in favor		
10	of bills that are being presented to them		
11	if they, too don't have an understanding of		
12	the Federal Fair Housing Act. It is the		
13	bedrock of the housing policy in America.		
14	MR. FRISHKOFF: We are going come		
15	back to some of the policies in a little		
16	bit.		
17	SPEAKER: I agreed with what's		
18	been said about the need for education. I		
19	will also say, though, that the and I		
20	mentioned this earlier we see so many		
21	folks at CLS whose homes are being taken		
22	away from them. Maybe it's from a mortgage		
23	foreclosure. There's 350 residential		
24	mortgage foreclosures that are filed every		

1	month in Philadelphia. Maybe it s through	
2	a tax foreclosure. There's an additional	
3	100 tax foreclosure cases that are filed	
4	every month in Philadelphia. Maybe it's	
5	through some of a scam, and I'm just going	
6	to pick on one particular project which is	
7	reverse mortgages that are not adequately	
8	explained to borrowers. And so we see	
9	it breaks my heart when sort of family	
10	homes have been passed through generations	
11	and folks come into my office and they say	
12	I want to make sure that my home is going	
13	to be able to pass on my home to my child	
14	and I say well, you have a reverse mortgage	
15	on this; there will be no home to pass on	
16	to your kids. And it's first time that	
17	they have heard that.	
18	So I think in addition to sort of	
19	education, there's also I think we	
20	should focus as well on the idea that many	
21	financial products are just too	
22	complicated. They're just unnecessarily Page 64	

9-26-16 OHCD AFFH Stakeholder Meeting complicated, and they serve investors but they don't serve the low income

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Philadelphians.

SPEAKER: So -- not from the investor hat, but researcher, we've had a fair amount of experience working with people who are doing legal representation and counsel of people who have either rental or buyer, mortgage issues. And I think while they're all really very good at what they do, they don't necessarily look at the cases that present themselves in their offices as potential fair housing cases. They deal with it as a landlord/tenant case; they deal with it as a contract case, et cetera, et cetera. And so many potential fair housing cases don't really ever get brought up as fair housing cases. They just sort of go away or get resolved through some other means. So when 9-26-16 OHCD AFFH Stakeholder Meeting
Rachel mentions the lower levels of

complaints that you might expect to see, I

don't think that they don't exist. I think

that they are being treated in a different

fashion. So if the cadre of both the

private bar -- and CLS is I think

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especially, there's in a different class of this kind of thing, right. But the private bar that deals with these things, they're not necessarily doing this and they were more attune to thinking about their cases both as the fact that there's potential fair housing issues you might be able to surface some of these.

SPEAKER: (Inaudible) little bit, you mentioned the certificate of rental suitability, and I don't think it's just that the judges don't know about it, but the citizens don't know about it. So if you're getting a unit and you don't know that there's supposed to be paperwork

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	9-26-16 OHCD AFFH Stakeholder Meeting
16	you're supposed to sign, and you don't know
17	that there's a point at which you're not
18	being (inaudible) I think that's something
19	that that education component is being
20	(inaudible) because not that has led or
21	whatever our quality issues that are part
22	of this all.
23	MR. FRISHKOFF: I want to put
24	Nelson on the spot a little built not so

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much to answer the question about the investment product, but as the city that historically had a fairly progressive, at least at a certain point, fairly progressive mortgage lending community and a high level of home ownership rate for many classes, as a lender, what do you see as the issues and anything you think aren't working to making sure we have continued supply of new home buying opportunities and also allows homeowners to stay in their

12	9-26-16 OHCD AFFH Stakeholder Meeting home.
13	SPEAKER: I will respond first by
14	just a quick point in regards to recap. I
15	work at (inaudible) early part of my
16	career. I was with the I started
17	THE COURT REPORTER: I can't hear
18	you. I'm sorry.
19	SPEAKER: I started off my career
20	and worked for a non-profit group in CDC
21	and from there I (inaudible) organization
22	and collection for people that were in
23	danger of the foreclosure process and also
24	worked with the hank within the community

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	environment	graiin
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2 One of the things that are very
3 painfully obvious that when you look at
4 very high concentration of poverty in these
5 zip codes in this area right around here
6 that you have a policy written by
7 government that require in terms of
8 affordability that these homes that are

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	9-26-16 OHCD AFFH Stakeholder Meeting
9	being built, sold only to low moderate
10	income homeowners or households; and that
11	in itself creates and perpetrated the
12	situation. So that in these communities
13	will be better served if there was more
14	diverse income households moving in. But
15	when you have a high concentration of
16	poverty in this one area and you have a
17	huge development building 48 units, whether
18	it's for rent housing or whatever the case
19	may be, but it's only targeted to
20	(inaudible) to concentration of mixed
21	income. I think is an area to explore to
22	try to break this up a little bit. And
23	concentrate on of the affordable housing
24	environment in some other areas of the city

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to bring some of those families into those
areas and some of the families in the upper
income communities to the lower income
communities.

5	But in response to the mortgage
6	question, the entire bank industry has been
7	severely impacted by the regulation that
8	came about from doc, Frank right after the
9	housing crisis in 2008 and although banks
10	are required to (inaudible) to provide
11	lending to support housing in those areas,
12	it's high concentrated area for a lot of
13	banks because of the regulations, I know
14	for example, for PNC Bank, 30 percent of or
15	13 percent of all mortgage lenders have to
16	be (inaudible) households and we have been
17	able to achieve that that is a goal that
18	PNC has. But there's still a lot of
19	challenges. It's a lot of incredible work.
20	You know this working with your residents.
21	To get a potential homeowner, a potential
22	homeowner into a house, that is a
23	incredible amount of work. Only because
24	process is very difficult. There's a lot

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9-26-16 OHCD AFFH Stakeholder Meeting take place, a lot of hand-holding, a lot of preparation. And then quite honestly, even when you get a potential homeowner through that process, the -- what's available for homeownership is not really that varied quite honestly. So a lot of times, people that are in these distressed communities that are pretty much deserts are looking to move out of these communities to go to a place where they think maybe there's a better school district, maybe just better access to health, food chain; and they don't have those options.

So I know, for example, we worked and we supported a project in the past where millions of dollars are being invested the project to make it affordable to first-time families; and five years later, some of these units are still not sold. They are not even attracting or designed to really help those families to get into those units because of location. In some cases, the projects are so focused

on being green that lose sight of the whole
purpose of affordable housing. So a unit
may end up costing \$300,000 just to help a
family into an affordable living situation.
And because of the green efforts, the home
is very small; it's not practical; you have
the families average size of six or seven
people in the communities. The house is
really made for a family of two, maybe
three.

So those are kind of policies and focus in affordable housing developments that through government efforts, the policies are in place that make it very difficult to move this or extend the recap in a way that brings these red lines around these areas so that people have no choices. And those communities that have viability, there is a mortgage (inaudible) that you go through without search regulation. It is very complicated. It really is. As a

22	9-26-16 OHCD AFFH Stakeholder Meeting first-time buyer, it's painful the process	
23	you have to go through to meet all those	
24	requirements. And the bank is just subjec	t

to all of the regulations (inaudible) to
have plans they have to apply (inaudible).
Makes sense. It's logical, it's the right
thing to do; but at the same time, I think
after 2008 what you saw and part of it was
that a lot of the potential homeowners that
we were working with, the bar just went up
because the new regulation, the MI
insurance company or the credit score
requirement went up quite a bit.
So now it was a decent credit score

of 620 maybe was able to get you a new mortgage. Now you have to have a credit score of 680. Before maybe you need less than 3 percent down payments; now you needed more than that. So they just created an atmosphere that, while it was put in place to help and protect consumers

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19	in many ways created other barriers to them
20	as well.
21	MR. FRISHKOFF: In terms of what
22	your organizations do and sort of flipping
23	this around beginning with what your
24	missions, whether you're for-profit,

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non-profit, how do these issues that we started to discuss compare with respect to your organizations goes through to support your clients, your organization, for your members then we'll skip over to the policy discussion.

SPEAKER: The mission of the Fair Housing Right Center is for equal access to housing opportunity for all people. So it frustrates our mission and it ends up diverting our resources if we hear from someone and there's a complaint and we investigate the complaint and either the individual who contacted us wants to file a

9-26-16 OHCD AFFH Stakeholder Meeting complaint with one of the administrative agencies, the organization decides that it (inaudible) so it affects us two ways. Diversion of the resources and frustration of mission because when we identify discrimination, it has a direct effect on our work. It directly affects our mission, is counter to our mission. MS. SINGLETON: We really want to hear from each of you what you identify --

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and I think I can guess based on some of the comments that you've made and what you identified as the one or two top priority challenges. So but I want to make certain that we have them clearly identified since we're talking about the kind of policies, regulatory responses that are needed. So I want to do a quick round robin if that makes sense of what you identify based on the conversation you have had about the disparities and the needs, access

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12	opportunities, what are the one or two
13	priority challenges that we face in that
14	space. I think we've had a really robust
15	conversation around a couple of different
16	things, but I want to make sure that we've
17	served this one or two.
18	Can we start I'm sorry I
19	forget your name. James, can we start?
20	SPEAKER: So I think that started
21	to hit on the some of it when we talked
22	about the mortgage credit. When we look at
23	this map today and look at where people car
24	get mortgages and what kinds there are,

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1	basically, unless you're in that brown area
2	that is from like Fairmont down to
3	Washington or around Penn or Chestnut
4	Street, pretty much 50-plus percent of the
5	mortgages that get made are FHA mortgages.
6	You can ask yourself, why is that a
7	problem; well, A, they cost a little more.

8	9-26-16 OHCD AFFH Stakeholder Meeting Although they do get past some of the
9	regulatory issues that came up. But then a
10	lot of the loss litigation protection that
11	exists in Pennsylvania, uniquely in
12	Pennsylvania don't (inaudible) for those
13	mortgages. So people don't have an
14	opportunity to get free counseling for
15	HEPAP and other things of that sort. So I
16	think that's one really big one.
17	MR. FRISHKOFF: Can I just ask
18	compared to, let's say, a decade or so ago,
19	is that significantly different now?
20	SPEAKER: FHA was never more than
21	7 to 10 percent of the market.
22	SPEAKER: Let me answer that real
23	quickly. If I were to coming in looking to
24	buy a home, let's say, in North

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1	Philadelphia, it may be easier to get a
2	(inaudible) product to get that mortgage to
3	buy a home than any other product we may
4	have. So that in and of itself lends to
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5	that. Our goal is to help a potential
6	homeowner buy that home. The bank will
7	look at what available product will help
8	them get into home, and they tend to be
9	just the way the market has changes,
10	especially after the crash where the
11	product that's just a better fit.
12	SPEAKER: The corollary to that
13	is on the financing of the provision side
14	of it. The financial provision side of it,
15	the issues (inaudible) very special
16	provision that sometimes find themselves in
17	affordable housing with D restrictions and
18	stuff like that, what you find is that a
19	lot of the financial institutions just
20	don't want the brain damage of it. They
21	don't know how the regulators are going
22	understand it; they don't now how they're
23	going to treat it. So those are sort of

two sides of the same coin. I think that

1	9-26-16 OHCD AFFH Stakeholder Meeting we sort of also focus a lot on this will
2	be my second we focus a lot on the
3	homeownership side, but I also think that
4	on the rental side, aside from the
5	cost-burden issue, I don't think we really
6	know all that much about the rental
7	eviction side of thinks. So when the
8	fellow from legal services said there's
9	roughly there's about 5,000 foreclosures
10	a year.
11	SPEAKER: 350 times 12.
12	MR. FRISHKOFF: They're
13	traditionally somewhere between 5 and maybe
14	up to 9,000 mortgage foreclosures a year.
15	We know there's like three of four times
16	that many rental evictions filed.
17	SPEAKER: 20 to 30,000.
18	SPEAKER: And that's not counting
19	the one where somebody just puts you out
20	and that's that. So I think that
21	understanding that and where they are and
22	who they are and what are the issues with
23	that and the neighborhood (inaudible)
24	SPEAKER: One of the things that

1	I having the chance to recently (inaudible)
2	joint in Pittsburgh. Our area is Delaware,
3	Pennsylvania, and Virginia. It's a
4	complete array of rural, urban housing and
5	all that have and ended this discussion
6	about allocation, which was a very robust
7	discussion. And everyone advocates for
8	their constituency or a constituency and we
9	think where does this want to go. And one
10	of the things as a newbie I started asking
11	people, I would say well, we're a piece of
12	the puzzle. (Inaudible) We're involved in
13	that. They're deciding to look at this
14	housing and decide where we are
15	(inaudible). And I've talked to the folks
16	at the city and we said, well, can you
17	identify priorities; where are are we
18	allocating (inaudible). That coordination
19	and getting a coordinated effort in the
20	leadership side, we're chasing dollars;
21	we're chasing dollars and points. And we

9-26-16 OHCD AFFH Stakeholder Meeting

22 start doing clever things. We start -- and

23 there has to be a balance where these

24 allocations really need to go. And I think

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1	inadvertently we wind up doing things and
2	maybe destructive to the overall goals. We
3	have good intentions; however, we're still
4	not fully fulfilling our goals. So just
5	better coordination among the resources out
6	there. And also the foundation. I feel
7	like often those conversations sort of
8	happen one on one. You have to piece
9	everyone together. Someone calls Andy and
10	says hey, we're involved in this deal, do
11	you want to do something here instead of
12	really looking at these areas. That
13	dialogue is happening more than it did
14	before, but I think we need to do more of
15	that.
16	MS. SINGLETON: Nelson, what is
17	your top priority that you think we need to

	9-26-16 OHCD AFFH Stakeholder Meeting	
18	focus on?	
19	SPEAKER: I just guess regulation.	
20	I think looking at the regulation as we put	
21	in place to protect consumers that	
22	different ways probably have harmed	
23	consumers more than helped. So creating	
24	features in place that will help consumer	
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		72
1	that maybe it's harder to (inaudible) to	
2	try to secure basic mortgage losses	
3	(inaudible).	
4	MS. SINGLETON: Can you be a	
5	little more specific? We jumped over some	
6	question Andy was actually on point to try	
7	on get back on time we didn't specifically	
8	about regulations and policies that maybe	
9	created some challenges. Can you be a	
10	little more specific about which	
11	regulations you might be referring to?	
12	SPEAKER: Well, there is a body	
13	of regulations that I'm speaking of. I am	

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a not representing the mortgage area of the  $\,$ 

## bank, however --15 16 MS. SINGLETON: I'm not 17 representing the examination side, so we are both here. 18 19 SPEAKER: Some of the regulations 20 in regards, for example, the required down 21 payment that is needed on mortgage loans, 22 that did change with the new regulation.

Some of the regulations that went

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into play --

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2 you because you're facing that way. 3 SPEAKER: Some of the regulations 4 affected how a consumer can secure a 5 mortgage loan there's time a consumer can go to a mortgage entity and secure mortgage 6 7 loan using 100 percent financing. That went away with the new regulations. But 8 9 that in a way is protecting consumers. But

THE COURT REPORTER: I can't hear

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it's also hurting consumers that now have

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11	the traditional barrier where they now have
12	to come up with additional money or closing
13	costs. Look at secondary market that
14	provides insurance and all these mortgages,
15	they require a higher credit score standard
16	to risk in order to ensure that the
17	insure those mortgages. So for the bank to
18	extend credit, someone will have to make
19	sure that that loan is sellable and that
20	the insurance company will buy it in the
21	case of default. So that will ensure that
22	loan. Therefore, they will default
23	(inaudible) required credit score.
24	Standard all this regulations designed to

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help consumers. And I was a housing counselor in my career before I got into banking so I know the challenges that potential home buyers face and deal with every time. But regulation is good, but too much regulation sometimes becomes an impediment in itself. I will leave it at

## 9-26-16 OHCD AFFH Stakeholder Meeting

8	that.
9	MS. SINGLETON: Rachel?
10	SPEAKER: Again, fair housing
11	advocate, so my priority would be very
12	specifically fair housing related. And I
13	think some of this is the discussion about
14	coordination of resources but just have
15	better identification of specifically fair
16	housing issues so those can potentially
17	lead to enforcement on the front end,
18	better education particularly of the
19	housing industry, and you know, again I
20	have to say enforcement or education's sake
21	is sometimes an effective method. Because
22	I think that no matter what everybody in
23	this room may believe and maybe working

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- 1 the spirit of the law.
- 2 SPEAKER: I agree with Rachel in
- 3 that education is very important because

towards, we don't have universal belief in

9-26-16 OHCD AFFH Stakeholder Meeting not only does it help with preventing
homelessness, it also helps people get into
housing. If home seekers, whether it's
rental or market pardon me rental or
sales markets that they're looking at know
more about their fair housing rights up
front, then they can be quicker in their
response to file for enforcement efforts.

In addition, we find that once
people get into their housing, tenancy is
really important because sometimes things
change in people's lives; they can develop
illnesses, accidents, or through aging
they'll need reasonable accommodations and
modifications. So many of our calls from
people that complain about the need for
reasonable accommodations have to do with
the fact that things changed in their
lives. And then tenancy, apartment
termination. Once our homeowners or
occupants of housing understand that they

· ·
have the right to request reasonable
accommodations, they can do so at the end
of their tenancy, that could mean breaking
a lease early because it's not in their
interest to stay in their housing because
physically they've changed and the housing

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7 no longer meets their needs.

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So with this organization -- pardon me -- this office working with planning and other arms of municipal agencies in Philadelphia that are responsible for our housing including licenses and inspection having adequate fair housing education, it can help them help the residents of this city stay in their homes. CLE is an example of how you can work with a partner like Fair Housing Rights Center -- I should have used CLS -- Fair Housing Rights Center, CLS, licenses and inspection, the fire department and be more creative at how you work with hoarders in housing. There's ways to use the Fair Housing Act to help people who seem to be extreme cases. And you may not solve all problems, but you can

1	all lease help people exit their homes with
2	dignity. And it seems the more fair
3	housing education everybody has, it doesn't
4	solve all the problems of the world but it
5	does empower people with information that
6	they can use that give them the dignity to
7	leave in a manner which they're not just
8	tossed on the street. Why? Because if we
9	don't handle these issues with care, they
10	can end up costing us three times more.
11	Institutionalized care costs three times
12	more than it does to keep someone in their
13	home. I don't want to see people end up in
14	jail; I don't want to see them end up in
15	the hospital; and I have had clients who
16	died. So the education is important from
17	this office to the agencies that receive
18	funding through it or receive orders from
19	it and the other agencies in Philadelphia
20	that work with constituents that live in

21	9-26-16 OHCD AFFH Stakeholder Meeting housing in Philadelphia, need more fair
22	housing education so that our friends over
23	in city hall can make better decisions when
24	they're voting on policy.

1	MS. SINGLETON: I appreciate
2	that. Can I push just a little bit because
3	I want to take your response back to that
4	question about partners and would you talk
5	a little about partners we have and
6	partners we don't and that we may need you
7	(inaudible) a number of different
8	organizations departments in your last
9	response.
10	I just want to be clear are those
11	people who are currently around the table
12	or people that need to be at the table and
13	if they are not can you point them out.
14	SPEAKER: Sure. Some people are
15	around the table, like Community Legal
16	Services, Philadelphia Lawyers For Social
17	Equity, Public Interest Law Center

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Philadelphia, and even the Philadelphia

Fair Housing Commission and the executive

director of that is also the -- it's

executive director of the Philadelphia

Commission on Human Relations, Ru Landau.

She wears two hats for the. So Turn, the

Tenant Unit Representative Network needs to

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1	be at the table. I haven't even started on
2	PHA with the amount of complaints we hear
3	from people who need reasonable
4	accommodations through the Philadelphia
5	Housing Authority. And I definitely think
6	there should be an officer, whether it's at
7	this organization or city counsel who
8	understands the housing because zoning is
9	an issue. Inclusionary zoning is very
10	important, ensuring that planning is at the
11	table. Because fair housing is this broad
12	and has a bunch of moving parts to it. So
13	just when you think it's only about

14	9-26-16 OHCD AFFH Stakeholder Meeting protected classes, you find out it is about
15	inspection, it is about appraisal, it is
16	about insurance (inaudible). So it's very
17	broad, which is why there needs to be
18	diverse representation around the table.
19	MS. SINGLETON: Beverly, your top
20	priority challenges.
21	SPEAKER: Well, it's something
22	that I just want people to think about; and
23	that's about concentrating resources and
24	coordinating resources. So I often think

spends \$300,000 building a new unit of affordable housing. So if you could split that same amount of money into Yorktown, for example, effect and do some basic system repair, help people to age in place, then you're saving a community. And that we have to think a lot more about that, how we're coordinating resources, how we are

about the fact that Philadelphia maybe

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connecting them, how we are not just

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11	helping individual families but how we are
12	having an impact on the community
13	especially before they reach a tipping
14	point especially before they get to a point
15	where people don't want to live there. So
16	I think it's really important.
17	SPEAKER: There's lots I can say,
18	but I want to pick one this is both
19	important but I also think completely
20	achievable, which is sort of developing a
21	better agenda to preserve and to honor and
22	respect family homes in Philadelphia; like
23	intergenerational family homes. Especially
24	when we think that for so many people of

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color, the wealth that they have is their 1 2 home.

> As I mentioned a few times in meeting, I do think that there's sort of an  $\,$ array of forces that coordinated or not coordinated are set out to take people's

7	9-26-16 OHCD AFFH Stakeholder Meeting wealth away from them and take people's
8	homes away from them. And that agenda
9	could be expanding system's repair program
10	for people who have their homes are
11	deteriorating to may want to fix them up.
12	It could include better to make it more
13	accessible for people to probate their
14	parents states, it costs 400, \$500 minimum
15	to open the estate of the parents which in
16	many cases is insurmountable for folks. It
17	could include there are some federal
18	laws regarding banks who must allow heirs
19	to assume the mortgages on their parents'
20	house but they are very unevenly enforced.
21	And it could sort of include a component
22	which sort of sets up a single point of
23	contact at each lending institution that
24	would just deal with heirs and assumptions

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of mortgage. It could deal with oversight
of reverse mortgage lenders. There's lots
of sort of like pieces to this. But the
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	9-26-16 OHCD AFFH Stakeholder Meeting
4	general agenda is in a city where we have
5	20,000 tangled titles and all these forces
6	trying to take people's equity, wealth
7	away, to come up with this sort of
8	overarching theme that family homes are
9	important to the City of Philadelphia; and
10	we want to do what we can to honor those
11	and preserve those.
12	MS. SINGLETON: David?
13	SPEAKER: Yeah. We don't want
14	blah, blah, blah, LLC to buy every single
15	home in Philadelphia at sheriff's sale.
16	Certainly I totally agree. I would say
17	that so my name is David Wenger. I'm a
18	social worker in the housing unit Community
19	Legal Services. I have been working there
20	for four years. I'm also a landlord, so I
21	have kind of an interesting perspective on
22	housing. We need better housing stability
23	in I think. And Ira, you touched on

this. It is outrageous how many eviction

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1	cases are filed every year and how many
2	people are either forced out just through
3	the process or actually legally evicted.
4	And so lowering the number of evictions and
5	forced moves does require like Mike was
6	saying just a lot of different pieces.
7	Some of it has to do with the courts; some
8	of it has to do with requirements on
9	landlords; and some of it has to do with
10	some supports. People are forced out by
11	bedbugs. People are forced out because
12	they're hoarding, which is a mental
13	illness, right; and they're struggling with
14	that.
15	So there are a lot of different
16	pieces, but the overall goal being housing
17	stability which really means community
18	stability. The second piece for me that's
19	most important is affordability. You know,
20	Matt Desmond, sociologist out of Harvard
21	says it the best, but I'll try to parrot
22	him in saying that I think there's a
23	subsidy for homeowners because you get to

1	mortgage. But there is only a partial
2	subsidy for the lower income people who
3	need it. So there's a huge subset of
4	people who just are not getting any type of
5	subsidy. So if it involves expanding the
6	voucher program, it could and should be
7	done in this country. And I think we play
8	a part in some of the plan here needs to be
9	to expand vouchers and also to make sure
10	that each community is actually accepting
11	vouchers this whole ability to write
12	Craigslist posts and to deny anyone who has
13	a voucher, you know I mean, PHA can be
14	frustrating to deal with in terms of the
15	voucher program. I am not going to lie as
16	someone who's dealt with it; but overall,
17	there should be no justification for
18	denying voucher holders the opportunity to
19	live in your home.
20	And then the third thing I would say

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21 is I'm just going to throw this out there
22 because it's become like a thing that is
23 frustrating me. And that is in terms of
24 housing quality, we need more consistent

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1	and better enforcement of bad landlords.
2	And as someone who considers himself a good
3	landlord, and you can be the one to judge
4	if you want to visit. But honestly, it
5	really frustrates me. I have to put time
6	and energy to make sure that these houses
7	stay in good quality and good condition and
8	money. And if a landlord is getting away
9	with not doing that, to me, that's an
10	affront to me. I'm paying my rental
11	licenses. I'm doing that thing. And
12	really when it comes down to housing
13	quality, if it takes three minutes for my
14	car to get ticketed in the City of
15	Philadelphia but it takes 3 weeks to get an
16	L and I inspector to come to the property

9-26-16 OHCD AFFH Stakeholder Meeting as a tenant, I think we have our priorities a little wrong. If we can enforce parking that quickly, maybe we should slow down on the parking ticket and increase a little bit on the housing side. So those are my three pieces. MS. SINGLETON: I can't follow that one up.

SPEAKER: No. 1, please address that largest landlord in the Commonwealth of Pennsylvania's failure to provide fair housing. There's impact in the Latino community by PHA and I hope this plan presents meaningful ways to address that.

Two, language access and data. I did look at the website, and I did see that you do have the information on foreign-born and Spanish language, but I was referring more to the stacking of information so you can see and juxtapose. And I know that's a challenge still in the 21st century, but

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that that data also include language access
which is very important. It's a priority
especially in light of the charter change.

Last but not least, something that

some people mentioned around the housing counselors. I'm a big fan of the housing counselors. And I remember when they were called mortgage counselors. I believe they should be called asset builders. They're your soldiers on the street for this department of housing and community

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development. You provide some support and obviously we want more. But we also, I think believe that there should be even more accountability. Speaking on the management side of non-profit, we would love to see, for example, a very simple tweak which is, for example, making the credit score a mandatory field. I go blue in the face asking housing counselors and

10	9-26-16 OHCD AFFH Stakeholder Meeting other managers below to ask for that. But
11	when it's mandatory for me, you're helping
12	me create an accountability for that
13	counselor and for that family that we have
14	a measurement tool now to determine that
15	this gentleman came in year one; he had
16	this score; year two, he has this score.
17	That's one way of showing whether I'm
18	helping him improve.
19	When you look at housing and I'm
20	done in thirty seconds very few people,
21	even middle class spend less than 50
22	percent on housing. It should be 35, 40.

A lot of people are spending more than

that. That's why I think that we should

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1	move housing counseling to asset building
2	and working more with people that shared
3	prosperity and promoting that communication
4	between these two (inaudible) of the
5	government. Sometimes the right hand
6	doesn't know what the left has hand is
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7	doing.
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8	SPEAKER: I guess in general
9	topic, I want to pick on pick up on what
10	Nelson said about mixed income. I think at
11	the broadest level, it's deconcentration of
12	poverty. The business question is how can
13	the Philadelphia Housing Authority serve
14	more people without building more units.
15	That answer is let's get rid of the
16	multigenerational poverty. And there's two
17	elements to start looking at. So on the
18	residents' side, what you should know is
19	that 81 percent of our residents between 18
20	and 55 are not employed. Eighty-one
21	percent of our residents 18 to 55 are not
22	employed. So when I say let's begin with
23	this early childhood education, so the
24	point I think Ira made is the business

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model says invest where the jobs are. But
what we need on deconcentration, when we

9-26-16 OHCD AFFH Stakeholder Meeting build, we need investment in child care in that local community that does two things; gives that child that early head start and go with that but also attracts that mixed income family to that community that we made the taxpayer investment in that.

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Last thing I want to say is new market tax credits. So when we start who has it. So we've talked to community builders before when we were planning a large development project with two specific questions: Will you build a child care development. We have talked with Howard Gardner; what's the best physical model for that that's how Harvard University would represent it. As well as you know, would you build a health center. But basically looking at when we take the tax dollar and we're investigating 3, \$400,000 per unit can we bring the rest of the market along not to do gentrification but can we build, can our residents leave, move to

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1	homeownership in our community, stay in
2	those communities, and PHA that waiting
3	list which is probably larger than what our
4	numbers are showing bring them in. So
5	rather than what are we, 2004 right now,
6	folks who applied in 2004, that's who we
7	are serving. So that element are do you
8	understand what I'm saying Wharton business
9	question; how do you serve more people when
10	you have 100 percent of the market. And
11	the answer for us is we need our residents
12	of their own volition to come up of out of
13	this multigenerational poverty.
14	SPEAKER: Him and I work in the
15	same department, so that the same challenge
16	I have. If I can highlight one thing of
17	many things, but child care. A lot of our
18	residents are great. But when they have
19	that area of where they want to go to job
20	training or get that first month of a job,
21	they have no have child care in their
22	pocket and that is real tough. And then
23	basically you always have that issue where Page 103

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on receiving state benefits making more money getting benefits than a living wage in the City Philadelphia. I've seen that here and there, maybe 25,000 maybe, along with the family household income is. And those are some of the challenges for me. SPEAKER: I would say that this these problems are mission critical for what we do but over I think there's some things that have kind of resonated with we some things I wasn't aware wear of. I will kind of echo what has said about housing (inaudible). A large, very, very large portion of landlords don't even have a license. So if you don't even know that there are landlords; you can't regulate them. So a lot people who are in housing, in affordable housing are in problem housing because there's no landlord that we

20	9-26-16 OHCD AFFH Stakeholder Meeting can track. So I think having L and I
21	around the table to really look at those
22	not just as a fee opportunity but an
23	affordable housing issue, I think.
24	SPEAKER: Like many of you around

1 the table, I wear many hats. I'm born and 2 raised here in Philadelphia. I've actually 3 lived in a couple of these red-lined areas. 4 (Inaudible) --THE COURT REPORTER: I need you 5 to move up a little. I can't hear you 6 7 sitting back like that. Thank you. SPEAKER: Sure. I apologize. 8 9 The thing that strikes me most is wearing my developer hat as a consideration, we 10 11 look for a level of balance. We never look 12 to move to an area and remove the people, 13 gentrify or work against the culture of the 14 community at large and it's encouraging on one side to see recognition of these 15 16 problems. I think that that recognition Page 105

9-26-16 OHCD AFFH Stakeholder Meeting could actually maybe even stand a bit of an additional charge in that there is an absolute necessity for support for the residents in these areas, a very aggressive level of support. By way of example, we haven't really discussed the fact that a great portion of Americans are of this multi-generational level of success, 

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multi-generational level of housing as a result of federal programs that assisted people to gain these houses. And so when you look at people who don't have these things, today it's almost a finger-pointing game and say when you look at the people without and you say why don't you have without consideration of the fact that there was a great level of support that was put in place with schools, housing, and today, Philadelphia one of the greatest impediments everyone points to is the fact

13	9-26-16 OHCD AFFH Stakeholder Meeting that the school district is suffering.
14	Schools are paid for by housing taxes. Sc
15	again you go back from a historical
16	perspective, we need to generate as many
17	different levels of support as possible to
18	make sure that the residents not only are
19	able to achieve the goal of housing but
20	also to maintain and hold onto those
21	houses. As was mentioned, a lot of these
22	things, the forces that are around these
23	residents are predatory in nature; whether
24	it's a parking ticket or some of the other

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means -- my grandparents lost their home
because of balloon loans and financial
chicanery and such. So this is something
that affects many people. So I'm
encouraged on one side that these problems
are being pointed out; but I think that
from a very necessary perspective, we need
to make sure that we are very diligent and
honest with people who we're dealing with
Page 107

	9-26-16 OHCD AFFH Stakeholder Meeting
10	from a constituency perspective as well as
11	from a business perspective. These people
12	need hand holding along the process,
13	sometimes even multi-generational hand
14	holding. It's almost like if you try to
15	plant a tree that's been cut in half, you
16	can't just stick it in the dirt. You have
17	to put it there and you have to support it
18	from as many different directions that is
19	necessary to make sure that it stands. And
20	sometimes that can take a long time. So
21	again, encouraging, but I look forward to
22	seeing us really keep the pedal to the
23	metal so to speak so that we offer and see
24	the level of support that's necessary for

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our residents to being successful and to

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2 destroy these lines.

MR. FRISHKOFF: I just want to actually ask a question. Michael, mortgage -- homeowner foreclosure, how many cases

	9-26-16 OHCD AFFH Stakeholder Meeting
6	would you say percentage have
7	representation from an attorney, ball park?
8	SPEAKER: That's a tough
9	question. The short answer is 9 percent
10	have attorneys. The bigger question is
11	that as you know, we've got this
12	nationally-recognized mortgage foreclosure
13	diversion program which has eight year,
14	eight-and-a-half year history which has
15	saved 10,500 homes at last count. And the
16	system is set up so it's not supposed to
17	need an attorney in that program. Now,
18	attorneys often involved, and if there is
19	additional technical assistance that's
20	required or to make it to tell lenders,
21	look let's work something out otherwise
22	we're going to litigate this. But yeah
23	yeah. So there's your answer.
24	MR. FRISHKOFF: On the tenant

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1 side.

2 MS. SINGLETON: So roughly 8 Page 109

9-26-16 OHCD AFFH Stakeholder Meeting
percent and 80 percent of landlords get
representation.

SPEAKER: I would just argue that one of the needs that cuts across from fair housing is this question of legal representation. And obviously sort of counseling on the front end that may not be from an attorney.

I think a second one that sort of came up in various ways is sort of the around zoning and planning and sort of the disparity in sort of our -- even our local legislation. I think frankly, some attorneys are probably going to be begging for an opportunity to go after some laws even you can get to disparate impact and measure it, some parts of the city have curfews and others don't. If you think of about familial status as a protected class, the idea Center City and University City have curfews and don't in other parts of the city, at some point if you look at

1 demographic change in those areas, somebody 2 might have a case to make. And to those types of things -- and I'm not an attorney 3 -- but if you think about where we maybe 4 5 for good intention or not put systems in places, laws in place, policies in place 6 7 that, in fact, put certain classes of 8 people at a disadvantage in terms of where 9 they can live and how they can live and 10 what rights they're able to avail 11 themselves of. 12 Everyone else, Beverly, SPEAKER: 13 Angela, David, very eloquently stated some 14 of our priorities. I would just add that 15 looking at some of the new challenges that populations whether it's the domestic 16 violence survivors or youth age 18 to 24 or 17 people who are disabled, people with 18 19 criminal records, seniors with criminal records, just looking at the unique 20 21 barriers that their status and/or their 22 position in the vulnerable group plays in

23	9-26-16 OHCD AFFH Stakeholder Meeting their access. And again, just looking at
24	I guess goes into the policy discussion

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but non-monetary ways of preserving affordable housing.

So what are laws that we can put into place if we can't at this moment expand the voucher program, what are things that we can put into place to keep people in their homes and like for example, good cause laws, good cause protection, that is a landlord has to provide a good cause reason before eviction and that has to be listed in the notice. It's not currently, in a private rental you don't have to list the reason why you're evicting someone. You give just them the notice, back to the education piece, people don't know that the landlord has to go through the eviction process before they can evict you. They just go off that notice that says you have to be out in seven days. So education and

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	9-26-16 OHCD AFFH Stakeholder Meeting
20	there are protections that can be put into
21	place that protect tenants that don't cost
22	money. It's just about applicability.
23	MS. SINGLETON: Well, I'm going
24	to push my luck. We have like exactly two

and around some of the challenges and some of the policies that might be helpful. I think you identified one of these good cause protections.

Are there any other just top of mind at the national, state, local, regional level kind of things that we could be promoting in therms of policy?

SPEAKER: Couple quick things:

(Inaudible) predatory process coming in in low income neighborhoods taking advantage of people raking in 5, \$6,000 dollars easy. And they're hitting them at tax time scooping taking the whole amount of money

minutes. And so we have talked about in

16	9-26-16 OHCD AFFH Stakeholder Meeting and people aren't getting help with
17	foreclosure. I think it would be helpful
18	to have department association landlord
19	groups get in on the discussion as well.
20	They're often perceived as the enemy
21	doesn't want to go through (inaudible)
22	process generally speaking. So having them
23	at the table would be helpful.
24	And thirdly. I think there's a

1 growing number of both immigrant and 2 non-native English speaking who are now landlords who also need to be educated. So 3 4 there's a huge new piece, you know, it's 5 the entrepreneurial spirit to own a 6 property and the American dream who are not 7 educated and don't know that you have to a 8 rental license to go through all of 9 information. So while we're often in an adversarial position, I think we need to 10 recognize the other side that they may not 11 12 know this is an issue.

## 9-26-16 OHCD AFFH Stakeholder Meeting

13	SPEAKER: If could just add to
14	that in the predatory lending side, there
15	were a number of predatory lenders who
16	aren't small landlords. In fact, I think
17	the credit crunch that Nelson talked about
18	also affects small landlords, whether
19	they're good landlords or not. They have
20	less access to credit to make repairs than
21	they did previously.
22	SPEAKER: A declaration of trust
23	is required when a developer wants to work
2.4	with DUA so that it compine in the

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1	affordable housing category. It also mean
2	that you're talking about 25 years and it'
3	like I can't make a profit on this
4	investment for 25 years. So that's a
5	barrier. We are actually if we can get
6	another 6,000 properties in terms of what
7	do we have licensed for HUD, we have got
8	the 17 but how did you get them. The

9	9-26-16 OHCD AFFH Stakeholder Meeting declaration of trust is a barrier. One of
10	those questions is could you have somebody
11	build a house as a business, be able to
12	sell the business and sell the property and
13	all of its assets as the business so that
14	they could do the property, make it
15	affordable housing, allow the declaration
16	of trust to remain with the business but
17	allow them to build and get it out. So
18	that the declaration of trust itself is not
19	a barrier; I'm not going to let this thing
20	sit in here for 25 or 30 years.
21	SPEAKER: Yeah, I would agree
22	with Nelson. The foreclosure rescue scam
23	is a big issue. But for the folks that
24	take advantage of clients that come to CIS

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1	are out of state, web-based folks as well.
2	But I don't think I've heard rent-to-own
3	arrangements discussed in this session, and
4	I think bears just mentioning as Nelson and
5	I were talking about as it becomes more and
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	9-26-16 OHCD AFFH Stakeholder Meeting
6	more difficult for homeowners to qualify
7	for a mortgage because of well, for
8	whatever reason more people are turning to
9	these rent-to-own schemes where it's really
10	a heads the lender wins, tails the
11	homeowner loses. You miss one payment in a
12	mortgage foreclosure case then or you
13	miss two or more payments in a mortgage
14	foreclosure case, then you at least get
15	your equity through a foreclosure process.
16	You miss one payment in a rent-to-own
17	agreement, there is no equity for you; you
18	lose everything. And I think we really
19	need to be looking at least on a state
20	level updating the rent-to-own law. The
21	reason why I think this makes it a fair
22	housing issue particularly is at least at
23	CLS, the majority of people who come into
24	our office who have been involved with

1 rent-to-own agreements are Latino primarily

2	bilingual Spanish-speaking.
3	MS. SINGLETON: We are just about
4	out of time. So when the City of
5	Philadelphia installs the solicitor/housing
6	officer, that person will review bills that
7	the city counsel proposes as well as review
8	policies set by the planning and other
9	relevant municipal offices.
10	MR. CHRYSTIE: Thank you. I
11	appreciated the conversation very much.
12	Thank you.
13	
14	(Meeting adjourned at 3:03 p.m.)
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1	CERTIFICATION
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3	I, JENNIFER DOUGLAS, Court Reporter,
4	Notary Public, hereby certify that the foregoing
5	transcript is a transcript of the meeting held
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9-26-16 OHCD AFFH Stakehol	∟aer me	eting
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MEN	2 VT		OFFICE of HOUSING and COMMUNITY DEVELOP-
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	6	THURSDAY, NOVEMBER 17, 2016	
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	9	MINUTES OF FORMAL MEETING	
	10	)	
	11 del	LOCATION: 1234 Market Street, elphia, Pennsylvania 13	12 Third Floor Boardroom
	14	REPORTED BY: SUSAN L. SINGLAR,	COURT REPORTER 15
	16	5	
	17	7	
	18	B HELD BEFORE:	
20	19	MELISSA LONG, Deputy Director of the Community Development	Philadelphia Division of Housing and
	21		
23	22 JRT	,	COURT REPORTERS - VIDEOGRAPHERS lphia, Pennsylvania 19148 24 WWW.

- 1 MS. LONG: Good afternoon, everybody.
- 2 I'd like to welcome everybody. My name is

- 3 Melissa Long. I'm Deputy Director of the
- 4 City's Division of Housing and Community
- 5 Development. And I'm here today. I'm excited
- 6 to hear your testimony. The City and the
- 7 Philadelphia Housing Authority's assessment --
- 8 the draft assessment of fair housing.
- 9 So, just to give you a little brief
- overview, HUD issued a new regulation. This
- process replaces the old analysis of
- impediments, and that is the first part of the
- 13 City's five-year consolidated plan process.
- 14 That process is what guides each annual action
- plan of the federal funds that we get from
- 16 HUD, Community Development Block Grant, Home
- 17 Program, Housing Opportunity For Persons With
- 18 AIDS, and Emergency Solutions Grants.
- 19 And some of the changes that we're very
- welcoming of with this new regulation is that
- 21 HUD, and the City, and its partner in this
- plan, in this joint assessment of fair
- 23 housing, is a commitment for ongoing
- residents, stakeholder and community

- 1 participation.
- 2 So, there are going to be several
- 3 opportunities for individuals and groups to
- 4 provide comments. The timing of the -- the
- 5 45-day comment period ends on December 12th
- 6 and then we will be submitting the plan with
- 7 goals and strategies to HUD sometime between
- 8 the second and last week in December.
- 9 However, I want to emphasize that then we
- start the five-year consolidated plan process,
- and there will be a whole new citizen,
- stakeholder, and resident participation
- opportunity to again comment on the goals and
- strategies that will then be in the City's
- 15 five-year consolidated plan and in PHA's
- Moving to Work.
- 17 So I can't emphasize enough that this
- is a living document that -- and that is the
- really good thing. So there's opportunity for
- input. We want to hear your input. It's very
- important. And to that end, too, we have
- added another hearing that will be advertised
- in a couple days. That hearing will be held
- December 6th at the office of the Division of

1	Housing and Community Development offices in
2	this building on the 17th floor. Oh, we
3	changed it. It's going to be here from four
4	to six.
5	So with that, I'd like to get started.
6	****
7	(Whereupon, a discussion was held off
8	the record.)
9	****
10	MS. LONG: The other thing that I
11	really want to point out, too, that our staff
12	and PHA staff are very committed to making
13	sure that going through assessment of fair
14	housing we're required to use HUD's data, and
15	HUD's tables, and then our own local data and
16	tables. We started to form a working group
17	with stakeholders and we encourage groups, and
18	residents, and stakeholders that if they have
19	additional data or reports for consideration,
20	please, we encourage you to reach out to us.
21	And you can always give me I'm going to
22	give you my E-mail. It's Melissa,

1	reach out, and I can always ask questions,
2	too. So there's a range of opportunities to
3	we want to hear everybody's voice.
4	Now, I'm going to call the first
5	person. I apologize if I I'm going to try
6	to do my best at pronunciation. Mei Chan
7	Zhen.
8	MS. ZHEN (through an interpreter): My
9	name is Chan and I live in Chinatown, Winter
10	Street. I don't speak English. The place
11	where I live has nine residents. I live with
12	my husband, four children, four daughters and
13	four grandchildren. The apartment is in a
14	very bad condition. I wish to move to a
15	better place, but I cannot afford it.
16	Chinatown is very convenient place for
17	me to go to work and also to shop. I wish
18	that my place is a little bit better but I
19	cannot afford a better place. And also,

because of utility fee adds up and it can be

- 21 quite difficult. I wouldn't know how to
- resolve my problem.
- I come to the Chinatown association to
- ask for help and they invite me to talk about

- 1 my needs. I wouldn't be able to talk about it
- 2 without interpreter today, but I'm very glad
- 3 that I am able to talk about. I appreciate
- 4 the help of the Chinatown association. Thank
- 5 you.
- 6 MS. LONG: Thank you very much. Thank
- 7 you.
- 8 George Moy?
- 9 MR. MOY: As the previous speaker
- mentioned, she was a resident of Chinatown.
- 11 As a teenager, 20 -- no, 70 years ago, I was a
- resident of Chinatown. I married and had
- eight children and I had to move out of
- 14 Chinatown because there was no place large
- enough to accommodate my family.
- Now that I'm 91 years old, I want to
- move back into Chinatown because my wife

passed away last year, and I'm living by

myself and I can no longer maintain the

residence I was living in just -- well, even

up to today.

Again, I'm George Moy. I am one of the

founders of PCDC and served on the Board of

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PCDC, the Philadelphia Chinatown Development

1 Corporation, since its beginning 50 years ago. 2 The Chinatown community is an 3 immigrant-based community. The majority of 4 the people that live, work and called it their 5 second home are of Chinese descent and many 6 cannot speak English. The City should be 7 acknowledged for its effort in overseeing this 8 important historic process. As the City is 9 undergoing change, Chinatown has a more 10 integral role than it has before. Our 11 community made great strides and is part of 12 the mosaic that makes up Philadelphia, the 13 City of brotherly love. 14 I want to go on a little bit. 15 MS. LONG: Sure.

16 MR. MOY: In the past, PCDC has solved 17 many problems that it faced. As an example, 18 we worked with the federal, PENNDOT and other 19 organizations to come up with the scaled-down 20 expressway. Once that was designed as best as 21 it could to minimize impact on Chinatown, we 22 were full scale for the scaled-down 23 expressway. We opposed the opposition of the 24 scaled-down expressway and joined with PENNDOT

- 1 to see that it happened as fast as possible
- 2 and what you see is what we got.
- 3 PCDC, another example of our
- 4 cooperation with the City, State and the
- 5 federal government is we invited Section 8
- 6 multifamily development in Chinatown, which
- 7 broke -- which stopped the moratorium that the
- 8 federal government placed on Philadelphia
- 9 because Section 8, at that time, was only for
- poor, run-down neighborhoods, and the federal
- government imposed that some Section 8 had to
- be built in upper-middle income areas. And

13	since Chinatown was part of the Center City,
14	that broke down the moratorium, and if you
15	remember, Mayor Rizzo was able to go forth and
16	develop Section 8 housing.
17	After the review of this assessment, we
18	have several key points we want to share with
19	you. First, the increase of raising

immigrants in the City has disproportionately

affected Chinatown and changed its role.

According to the Census, there are 107,000

Asia in the Philadelphia area and the

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population grew 43 percent between the years

- of 2000 and 2010; whereas, in contrast, the
- 2 City grew only one percent at that time.
- 3 Chinatown nearly doubled in size over the same
- 4 period and now has over 8,000 residents.
- 5 Chinatown remains a historic immigrant
- 6 gateway for 146 years. It has played an
- 7 essential role in the City as a place of
- 8 opportunity for Chinese, contrast to the --
- 9 opportunity for the Chinese and Asia
- immigrants who cannot speak English. This

11	community has many members beyond its
12	geographic boundaries. They come to Chinatow
13	because it is the hub of a bilingual job
14	services, health care, socializing, and
15	education, et cetera. Chinatown has become a
16	place where those people who can receive help
17	and connect to resources, even if they do not
18	live here. In other words, we're a draw to
19	other problems that other people have that
20	don't live in Chinatown, but because the
21	resources are here in Chinatown, they are
22	drawn to our social organization.
23	Hubs like this are important for non

1 other many -- other immigrant groups, such as

English speakers as they have in the past in

- 2 the Irish face the same problems, the Italians
- 3 face the same problems, Polish, et cetera.

- 4 And as you identify racially and ethnically
- 5 concentrated areas of poverty as places to
- 6 target resources, so you should identify
- 7 places like Chinatown as areas that should

- 8 receive particular consideration and
- 9 protection.
- Second, the role that Chinatown plays
- is threatened by gentrification. Rising rents
- and lack of affordable housing -- lack of
- affordable housing is the number one problem.
- 14 Without more affordable housing, the very
- purpose that Chinatown serves is in jeopardy
- and our very identity is in crisis. With
- 17 rising housing costs comes housing quality
- issues. Much more needs to be done by the
- 19 City to provide housing assistance and other
- 20 resources to Asian immigrants. PCDC's deputy
- director, Rachel Mak, will speak more in
- detail about that. My memory is terrible and
- I cannot remember data.
- MS. LONG: You're doing great.

- 1 MR. MOY: So she will have data.
- 2 Third, by lumping all Asian ethnic
- 3 groups, you mask the needs of different
- 4 groups. In other words, putting them all
- 5 together, they're all not alike. The example

6 might be even the j	past election. The Spanish
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- 7 in Florida are two basic loading blocks.
- 8 We are a community of contrast. For
- 9 example, 15 percent of Asian in Philadelphia
- live in poverty. However, by contrast,
- 41 percent of the Cambodians live in poverty.
- 12 This data has misled other people. I am
- giving you a report published by the American
- 14 -- Asian American Advancing Justice that has
- this aggravated census data. Please read it.
- 16 Fourth. Unless you fully address the
- 17 needs of the people who did not speak English
- in Philadelphia, you will leave out half of
- 19 the Asian community. Forty percent of all
- 20 Asians in Philadelphia cannot speak English.
- 21 Sixty-one percent of Chinese in Philadelphia
- cannot speak English. Your strategies of
- reaching this population are unacceptable and
- 24 need to be changed.

- 1 Fifth. The report notes that there are
- 2 significant environmental risks to

- 3 Philadelphia residents and that Asians are
- 4 more likely to live in
- 5 environmentally-compromised neighborhoods, but
- 6 the report does not address this -- why this
- 7 might be or set the goal for dealing with the
- 8 problem. In other words, we have to live with
- 9 a highway, expressway cutting right through
- 10 the middle of the community, and you get fumes
- and noise and other undesirable impacts.
- 12 Sixth. I do not see a single goal
- which addresses the aforementioned issues for
- 14 Chinatown and the Asian community. Despite of
- all these problems and low participation rate,
- what is the point of creating such a long
- 17 report if none of the goals will address the
- communities problem? You keep telling us
- there are no resources or that resources are
- 20 getting less every day, such that urban falls
- back on us and on our community. We must not
- and should not shut our guys to the eyes to
- the problem.
- I ask the City of Philadelphia to work

- with us. Without our involvement, the final
- 2 report otherwise becomes a waste of time and
- 3 energy.
- 4 Thank you.
- 5 MS. LONG: Thank you very much.
- 6 Rachel Mak?
- 7 MS. MAK: Thank you. My name is Rachel
- 8 Mak. I'm the Deputy Director of the
- 9 Philadelphia Chinatown Development
- 10 Corporation. I oversee PCDC's programs for
- residents, including the Housing Counseling
- Program, the Family Support Service Program,
- and also Housing Development Program. And we
- also have a Neighborhood Planning and Advocacy
- Program, which makes sure community members
- are informed and engaged in the matters of
- zoning and planning.
- 18 We're the only organization in
- 19 Philadelphia which provide these services to a
- 20 primary Chinese speaking LEP immigrants, and
- 21 I'm proud to say that it's a high quality
- service. The Housing Counseling Program has
- been HUD certified since 2011; however, none
- of these program receive any City support.

1	Our program fulfills the same function as
2	DHCD's NAC Program, Housing Counseling
3	Programs, and housing development projects
4	that are supported by DHCD. Other
5	organizations which receive support from DHCD
6	refer their Chinese-speaking clients to us to
7	serve.
8	Chinatown is the center of the Chinese
9	community in Philadelphia. We now serve
10	residents from all over the City, not just
11	Chinatown. We serve over 2,500 households
12	every year, the majority of which are LEP and
13	low income Chinese immigrants, and most of
14	these households cannot find these services
15	anywhere in Philadelphia.
16	Meanwhile, the DHCD programs and
17	assistance and PHA'S Housing Assistance
18	Program has a extremely low levels of Asian
19	participation.
20	According to your report, only
21	0.4 percent of housing choice voucher and
22	public housing are Asian. According to data

1	households is LEP and speaks an Asian language
2	at home. Overall about 46,000 units supported
3	by PHA, only 911 households are Asian. In
4	addition to that, as I noted, many Chinatown
5	programs operates without DHC support. From
6	fiscal year '13 to '16, there are zero percent
7	participation by Asian community in DHCD
8	housing programs. And, for instance, the
9	Basic Systems Repair Program.
10	The Francis House of Peace, that's one
11	of our first affordable housing development in
12	13 years, received the largest low income tax
13	credit from the State by PHFA, but we did not
14	receive DHCD's support.
15	So I do want to acknowledge the City's
16	Commerce Department has provided us support
17	for our Chinatown commercial corridor, and
18	also the cleaning programs; however, the
19	housing needs for the Chinese speaking LEP
20	immigrants are largely ignored. Chinatown is

not just a business corridor. It's a vibrant neighborhood with 8,000 residents that's growing rapidly, and population has nearly doubled from 2000 to 2010.

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1 I bring these issues up because the 2 stake is so high and the need is so great. 3 Chinatown is an historic immigrant gateway for 4 146 years. It has played an essential role in 5 the City and a place for opportunity for LEP chinese-speaking immigrants. This community 6 7 has many members beyond the boundaries and 8 even more immigrants move in, Chinatown plays 9 a crucial role as a hub of services, culture 10 and institutions. 11 However, as the real estate market 12 continues to boom in Center City, this is in 13 danger and needs to be protected. Even as you 14 identify racially and ethnically concentrated 15 areas of poverty, we ask that you also 16 identify areas of high opportunity for 17 particular groups, and Chinatown is such a

18 place.

19 Affordable housing is a lifeblood of an
20 immigrant community. As property values have
21 increased, so have housing costs, housing
22 quality issues and housing stability. Almost
23 all immigrants who rent in Chinatown are cost
24 burdened. When people cannot afford to rent,

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1 it leads to accepting housing with lower 2 quality. It means accepting a landlord who 3 does not maintain the property and take 4 advantage of you illegally. And it means 5 taking on a subletter in order to pay your 6 bills, and finally, it leads to moving out, 7 voluntarily or involuntarily. 8 Chinatown is a place of opportunity for 9 this population. It is a work/live community 10 where the number two reasons for living here 11 is the close proximity to work. That's 12 according to our 2010 Chinatown survey. 13 Forty-nine percent of our residents walk to 14 work, compared to eight percent in the City.

That's according to the 2010 Census. The

16 number one reason for living here is the 17 accessibility to amenities, the language, 18 culturally-appropriate service. That's 19 according to our 2010 survey. 20 The need for affordable housing is 21 great in Chinatown and continues to grow. 22 According to the 2010 survey, 46 percent of 23 households live at 30 percent of area median

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income. Chinatown's only subsidized senior

1 housing development, On Lok House, has 2 ten-year waiting list for apartments. And 3 similarly, Dynasty Court, the only Section 8 4 development, has long closed its waiting list 5 and is approximately to be over more than ten 6 year's wait. 7 However, the private housing market 8 continues to drive up the rents and build new 9 units at a rapid rate. According to the 10 Census, between 2000 and 2010, 991 market-rate 11 units were built in Chinatown, but only 16 12 affordable units were built in that time. In

13	addition to that, there's a growing need for
14	affordable senior housing for the Asian
15	community. So your report quoted Philadelphia
16	Corporation For Aging, which noted that rising
17	number of older Asians and Hispanics are
18	leading to an increase in the proportion of
19	the older adults from those groups.
20	Fifty-five percent of the City's current older
21	adult population is minority, foreign-born, or
22	both, and PCA expects that number to grow.
23	That's on page 67. So our experience
24	confirmed that. Nearly 80 percent of our

- housing counseling went to clients that are 1 seniors. 2 So based on our experience serving the 3 Chinese community in Philadelphia, the rates 4 5 of Asian households who have housing cost 6 burdens and experience severe housing issues and housing instability in Chinatown is much 7 higher than stated in the report for Asians 8 9 overall.
  - So in order to protect this role, much

11	more needs be done to provide housing
12	assistance and other resources to Asian
13	immigrants by both the City and PHA, as I
14	stated earlier.
15	My conclusion, I have just described a
16	housing crisis which disproportionately
17	impacts Asians and LEP households. However,
18	none of your 32 goals specifically address
19	this disparity to identify Chinatown as a
20	place of community. I grew up in Chinatown
21	and I have dedicated my life to serving the
22	community, and I'm heartbroken at this need.
23	I'm angry that after 146 years the City values

- 1 commercial corridor, but still not fully
- 2 recognized as a community of residents with

us for the great restaurants and our

- 3 housing needs. I'm frustrated that the answer
- 4 to our request for help is more of the same.
- 5 So more can always been be done and should be
- 6 done.

24

7 Thank you.

- 8 MS. LONG: Thank you.
- 9 Ann Lee?
- 10 MS. LEE: Hi, everyone. Hello. My
- 11 name is Ann Lee and I'm reading the testimony
- on behalf of Stella Tse.
- 13 My name is Stella Tse. I'm a former
- member of the Chinese Christian Center of
- 15 Chinatown and a third generation Chinese
- immigrant. My maternal grandparents lived in
- On Lok House, the Section 8 senior housing
- building in Chinatown for over 20 years. They
- immigrated here as a young couple with four
- 20 children and lived in the Chinatown
- 21 neighborhood. As their children grew up,
- 22 married and left the house, they moved into
- the On Lok House.
- 24 My grandparents immigrated here with no

- 1 understanding of the English language. They
- 2 found a community of friends here in
- 3 Chinatown. They were able to speak their
- 4 native language and have people understand
- 5 them.

6	The restaurants and Chinese food
7	shopping was easily accessible to them. They
8	were able to conveniently walk around to these
9	places and have the comforts of having a home
10	away from home. They were able to find a job.
11	Living in the On Lok House has provided
12	a sense of security and comfort for our
13	family. We knew our grandparents were well
14	taken care of and that they were able to be
15	independent in a foreign country.
16	On Lok House is the only senior housing
17	in Chinatown. My grandparents were one of the
18	lucky ones. There's a ten-year waiting list
19	for apartments. Everyone wants to live in
20	Chinatown. There's a great need for seniors,
21	especially. On Lok has less than 60 units but
22	they serve thousands of seniors from all over
23	the City through the On Lok Senior Center.
24	The On Lok Senior Center is below the

- 1 apartments and provides programs and services
- 2 like art classes, English classes and Tai Chi

- 3 classes.
- 4 The community my grandparents found in
- 5 Chinatown was the key to my family's success.
- 6 Today, I'm a Nurse Practitioner at the
- 7 Hospital of the University of Pennsylvania.
- 8 My brother and I both went to college in
- 9 Philadelphia.
- 10 I'm asking you to please provide more
- 11 housing in Chinatown for people like my
- 12 grandparents.
- Thank you.
- 14 MS. LONG: Thank you very much.
- Vanessa?
- MS. ANWA: Hi. My name is Terry Anwa.
- 17 I'm reading this testimony on behalf of
- 18 Vanessa Xie.
- My name is Vanessa Xie. My family
- immigrated to the United States over 30 years
- ago. From China, they did not speak English.
- They first lived in New York Chinatown and
- then they moved to Philadelphia Chinatown.
- Even though they came to a completely

- 1 new country with a different language and
- 2 culture, both Chinatowns provided communities
- 3 for my family, was able to make friends, find
- 4 a place to live and feel safe. Unfortunately,
- 5 because they always had to work, they were not
- 6 able to learn English. However, they came to
- 7 the States so that they could have a better
- 8 life and raise me up in a land with many more
- 9 opportunities than I might have had able to
- 10 have access to in China.
- 11 When my parents first got here, they
- lived in a very small apartment, along with a
- few other family members. However, shortly
- after, I was born in 1989, our family was
- fortunate enough to become beneficiaries of
- the Dynasty Court Section 8 housing in
- 17 Philadelphia Chinatown. My mom told me that
- when they came by to review our living
- 19 conditions at the time, the official believed
- 20 that it was no place to raise a child.
- 21 Dynasty Court gave us a place to live where we
- had enough space so that I would not have to
- share a room with my parents or with other
- family members. We were able to invite our

1	friends to come over so that we could build
2	and create communities in our home.
3	While my parents still had to work, the
4	affordability of Section 8 housing allowed my
5	mom to be able to stay home with me, to care
6	for and to raise me. They were also able to
7	save enough money to send me to the Chinatown
8	Learning Center and Holy Redeemer School.
9	Chinatown Learning Center was helpful to my
10	parents in understanding education because
11	there were kindergarten teachers that spoke
12	Chinese. The teachers were able to
13	communicate with my parents about the progress
14	of their child.
15	Holy Redeemer School is only two blocks
16	away, so I was able to walk there myself, when
17	I was of age. I was also able to attend
18	classes with peers that came from similar
19	backgrounds with immigrant parents that did
20	not speak English.
21	Living in Chinatown, I have been able

to make friends and build relationships with

- people that have looked out for me and have
- taught me and have been mentors to me,

- 1 explaining things, like, how to go to college,
- 2 how to take the SATs. Chinese Christian
- 3 Church and Center, across the street, helped
- 4 me to learn about faith. They provided
- 5 volleyball camps, et cetera, et cetera, et
- 6 cetera.
- 7 Through the help of all these people in
- 8 my life and the community, I was able to
- 9 gradate high school, to go to college and to
- find a job. Because of Section 8 housing the
- 11 Chinatown community and all of the different
- amenities and programs, I can speak English, I
- can make enough money to support myself, and I
- can understand the American culture so that we
- will not have to live in Chinatown. Instead,
- I hope that other new families continue to
- benefit and live in Chinatown.
- Now that I'm older, I no longer live in
- 19 Chinatown, but I continue to be part of the
- 20 church that I attend as a teenager, and in

turn, work with a new generation of youth. It
was not always the easiest to grow up when you
feel like your parents do not understand how
things work or just don't know about so many

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1 things that we go through. I want to be able 2 to look out for them and be there for them in 3 the same way that this community has been 4 there for me. 5 As my parents get older, I'm glad that 6 they can continue to live in Chinatown with 7 neighbors that they can speak to, walk to the 8 places they need to go, and be in a place 9 where they feel safe. If my parents did not 10 live there, it would have been very difficult 11 for my mom to get around because she does not 12 drive. It would have been a greater burden on 13 my dad to be the only driver in the family. 14 Please allow for more fair housing in 15 Chinatown so that immigrants, like my parents, 16 have a better opportunity and access to 17 different resources to help them raise their

family. My parents moved to America for a 18 19 better life and they were able to achieve that through various government programs, such as 20 Section 8 housing, and neighborhoods like 21 22 Chinatown that bring people together so 23 language and culture are not barriers to 24 immigrants like us.

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1	Thank you.
2	MS. LONG: Thank you.
3	Enid Chiu?
4	MS. CHIU: Hi. My name is Enid Chiu
5	and I have lived in Philadelphia for ten
6	years. I have lived in several different
7	neighborhoods in the City, but what has
8	remained consistent during my time here is my
9	connection to Chinatown. As a member of
10	Chinese Christian Church and Center, I've beer
11	involved in the Chinatown community in a
12	number of ways, including being a youth group
13	counselor, teaching SAT classes, and
14	participating in community cleanups.

Currently, I work as an Environmental

16	Engineer at the U.S. Environmental Protection
17	Agency, Region Three. I first came to
18	Philadelphia as a university student just
19	looking for a place to fit in, a place to call
20	home. And I was fortunate enough to quickly
21	find that in Chinatown. As a child of Chinese
22	immigrants, it meant so much to me to find a
23	community that looked like me, that understood
24	my background and the struggles I faced. It

was comforting to eat the food I grew up with 1 2 and to be able to buy familiar groceries. I loved the community events that kept 3 me tied to my heritage, Chinese new year 4 5 celebration, mid-autumn festival and the annual night market. The church opened up its 6 7 doors and embraced me. 8 In Chinese Christian Church and Center I found a family and in Chinatown I found a 9 home. I learned quickly how much more deeply 10

this sentiment is true for immigrants in

Chinatown. Many of the students I teach at

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13 SAT class have immigrant parents with limited 14 English proficiency. While these students are 15 working hard to do well in school and to study 16 for standardized tests, they are also spending 17 a significant amount of time translating 18 documents for their parents and helping them 19 to function in a society that feels foreign. 20 It is so difficult for these family 21 members with limited English proficiency to 22 make every-day transactions, to speak up for 23 themselves, or even to effectively display 24 their true personalities. And so, that burden

- falls on their children. In light of that,
- what a haven is Chinatown. These parents see
- 3 it as a place to receive health care, go
- 4 shopping, get education, and make social
- 5 connections in a language they understand,
- 6 something that most us assume is a given.
- 7 Not everyone can live in Chinatown due
- 8 to limited resources, but people still
- 9 congregate there from all over to benefit from
- its programs and services. Many students have

11	to take multiple modes of transportation just
12	to attend our free SAT classes, and their
13	parents enjoy that commute just to have a
14	taste of this safe zone. We're very fortunate
15	to see many of the students in our SAT class
16	and other educational programs in Chinatown
17	get admitted to top universities and Ivy
18	League schools to find other opportunities
19	moving forward.
20	Chinatown is so precious, yet time and
21	time again we see it being marginalized and
22	its residents underserved. The community has
23	battled numerous proposals to place things in

this neighborhood that could adversely impact

- the environment, public health and the quality
- of life, from the Vine Street Expressway to
- the baseball stadium to the casino. In my
- work with the EPA, we have seen that Asian
- communities, like Chinatown, are
- disproportionately impacted by poor
- environmental conditions.

8	Due to high traffic congestion and a
9	notable scarcity of green space, air pollution
10	is significantly higher in these areas.
11	Because of low availability of affordable
12	housing, Asians often find themselves
13	overcrowded in substandard living conditions
14	that are often very old constructions with
15	higher exposure to lead paint and lead piping.
16	As a result, Asian communities often
17	see much higher rates of asthma, respiratory
18	failure, and blood lead levels in children.
19	We have seen a historic pattern of this
20	community being the victim of environmental
21	racism and we cannot have it perpetuated.
22	Chinatown is not just a destination or
23	an attraction. To so many people, especially

immigrant populations, it is home. So please,

- let us take the necessary steps and allocate
- 2 the resources to provide more affordable
- 3 housing and keep that it way.
- 4 Thank you.

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5 MS. LONG: Thank you very much.

6	Ling?

7	MS. YANG: Good afternoon. My name is
8	Ling Yang and by birth, I'm a daughter of

- 9 Chinese immigrants. By professional training
- 10 I'm a hospital pharmacist at Thomas Jefferson
- 11 University Hospital. By affiliation, I'm a
- member of Chinese Christian Church and Center,
- also known as C4.

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- Growing up in a predominantly white area community, my non English speaking parents worked in a clothing factory with absolutely no access to health care. Even now, with Obamacare, their limited English proficiency still limits them from receiving the health care they need. So usually I'm on a conference call with a physician 16 miles away, and that's no way to receive proper health care.
- 24 My home experience had inspired me to

- become a pharmacist. Working at Jefferson
- 2 Hospital as a clinical pharmacist, my job

- 3 responsibility includes educating patients on
- 4 how to take their medications, about
- 5 medication, about a disease condition, helping
- 6 physicians picking the best medications for
- 7 the patients.
- 8 And during my five years there I have
- 9 encountered many, many patients who have made
- a mark in my memory. Those of Chinese non
- English speaking background have a special
- place in my heart. One particular patient
- comes to mind. He is an 80-year old gentleman
- who was admitted to the hospital with high
- 15 blood sugar, something that was pretty simple,
- that could probably treated within one to two
- days. By the time met I him, he was there for
- four days because his doctors couldn't figure
- out how to communicate with him on how to take
- insulin.
- Insulin is an injectable medication
- that helps to lower your blood sugar. It
- comes in a little vial and you take a tiny
- little needle and draw up the medication and

- 1 inject it in your stomach and in your arm
- 2 area. To anyone, it's a really complicated
- 3 thing to do, let alone an 80-year old man who
- 4 didn't even speak the language.
- 5 So the nurse on the station heard
- 6 through the grapevine that there's a
- 7 Mandarin-speaking pharmacist, so after several
- 8 teaching sessions and practices, the patient
- 9 was finally able to go home. So normally,
- after a patient goes home, the insurance
- usually will pay for a visiting nurse to come
- and show the patients how to take the
- medication, making sure they okay, but this
- type of service is really not much use to
- these patients because they won't be able to
- 16 even communicate.
- 17 And I thought about how different his
- care would have been if he had a translator by
- 19 his side at admission and throughout that
- 20 entire process. And I also realized that
- because of his lack of English skill, he would
- 22 not get the same type of health care as
- someone who could speak the language.
- Jefferson Hospital is different in

1	terms of they have Chinese translation
2	service, but unfortunately, that's not a
3	service that they can serve all the patients,
4	but it is a unique model that should be
5	replicated in other hospitals, and also, in
6	the community.
7	Also, I remember working in the
8	hospital, seeing a deaf patient, and he had a
9	sign language translator sitting outside his
10	room from 9:00 a.m. to 5:00 p.m., helping with
11	all the communication that needs to go on, and
12	I wondered to myself: Why couldn't someone of
13	non English speaking patient have the exact
14	same service?
15	As a member of Chinese Christian Church
16	and Center, last year we organized a flu shot
17	for the community. Initially, we thought, you
18	know what, we probably wouldn't get very much
19	of a turnout because most people by now have
20	Obamacare, and it's free through the
21	insurance. But to our surprise, when we came,
22	the room was packed. People were elbow to

elbow trying to get in line so they want to

24 make sure that they get the flu shots.

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1	Within two and a half hours, we
2	vaccinated 250 people, which is a lot.
3	Usually, a Walgreen or CVS will host such
4	events. Maybe four hours they get 60 people,
5	maybe, but they take insurance. They require
6	that you have insurance and you pay for it.
7	But within two and a half hour we vaccinated
8	250 people. Two hundred fifty community
9	members wouldn't be getting the flu this year,
10	so that was really exciting. During that time
11	people were telling us either they couldn't
12	take off work to get the flu shot or they
13	don't have insurance, or they don't even
14	realize the importance of getting flu shots.
15	Another annual event that we host at
16	the church is the health screening, and
17	typically, we serve about 80 to 100 patients
18	in four hours. And it's all volunteer based.
19	Medical students from schools all around
20	Philadelphia will come with supervising

- doctors and provide nonstop service for that
  four hours because we always have lines out of
  the door.
- And we will provide blood pressure

1 screening, diabetes screening, education on different medical conditions. And this is 2 3 probably one of the few times a lot of these 4 community members are able to see a health 5 care provider due to various reasons. Last year, one of the very particular 6 7 memorable event was that there was a man there 8 who the medical team identified as needing 9 urgent medical care, but we had to spend about 10 two hours explaining to him what his condition 11 was and why he needed to go to the hospital. 12 And after much, much urgency, he was finally 13 willing to go to Hahnemann Hospital, but that 14 was after someone agreed to translate for him 15 and go to the hospital with him. He was in 16 the ICU for over four weeks. And I can't 17 imagine if something like that did not happen

what would have happened to him, and this is
not just isolated instances. This was a
pretty urgent case, but we provided very much
needed service to the community members.
And you know, his story is not so
unique. Poor health literacy, limited English
proficiency, inflexibility with work schedule

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1 all prevents a lot of the community members 2 from getting the medical care they need. 3 So, 20 years ago my parents couldn't 4 get medical care because of lack of financial 5 resources. Twenty years later, despite the 6 fact that they have insurance, they still 7 can't get the health care they need because of 8 the language barrier and the educational 9 barrier. Normally, in our culture, a lot can 10 happen in 20 years, but unfortunately, access 11 to health care is not one of them and we need 12 to do a better job for our members, for our 13 community members, and we have to do a better 14 job.

How can our community come together and

16	how can our City come together to provide that
17	service to the community in their own native
18	language? And I think, you know, as first or
19	second-generation Americans, Chinese
20	Americans, we are very eager to help and we
21	want to do something, and I think we need the
22	resources from the City to do it.
23	Thank you.
24	MS. LONG: Thank you very much.

1	Candy?
2	MS. YEUNG: I'll read this.
3	My name is Candice Chau. My family and
4	I immigrated to the United States from Hong
5	Kong 12 years ago and we have been living in
6	Philadelphia ever since. I'm a member of
7	Chinese Christian Church and Center, also
8	known as C4, and have been involved in many
9	church activities to serve the Chinatown
10	community. I have served as an ESL teacher in
11	the adult Cantonese-English Program at C4 for
12	five years, teaching basic conversational

13	English to the Cantonese-speaking adults in
14	the Chinatown community. I also volunteer in
15	the annual church carnival and the community
16	health screenings at C4.
17	I consider Chinatown to be my second
18	home. I go there every Friday night for
19	church fellowship and every Sunday for Sunday
20	worship. And it's a place I often go to enjoy
21	gourmet food, and to relax, and chat with my
22	friends over a cup of bubble tea.
23	At my previous work experiences, I had

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the opportunities to work with many Chinese

and Asian immigrants with limited English 1 proficiency. I was a former employee of GPHA, 2 3 Chinatown Medical Services, located in South Philadelphia, and a former research assistant 4 for the Center For Asian Health at Temple 5 6 University. Both organizations have been dedicated to improving the health and health 7 care access among the Chinese and Asian 8 9 communities for more than ten years.

GPHA's CMS, as we call the Chinatown

11	Medical Services, is a community health
12	organization which is designed to meet the
13	particular needs of the Chinese and Asian
14	communities in Philadelphia and provides
15	quality primary care services to children,
16	adults, seniors and pregnant women. They
17	provide services to about 14,000 patients a
18	year. Ninety percent of CMS patients are LEP.
19	Many of them do not have health insurance. I
20	worked there five years as a medical
21	interpreter helping LEP Chinese patients
22	communicate with English speaking health care
23	providers at CMS.
24	CAH is part of Temple University's

- 1 Lewis Katz School of Medicine. It's a public
- 2 health research center with a mission to
- 3 reduce health disparities and improve health
- 4 equity among the underserved and
- 5 underrepresented Asian-American population
- 6 through research, community health education,
- 7 and clinical support for enhancing culturally

- 8 and linguistically-appropriate services in
- 9 health care.

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10 I worked there for three years as a

research assistant and was involved with a few

of the research studies, community outreach

events, and health education programs for

Chinese, Korean and Vietnamese communities.

15 As an immigrant, I understand the

struggles and difficulties that immigrants

with LEP face in accessing and utilizing

18 health care. Language barriers lack

affordable care, lack of knowledge and

understanding of what service and coverage

options that are available to them, and where

22 to obtain the services can contribute to this.

23 Immigrants with LEP often fear to

obtain health services because they believe

- they will have trouble communicating with the
- 2 health care providers and understanding the
- 3 resultant diagnosis and treatment options.
- 4 Due to lack of access to interpretation
- 5 services, often LEP patients must find

6	interpreter,	who	tends to	be t	heir	own	son	and
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- 7 daughter, second-generation immigrants, and
- 8 they must usually learn to speak informally
- 9 from their parents and may not read or write
- the language. Sometimes when the children are
- 11 not able to interpret, LEP patients have to
- cancel or reschedule the doctors'
- appointments, which cause delays in getting
- 14 treatments.
- Besides, health care in the U.S. is
- expensive, and navigating and paying for care
- is complicated and many patients find the cost
- of care prohibitive. Most uninsured
- immigrants are afraid they cannot afford to
- 20 pay their medical bills if they receive care
- in a hospital, so they may ultimately choose
- not to seek medical health. Many of them are
- 23 not aware that they may qualify for financial
- 24 assistance for hospital medical services or

- 1 that they can participate in health programs
- 2 to receive free or discounted care.

3	CMS has bilingual health care providers
4	and medical staff who not only speak the
5	languages of the patients but also provide
6	culturally competent health care services and
7	medical assistance to these patients.
8	Although there is an inadequate cultural and
9	linguistic competency among health care
10	providers at CMS to meet the great needs of
11	the Chinese and Asian populations, they
12	provide certified and trained medical
13	interpreters working on site to provide these
14	interpretation services.
15	Because of these services, many Chinese
16	and Asian immigrants living throughout the
17	City of Philadelphia, and even in the nearby
18	suburban neighborhoods, travel long distances
19	to receive primary care at CMS where they feel
20	comfortable talking about their health
21	concerns.
22	With the work that CAH has been doing,
23	the LEP Chinese and Asian communities can
24	learn about health-related information in a

- language that they understand. They provide
- 2 community health education for Asian
- 3 communities for health screenings, awareness
- 4 of health problems among Asian Americans,
- 5 including breast cancer, cervical cancers,
- 6 colorectal canter, Hep-B liver cancer and
- 7 cancers associated with smoking, diabetes,
- 8 hypertension and mental health issues.
- 9 Without regular access to health care,
- people may continue to suffer from preventable
- illness and injury, causing unnecessary
- hardship and reducing their ability to provide
- for their families and contribute to the
- 14 communities and the City.
- 15 Chinatown has been a vital hub for LEP
- 16 Asian populations in connecting to such
- organizations. A strong network of bilingual
- institutions and relationships has been
- developed in Chinatown and it's important to
- 20 preserve this role so that no LEP Chinese and
- Asian immigrants will ever feel helpless or
- isolated when obtaining the necessary health
- care that they deserve.
- Thank you.

1	MS. LONG: Thank you.
2	Phillip?
3	MS. FREELAND: Thank you for providing
4	a platform for this discussion and I
5	appreciate the opportunity to be here.
6	MS. LONG: You're welcome.
7	MS. FREELAND: My name is Catherine
8	Freeland and I'm the Public Health Program
9	Manager for the Hepatitis B Foundation.
10	The Hepatitis B Foundation is the only
11	national nonprofit dedicated to finding a cure
12	and improving the quality of life for those
13	affected with hepatitis B. In the past 25
14	years, we have worked to ensure that hepatitis
15	B and those most affected by it are not
16	forgotten.
17	The Hepatitis B Foundation manages Hep
18	B United Philadelphia. We're the largest
19	Asian based community-owned coalition in
20	Philadelphia. We have over 70 coalition
21	partners, including the Philadelphia
22	Department of Health; social service

1	providers of human services to Philadelphia's
2	Asian and Pacific Islander and African
3	immigrant communities.
4	Since 2007 we have provided hepatitis B
5	awareness and messaging for over 10,000
6	Philadelphians, provided in-person education
7	for over 5,000, offered free hepatitis B
8	screening to 2,500, and administered over 500
9	free doses of the hepatitis B vaccine. We
10	have found hepatitis B infection rate in
11	Philadelphia to be eight percent, which is
12	among the highest in the United States. A
13	total of just over 104,000 Asian and Pacific
14	islanders reside in Philadelphia, which is 6.8
15	or just over 6.8 of the Philadelphia
16	population. Sixty-six percent of those are
17	foreign born and largely have limited English
18	proficiency.
19	While approximately 70 percent are

insured, they often face multiple social,

linguistic and cultural barriers to accessing
 appropriate medical care. Since 2007, we have
 been working in the Philadelphia Asian
 American communities and have witnessed

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1 firsthand the challenging obstacles these 2 individuals face regarding health care access. 3 An example occurred when we screened 4 2,500 people for hepatitis B between 2007 and 5 2015. Of these, 90 percent were less than 6 proficiency in English, 50 percent were 7 uninsured, and only 45 percent had seen a 8 doctor in the last 12 months. 9 We also did an in-depth study of 10 barriers of health care access among Asian 11 American Philadelphians. The Asian Pacific 12 islanders face a significant number of 13 barriers, including a lack of knowledge about 14 navigating the local health care system. 15 Things that we think are simple, like making 16 an appointment to see a doctor are a foreign

concept for people who are coming from

18	countries where the medical system looks very
19	different.
20	When you compound that with language
21	barriers, you realize how difficult it becomes
22	to call a provider's office and make an
23	appointment when you can't understand the
24	person on the other side of the phone.

1	Cultural barriers to health care access is a
2	huge issue for many Asian cultures. Seeing a
3	doctor is only done when a person is very
4	sick, so taking advantage of preventive
5	services like PAP tests, colonoscopies, annual
6	checkups and hepatitis B screenings is not
7	often done.
8	Improving awareness about these
9	preventative care options would be very
10	beneficial for improving the overall health
11	among Asian Americans in Philadelphia. This
12	would help to prevent end-stage liver disease,
13	like liver cancer and cervical cancer, which
14	disproportionately affect Asian Americans.

Financial constraints are a large

16	barrier for Asian Americans in Philadelphia.
17	Many are uninsured or underinsured. Although
18	the Affordable Care Act has helped quite a bit
19	in the past few years, many Asian
20	Philadelphians are shift workers and often
21	cannot make normal provider hours.
22	Transportation is also a huge issue for
23	many limited English proficient Asian

Philadelphians who are unfamiliar with the

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public health transportation system and 1 2 fearful about leaving their neighborhoods and getting lost. This is true even if they can 3 get themselves to a hospital where all the 4 5 signs are written in English and they have to navigate the mazes of hallways to get to their 6 appointment. 7 8 Unfortunately, we have seen too many Asian Philadelphians die of liver cancer 9 because they were unable to access appropriate 10 medical care and treatment for their hepatitis 11 12 B. These are vibrant individuals in their 40s

13	and 50s who leave behind them devastated
14	families. And it all could have been
15	prevented with more awareness and services
16	targeted at improving health care access for
17	these uninsured communities.
18	When Asian Americans in Philadelphia
19	are not able to access health care, they face
20	sickness, pain, isolation, loss of work, loss
21	of productivity, lack of quality of life and
22	potentially a shortened life span due to an
23	undiagnosed or untreated illness.

This is why places like Philadelphia

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- 1 Chinatown Medical Services are playing such a
- 2 critical role in keeping our Asian

- 3 Philadelphians healthy. Chinatown Medical
- 4 Services provides linguistically and
- 5 culturally competent health care to over
- 6 15,000 people each year. CMS staff are aware
- 7 of the cultural nuances faced by Chinese,
- 8 Vietnamese, and other ethnic patients, and
- 9 they speak over five languages and have a
- state of the art Skype language system that

fills in when necessary	у.
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12 CMS is a social service provider that 13 helps patients enroll in health insurance, 14 become educated about diseases, such as 15 diabetes, high blood pressure and hepatitis B, 16 and they help navigate the complex processes of making appointments for specialty tests, 17 like MRIs and x-rays. 18 19 Asian community members throughout 20 Philadelphia know that they can go to CMS and 21 get trusted care by specialty staff who 22 understand them. Without places like CMS and 23 other federally qualified health centers that 24 treat our underserved ethnic communities in

- 1 Philadelphia, thousands of local
- 2 Philadelphians would see poorer health
- 3 outcomes, and that leads to a weaker City. We
- 4 rely on places like CMS, National Services
- 5 Center, C Mack to keep Philadelphia healthy
- 6 and productive.
- For the future, we need to ensure that

8 these organizations and clinics are given	th
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- 9 support and infrastructure they need to make a
- difference in the lives of our local and
- diverse Asian-American communities. But these
- organizations are overwhelmed and they cannot
- do it alone. The City of Philadelphia can
- help.
- 15 The City can provide more supportive
- 16 multilingual services for newcomers to
- 17 Philadelphia who are limited English
- proficient. The City can help create and
- support multilingual health education efforts
- 20 to make both health care providers and
- 21 community members more aware about
- 22 preventative care.
- The City can work with hospitals and
- 24 medical providers in neighborhoods like

- 1 Chinatown, Cambodiatown and South Philadelphia
- 2 to create multilingual signs, educational
- 3 literature and health system navigation
- 4 programs.
- 5 Very importantly, the City can work

	6	with local	health	systems to	collect mo
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- 7 disaggregated data on our diverse ethnic
- 8 communities. We need to know more
- 9 specifically about which illnesses affect
- which communities so we can address this issue
- in a more targeted way. Aggregating all
- 12 Asians together does everyone a disservice.
- 13 There more than 60 local Asian subgroups and
- they should all be counted individually.
- 15 And finally, the City runs a network of
- 16 free health clinics and they provide very
- important much-need services to those who need
- it most. However, they do not screen for
- 19 hepatitis B, even among those who are most
- 20 likely infected. The City health centers can
- and should test their Asian American patients
- for hepatitis B.
- 23 Philadelphia has among the highest
- rates of hepatitis B in the entire country,

- 1 but only 10 to 15 percent of local infected
- 2 individuals know that they are infected with

- 3 hepatitis B and this puts them at a serious
- 4 risk of dying from cirrhosis or liver cancer.
- 5 The City needs to prioritize hepatitis B, a
- 6 disease that can be diagnosed with a simple
- 7 ten dollar blood test.
- 8 Most importantly, working together, we
- 9 can help save lives and keep Philadelphia
- strong and healthy.
- 11 Thank you.
- MS. LONG: Thank you very much.
- We're going to go to the next person,
- 14 Dan.
- MR. UREVICK-ACKELSBERG: Thank you,
- Melissa. Thank you to your colleagues at DHCD
- and PHA for all your work in compiling this
- report, which I know has been an
- 19 all-hands-on-deck effort, and thank you to the
- 20 extent there people from HUD here. Thank you
- 21 to them for their work.
- As you know, formally furthering fair
- housing has been a nonpartisan tenent of
- federal housing policy for almost 50 years,

- and I can't think of a time in which it is
- 2 important, and hopefully, it will continue.
- 3 MS. LONG: Yes.
- 4 MR. UREVICK-ACKELSBERG: I will start
- 5 my comments about the plan by just saying that
- 6 because we have a short amount of time, I'm
- 7 going to focus on the areas that I think it
- 8 could improve and shouldn't be taken as a
- 9 negative comment. I think there's a lot of
- positive in this plan and there's a
- 11 considerable amount of work that you all have
- done of highlighting some really critical
- areas of need and critical paths ahead for the
- 14 City.
- 15 As a general matter, I would say
- substantively, and I discussed this with you
- 17 yesterday, I think that there is one big area
- that the plan is missing, which is a deep
- discussion of housing quality for communities,
- 20 particularly communities of color in
- 21 Philadelphia. There is, I think, a real
- 22 housing crisis in this City. Children are
- being poisoned by the lead paint in their
- 24 house and are being diagnosed with asthma

because of the mold and dust in their homes.

2	Families live without heat and use
3	space heaters and are at risk from fires. Raw
4	sewage flows from the basement of peoples'
5	houses. This is a very real problem and it
6	requires a lot of different solutions. I
7	think that there a number of different data
8	sources that the City could use. That
9	includes L and I data, which will not complete
10	because it's mostly complaint driven. It's
11	certainly robust and will show you where, in
12	the City, these problems are particularly bad,
13	including and especially lead paint.
14	That would include data from the
15	Department of Health, which can talk about
16	asthma visits and, again, lead paint. It can
17	include data from DHS, because one of the
18	reasons that kids in this City, again, it's
19	particularly a problem that particularly falls
20	upon families of color. But one of the
21	reasons that kids are separated or unable to
22	be reunited with from parents are just the

- 23 housing conditions in which their parents
- live, nothing else, nothing to do with the

- 1 kind of parents they are, but only the kind of
- 2 housing conditions that they can afford to
- 3 live in.
- 4 So, I hope in the next month the report
- 5 -- that you all think about ways you can
- 6 incorporate that data. I think that data is
- 7 out there. As a society, we need to do a
- 8 better job of collecting that data. The
- 9 census is changing how they're doing their
- 10 American Housing Survey based on the work of
- 11 Inevicted (phonetic) to try to get a better
- sense of the conditions that people are living
- in and housing instability that people are
- living in, but I think the City needs to start
- that process.
- The second major comment I have is that
- 17 I think the report, while having some good
- goals, I think often the goals are somewhat
- disconnected from the problems that the report
- 20 identifies. I will just give you some

- 21 examples. So, again, for rental housing,
- housing instability and evictions are a huge
- problem. The report sort of mentions that.
- There's some sections on housing instability.

- 1 And there is a map of where evictions occur in
- 2 Philadelphia. But there's very little
- 3 concrete goals on how to tackle the problem of
- 4 evictions because -- and then, this is -- this
- 5 is an epidemic in Philadelphia. There are
- 6 30 -- 30,000 plus evictions filed in
- 7 Philadelphia every year. Again, often against
- 8 very low-income people, often for communities
- 9 of color and protect classes, disabled, or
- 10 people with disabilities.
- And so, I think that the report needs
- come up with some more concrete goals for
- dealing with those problems. I know that City
- 14 Council is holding hearings on similar issues
- coming up, but I think there's got to be some
- acknowledge of out.
- 17 A second example is one of the goals

seems to be talking about the Healthy Row

House Project. For those who don't know, the

Healthy Row House Project seeks to create a

revolving loan -- loan program to help with

housing quality for fairly low-income people

in Philadelphia, for seniors that might need

to make home repairs but aren't the poorest

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1 but don't have access to capital.

2 The report seemed -- one of its goals,

3 I think it's goal 17, seems to sort of talk

4 about that in snippets, but it's not really

explained anywhere in the report. If that is

6 what that's talking about, that's a great

7 goal. That's a really important program. It

8 would be the holy grail of housing policy. So

9 I would just encourage you, if that is what

you are talking about, to explain it a little

bit more.

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12 A third is vacant land. The report

talks about the problem of vacant land in

various places that vacant land causes -- can

lead to crime, can lead to lower property

values. And as you know, there are places in this City where vacant land is not going to be redeveloped by a for-profit developer and not going to be redeveloped by a not-for-profit developer.

We have a City agency that was created

developer.

We have a City agency that was created only a year ago to deal with those problems, but I know that the Land Bank process -- strategic process is going on at the same time

as this. But the Land Bank isn't really mentioned in the report at all, and given how often we talk about vacancy, I think it's really important, when you're setting these goals, to connect it to the very agency that is made to deal with those problems. The plan talks about displacement and creates an interesting -- an interesting ratio, or an interesting indicator for where communities are at risk for displacement, but

again, it doesn't really connect that

indicator to concrete goals. So one easy

13 example is the City could set of a goal of 14 making sure every homeowner in areas of risk of displacement are signed up for every --16 every tax program that is available to them, whether that's the senior program, whether 18 that's the general real estate tax abatement, the homestead abatement that we have in Philadelphia, you know, those homeowners especially where we're going to see rising 22 taxes, rising property taxes must be made 23 aware of that program and should sign up for 24 that program. We have really low rates of

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- 1 people signing up in Philadelphia.
- 2 And then, I guess, as my -- trying to
- 3 keep this very brief, on the Housing Authority
- 4 side of things, I think there's, again, one
- 5 big positive, which is that the Housing
- 6 Authority has -- has done an important thing
- 7 in the last couple of years. They have
- increased the number of vouchers that are 8
- 9 available.
- 10 And they have acknowledged that to

11	complete their fair housing objective they
12	need to house as many people as possible, so
13	they have issued 3,800 new vouchers in the
14	last few years, and that's an important goal.
15	I would just caution, though, I think that's
16	somewhat at odds with some of the other parts
17	of their part of the plan, including the
18	ten-year plan in the Sharswood neighborhood,
19	which is very expensive and very expensive on
20	a per-unit basis. It involves building a
21	headquarters for PHA and involves small
22	business development.
23	So I would suggest if, on the one hand,

you're saying we need to put out as many -- we

need to issue as many housing vouchers as

possible, there is an inherent tension with

very expensive redevelopment, very expensive,

very long redevelopment plans, and I would

encourage them to at least think about how

those interact.

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7 And then, last, as I have talked to you

8	about and	I talked to	PHA ab	out, th	iere is a
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- 9 need to diversify those people that live in
- 10 PHA housing, whether that is public housing,
- itself, or in Section 8 vouchers in the
- 12 Housing Choice Voucher Program.
- There are a lot of reasons why there
- are -- why Latinos, why Asian Americans are
- underrepresented in PHA housing. Some of that
- is pure history and demographics, but we need
- 17 to tackle that program. It's not something
- that started in a year and it's not something
- that can be solved in a year. But if you put
- doing nothing on one side of the spectrum and
- 21 race-based preferences on the other, which
- would be ruled unconstitutional and you can't
- do, there's a lot of real estate in between
- 24 where PHA needs to set some affirmative goals

- 1 to begin solving that program, that issue.
- 2 That could mean opening up the wait
- 3 list and doing affirmative outreach to
- 4 communities. That could mean some other
- 5 targeted fair housing enforcement effort. But

6	when,	according t	to PHA's	own	numbers,	there
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- 7 are 18 people out of approximately 20,000
- 8 voucher recipients that speak Spanish at home
- 9 we have a problem. When there are none that
- identify as speaking Chinese language --
- 11 Chinese languages or Vietnamese at home, we
- have a problem.
- So there are ways to get there, and I
- would strongly encourage PHA to start that
- process now because there is, really, no other
- option.
- 17 Thank you very much.
- 18 MS. LONG: Great. Thank you. Look
- 19 forward to continuing to work together.
- Sara Yeung?
- 21 MS. YEUNG: Hi. I'm finally up here as
- 22 myself, Sara Yeung, but I'm actually
- representing the Coalition For Fair Housing,
- 24 which is a coalition of groups, including

- 1 Ceiba, the Community Legal Services, Public
- 2 Interest Law Center and Philadelphia Chinatown

- 3 Development Corporation.
- 4 So to give folks a little bit of
- 5 background behind this process, as well as to
- 6 layout our remarks, I want to start that by
- 7 saying in 1968 the Fair Housing Act was passed
- 8 to eliminate discriminatory practices in the
- 9 housing industry. Last year the federal
- government passed a rule that provides an
- 11 effective planning approach to help
- 12 jurisdictions like Philadelphia take
- meaningful action to overcome historic
- patterns of segregation, to promote fair
- 15 housing choice, and to foster inclusive
- 16 communities that are free from discrimination.
- 17 Philadelphia was required to take a
- hard look and ask themselves if there are
- obstacles of fair housing that
- 20 disproportionately impact specific groups and
- 21 what might be causing these disparities. We
- strongly disagree that the plan that we're
- discussing today is the best possible one to
- tackle the specific and deeply-entrenched

- 1 challenges.
- We are a coalition of public law
- 3 agencies and community-based organizations who
- 4 daily serve some of the most vulnerable
- 5 families in the City. This includes
- 6 low-income people of color, immigrants and
- 7 limited English proficient population.
- 8 Our assessment is that there is a
- 9 housing crisis in Philadelphia and that
- 10 particular groups are disproportionately
- impacted by obstacles to fair housing. Based
- on our knowledge of the challenges of these
- households and our review of this draft
- assessment, we have the following comments and
- recommendations to improve access to fair
- 16 housing.
- 17 The first is to analyze contributing
- factors to reduce impact. The main obstacles
- to fair housing, including housing cost
- burdens, housing quality issues, and housing
- 21 instability, for example, involuntary
- displacement, and acknowledges that
- communities of color are disproportionately
- impacted by these obstacles.

1	However, it is not analyzed or
2	explicitly stated how these obstacles might be
3	overcome for specific groups. And this is an
4	opportunity to use local sources of
5	information and data, such as L and I
6	violations and community-level data to present
7	a clear picture of how substandard housing
8	conditions might impact low income and
9	minority communities in Philadelphia.
10	For example, residents of census tract
11	177 in Kensington, which sits among the top
12	five percent of census tracts with Property
13	Maintenance Code violations, suffers evictions
14	at above-average rates. This neighborhood is
15	comprised primarily of low-income
16	African-Americans and Latinos with limited
17	English language proficiency.
18	It is disproportionately affected by
19	having quality issues. Although the AFA notes
20	that African-American and Hispanic communities
21	are disproportionately impacted by evictions,
22	it does not go a step further in connecting

substandard housing conditions to high rates

of evictions in these same communities by

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1	failing to link the data.
2	Our second recommendation is that the
3	City analyze contributing factors to low
4	participation rates. The assessment includes
5	stated tables, which reflect extremely low
6	participation rates for Asian and Hispanic
7	households in City programs in PHA housing.
8	One reason for such low participation is that
9	PHA has not yet implemented a language access
10	policy for many years.
11	CEIBA and Community Legal Services
12	worked with PHA to develop a more robust
13	language access policy in 2014 I'm sorry,
14	for a few years. As a result, a new policy
15	was to be implemented starting on April 1st,
16	2014, and to our knowledge, this policy has
17	not yet been fully implemented.
18	In 2010, the Asian and Hispanic

communities drove the first growth for the

City of Philadelphia since 1950. While the

19

- 21 City overall drew one percent during this time
- 22 period, the Hispanic population grew
- 23 43 percent and the Asian population grew --
- 24 I'm sorry. The Hispanic population grew

- 1 46 percent and the Asian population grew
- 2 43 percent. A large proportion of these
- 3 groups are immigrants and LEPs with
- 4 barriers -- cultural and language barriers to
- 5 participating in fair housing, jobs, health
- 6 care, transportation, and other amenities that
- 7 are crucial to success in the City.
- 8 Our third recommendation is around
- 9 community engagement. HUD guidance is clear
- that in developing the assessment of fair
- 11 housing, they were instructed to conduct
- outreach to populations that historically
- 13 experience exclusion, including racial and
- ethnic minorities with limited English
- proficient persons. However, this draft
- states that the public engagement process
- 17 actually failed to engage LEP media, failed to

host meaningful Spanish and Chinese focus
groups, did not translate the survey
instrument in languages other than English and
Spanish, despite awareness that the Chinese
community comprises the largest number of
people originating from a foreign community
and is the second largest LEP community in the

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1 City of Philadelphia.

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2 The draft also does not provide enough 3 specificity about those who came to public 4 hearings and whether they were representative 5 of all protected classes. The community 6 participation section should explain more 7 clearly whether comments and results 8 accurately reflect the demographic makeup of 9 the City and the experiences of protected 10 classes. 11

We cannot adequately set fair housing goals and plan to address fair housing issues without significant input of the citizens and residents. Lack of community engagement throughout the process undermines the rules

16	and principles of equity. It also denies the
17	City a comprehensive and real view of barriers
18	to fair housing.
19	Our last and strongest recommendation
20	is regarding the goals. The goals listed are
21	vague, nonspecific, without any indication of
22	a method for prioritization and indicate a
23	continuation of most of the City's and PHA
24	existing strategies for Housing and Community

Development. These goals will not lead to 1 material changes in the aforementioned 2 challenges to dispirit impact. 3 4 The robustness of these goals and 5 priorities are the most important part of the AFAH. We respectfully urge you to update the 6 draft so that it has goals and priorities that 7 8 are specific with numerical objectives, of the meaningful actions that DHCD and PHA will take 9 to achieve a material positive change, but 10 affirmatively furthers fair housing. 11

12

Thank you.

13	MS. LONG:	Thanks

- Can you E-mail that?
- MS. YEUNG: Yes.
- MS. LONG: Rasheedah?
- MS. PHILLIPS: Good afternoon. My name
- is Rasheedah Phillips and I'm the Managing
- 19 Attorney of the Housing Unit at Community
- 20 Legal Services of Philadelphia, which provides
- 21 free legal advice and representation to
- low-income tenants living in private and
- public housing in Philadelphia. Thank you
- very much for the opportunity to testify on

- 1 the assessment of fair housing today.
- 2 As a member of our coalition for fair
- 3 housing, I stand in full and strong support of
- 4 the comments just delivered by Sara Yeung and
- 5 would like to speak to additional areas of
- 6 concern that we have identified with the draft
- 7 AFH in our reading thus far.
- 8 Given my limited time and my intentions
- 9 to submit written comments, I'm going to speak
- specifically to areas of the AFH dealing with

11	contributing factors and the
12	publicly-supported housing analysis.
13	According to HUD, the AFH must identify
14	significant contributing factors for the fair
15	housing issues of segregation, racially or
16	ethnically concentrated areas of poverty,
17	otherwise known as R/ECAPS, disparities and
18	access to opportunity, disproportionate
19	housing needs, fair housing issues related to
20	publicly-supported housing, disability and
21	access, and fair housing enforcement outreach
22	and resources.
23	In several sections dealing with
24	contributing factors, the draft AFH fails to

- 1 identify a host of factors impacting tenants.
- 2 In the section on displacement of residents
- 3 due to economic pressures under contributing
- 4 factors for segregation, for instance, the AFH
- 5 fails to identify high rates of evictions in
- 6 ZIP codes with rapidly appreciating
- 7 neighborhoods.

8	Under the community opposition section,
9	voucher discrimination, also known as source
10	of income discrimination, in high-opportunity
11	areas is not included. Similarly, the
12	contributing factors of R/ECAPS section
13	glaringly omits discrimination against women
14	with children, domestic violence survivors,
15	racial and ethnic minorities and LEP
16	communities as a contributing factor.
17	Although the impact of evictions is
18	referenced in the section on contributing
19	factors of disproportionate housing needs,
20	this section, as well as others mentioning
21	evictions, is severely underdeveloped. The
22	consequences of eviction go far beyond
23	temporary displacement and loss of shelter.
24	Judgements based on evictions lead to

- loss of housing benefits and compromise the
- 2 ability to get into housing, private or
- 3 subsidized, for the rest of one's life,
- 4 leading to dangerous cycles of poverty and
- 5 instability. Unlike the criminal record,

6 there is virtua	lly no po	ossibility	of getting
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- 7 an eviction filing off your credit or tenancy
- 8 record, even if you are able to get the
- 9 judgment satisfied or vacated.
- The eviction crisis is compounded by a
- lack of meaningful access to attorneys and the
- court system. Of the approximately 20 to
- 13 30,000 eviction actions filed in Philadelphia
- landlord-tenant court each year, approximately
- 15 85 percent of landlords have legal counsel,
- while only eight percent of tenants are
- 17 represented. Reviews of Philadelphia
- 18 Municipal Court data has shown that tenants
- 19 with attorneys are far less likely to be
- 20 evicted.
- The AFH should also more clearly
- acknowledge its limitations in obtaining data
- on illegal or non court ordered evictions,
- 24 which is, itself, symptomatic of widespread

- 1 fair housing issues. Some of this information
- 2 could have been obtained through the community

3 and stakeholder engagement processes. I 4 previously submitted a letter to the City and 5 PHA detailing our concerns with the community 6 engagement process, and you just heard some of 7 these concerns in a previous testimony. 8 The picture of housing instability and 9 domestic violence and sexual assault becomes 10 more complicated when you intersection it with 11 race, gender, economic status and immigration 12 status. Women standing at the intersections 13 of poverty, race, disability, sexual 14 preference, gender, and undocumented 15 immigration status have far fewer options for 16 affordable housing, face more housing 17 discriminations, and are evicted at much 18 higher rates than white men and white women. 19 Studies and statics show, for example, 20 that low-income women of all races are evicted 21 at much higher rates than men, while black and 22 Hispanic women tend to be overrepresented in

court-ordered evictions. As sociologist Matt

Desmond has noted: Poor black and Hispanic

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- 1 men tend to be locked up, while poor black and
- 2 Hispanic women tend to be locked out. This
- 3 holds true for our City. For instance, out of
- 4 approximately 2,000 clients a year that we
- 5 serve in the Housing Unit at CLS, 77 percent
- of those clients identified as women, while
- 7 65 percent identified as black women.
- 8 Fifty percent of clients had one or more
- 9 children under the age of 18 living with them.
- Surprisingly, there is virtually no discussion
- in the AFH on gender and familial status
- discrimination as a contributing factor to
- segregation or disparities in the housing
- 14 access.
- While the HUD assessment tool
- specifically lists lack of housing support for
- victims of sexual harassment, including
- victims of domestic violence as a factor to be
- 19 considered, the draft AFH does not provide an
- analysis on disparities and housing needs
- based on status as a victim of domestic
- violence or sexual harassment.
- Another section of the draft AFH that
- is underdeveloped is the publicly supported

1	housing analysis section. Specifically, the
2	section describing disparities in opportunity
3	for residents of publicly supported housing
4	should include a deeper, more specific
5	analysis by neighborhoods or R/ECAPS, and
6	should include an analysis of additional
7	disparity factors, such as persistent and
8	generational poverties, domestic violence and
9	sexual assault, gun violence, limited English
10	proficiency and disabilities.
11	The additional information section
12	under the publicly supported housing analysis
13	contains inaccurate or outdated information.
14	For instance, the AFH mentioned the Blueprint
15	to End Homelessness Program, but does not
16	mention that as of October 18, 2016 the
17	program priorities changed dramatically. The
18	Office of Homeless Services is no longer
19	completing nor accepting new PHA applications
20	in emergency housing programs due to an
21	inability to meet the wait list demands.

The discussions on Rental Assistance

- 23 Demonstration, RAD, conversions also has a
- number of issues. First, it only addresses

1	RAD component one in a graph entitled Public
2	Housing Developments Proposed For RAD
3	Conversion. The exclusion of RAD component
4	two data is troubling because these
5	conversions, which are already occurring,
6	happen with less PHA environment and with some
7	differences in program rules. In many
8	instances, this means there fewer
9	opportunities to ensure long-term
10	affordability mechanisms and much fewer
11	oversight mechanisms.
12	For example, Station House is
13	converting and is losing nearly half its
14	affordable housing units. The exclusion of
15	this data from the AFH creates an unrealistic
16	perspective of RAD, assuming that it only
17	applies to public housing units that have
18	heavy PHA involvement and oversight.
19	Moreover, the AFH's failure to include

information about RAD component two is

emblematic of the larger problem. HUD has
made little information available to the
public about which properties are converting

to RAD under component two.

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1 Another problem with the small section 2 on RAD is that the numbers it presents vary 3 from HUD data and even from data that PHA has 4 previously released. Of course, the 5 assessment includes the disclaimer that the 6 RAD conversion process is ongoing and those 7 will change. However, for projects that have 8 closed on the RAD conversion already, those 9 numbers should be consistent with HUD data 10 released on November 15th, 2016, yet it is 11 not. We will include a chart of these 12 inconsistencies in our written comments. As 13 properties get closer to closing, we would 14 expect to see much more clarity and 15 consistency in the number of units converting. 16 However, as I said, a comparison between 17 publicly-available information on RAD

conversions does not show that.

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- 19 Finally, similar to previous sections,
- several contributing factors are missing from
- 21 the publicly supported housing analysis
- section, including environmental hazards and
- 23 habitability complaints at public housing
- properties, public housing and private housing

- 1 admissions and occupancy policies, wait lists
- 2 exceeding the availability of units, vouchers
- 3 or source of income discrimination, lack of
- 4 landlord knowledge or investment in the
- 5 Housing Choice Voucher Program, and evictions
- 6 and program terminations based on economic
- 7 factors or substandard housing conditions.
- 8 Thank you for your time, consideration
- 9 and opportunity to testify. I look forward to
- submitting more extensive comments on
- 11 December 12th.
- MS. LONG: Thanks, Rasheedah.
- 13 MS. PHILLIPS: Thank you.
- 14 MS. LONG: Rick Sauer?
- MR. SAUER: Good afternoon. My name is

16	Rick Sauer, Executive Director of the
17	Philadelphia Association of Community
18	Development Corporations, and I want to thank
19	you for the opportunity to testify.
20	PACDC would like to acknowledge the
21	hard work of both the Kenney Administration
22	and PHA in developing this first draft of the
23	Assessment of Fair Housing, which we know is
24	under a very sort of constricted time frame

1 without additional federal resources. And 2 we're also encouraged by recent conversations around having a more robust community 3 engagement process leading up to the 4 5 finalization of this initial plan, as well as additional input around incorporating the 6 goals and strategies in the City's five-year 7 8 consolidated plan and some follow-up 9 implementation plans. Turning to the Assessment of Fair 10 Housing, itself, we believe it is important to 11 use data to quantify the housing challenges 12

and disparities, as the AFH has begun to do,
and we strongly support the plans of the City
and PHA to continue to do so over the next
five years to both track and analyze
conditions. We must ensure, though, that the
strategies are working to improve the quality
of life and opportunities for Philadelphians,
and data, such as that, will really help us
measure our results, which is the key.

We also want to note the importance of
the AFH as a first step in developing a more
comprehensive, ambitious strategic housing

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- plan for the City. As you know, legislationthat was passed by City Council and approved
- 3 by the voters a year plus ago requires that
- 4 DCHD develop the strategic housing plan as a
- 5 way to create a strategy to better meet a
- 6 range of housing needs, including for
- 7 affordable homes, addressing homelessness,
- 8 ensuring adequate market rate department. And
- 9 while the purpose of AFH is to address
- specific requirements from HUD, and thus is

11	not the vehicle to develop this more
12	comprehensive strategy for all the City's
13	housing needs, it can be built upon as a
14	foundational document for that strategic
15	housing plan. So we look forward to working
16	with the Kenney Administration to develop that
17	strategic housing plan in the coming months,
18	as well.
19	In future versions of AFH and
20	forthcoming consolidated plans, we urge DHCD
21	and PHA to be more direct about how its goals
22	and strategies will address racial and ethnic
23	disparities in housing, and to create more
24	concrete metrics and milestones for what the

1 agencies aim to accomplish.

2 The AFH acknowledges the very low

3 number of persons of Latino and Asian

4 ethnicity that receive public housing

5 benefits, but aside from language access

6 plans, as I think was referenced earlier,

7 there are no strategies or goals articulated

8	in the AFH, itself, for how those populations

9 will be given opportunity access PHA units,

10 vouchers or other housing assistance. So we

encourage PHA and DHCD to develop goals,

strategies and metrics directly relevant to

serving those communities.

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Additionally, there are no concrete

measurements to tell the public how many

people each strategy intends to serve. So,

without that, it's sort of hard to know

whether these goals and strategies represent

an improved performance over what we have done

historically, or how resources might be

shifted away from one strategy toward another.

This is particularly relevant to the

goals related to new affordable rental housing

production in high and low opportunity areas.

- 1 While DHCD has provided funding for projects
- 2 in high-opportunity areas in the past, whether
- 3 it's examples like Connelly House or the John
- 4 C. Anderson Apartments right here in Center
- 5 City, several strategies in the AFH to create

6	housing in high-opportunity areas represent
7	new stated goals. And without more resources,
8	this could result in a significant shift in
9	resources that would leave CDCs and other
10	developers with fewer resources for their work
11	to improve lower-opportunity neighborhoods,
12	which is also a stated goal of the plan.
13	So while we fully support creating new
14	housing for low-income Philadelphians in
15	high-opportunity areas, it must be in addition
16	to, and not a replacement of, the investments
17	needed in struggling neighborhoods and their
18	residents. Investing in qualify, affordable
19	housing opportunities is a critical component
20	of a comprehensive strategy to redevelopment
21	low-opportunity areas for not just the
22	residents that are lucky enough to get those
23	new units, but for everyone that lives in the

1 Concrete goals for the number of units

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community.

2 to be produced and the households to be served

- 3 by all the strategies would help us better
- 4 understand DHCD's plans to balance these
- 5 important dual goals.
- 6 While PACDC supports the goal of
- 7 producing more mixed income and mixed use
- 8 rental housing developments in
- 9 lower-opportunity neighborhoods, which is
- 10 consistent with goal number 16 in the plan,
- 11 not all of our most disinvested neighborhoods
- 12 are really ready to support commercial
- businesses or attract a broader mix of
- incomes. And so, likewise, not all affordable
- 15 homes should contain commercial space,
- particularly if it's located in a more
- 17 predominantly residential neighborhood. So we
- 18 hope those neighborhoods that need the most
- investment don't get ignored in our efforts to
- address housing disparities. It should be our
- 21 goal that he every neighborhood in
- 22 Philadelphia becomes a high-opportunity area
- and we need more, not less, investment in
- those places.

1 PACDC is glad to se	ee DHCD planning to
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- 2 use the Philadelphia Land Bank to acquire land
- 3 in high-opportunity areas, as stated in goal
- 4 13. In order for this goal to be realized,
- 5 though, it's also important that the
- 6 Administration withdraw plans to secure
- 7 advertise tax liens, as has been proposed.
- 8 Tax liens on vacant, privately-held properties
- 9 that have been sold to a third party represent
- a huge barrier to the Land Bank's ability to
- 11 acquire properties for assembling and
- redevelopment. DHCD will be unable to
- implement many of the goals and the strategies
- in the AFH related to new, affordable housing
- production if tax delinquent, privately-held
- vacant properties are inaccessible as a
- 17 result.
- 18 We also strongly support the goals to
- 19 preserve the existing rental housing stock,
- 20 including low-income housing tax credit units,
- 21 whose compliance period is expiring, as well
- as older subsidized developments. These units
- 23 need investment to remain affordable and to be
- 24 maintained.

1	PACDC has been actively working with
2	groups convened by Council President Clarke to
3	consider ways to advance his proposal to
4	eliminate the waiting list for home repair
5	programs, as well as create a revolving loan
6	fund, and we support the goals in the FH that
7	moves that work forward.
8	We all know that available resources to
9	meet our City's affordable housing needs have
10	been cut dramatically, and unfortunately,
11	deeper cuts from Washington may be in our
12	future. We should and will fight back against
13	any efforts to reduce funding for CDBG, the
14	HOME program and other federal spending on
15	affordable homes and homeless prevention. But
16	we must also begin to replace those cuts with
17	local revenue.
18	The Kenney Administration and City
19	Council must work together to at least double
20	dedicated funding for the Philadelphia Housing
21	Trust Fund. This would provide meaningful
22	additional resources to serve more individuals

and individuals struggling to find or maintain

a safe, quality, affordable home.

1	And finally, we urge PHA and DHCD to
2	resist calling to close waiting lists for
3	critical housing programs. Keeping waiting
4	lists open is a way to continue gathering data
5	on the need for housing assistance and home
6	repair, which can help us make policy and
7	budgetary decisions. It holds ourselves
8	accountable to the overwhelming need and
9	demand for more resources, and we could
10	consider creative ways to attack waiting lists
11	in ways that address disparities noted in the
12	FH.
13	So thanks again for the opportunity to
14	testify. Both PACDC and our members look
15	forward to partnering with the City to further
16	strengthen the Assessment of Fair Housing Plan
17	and work towards its effective implementation.
18	MS. LONG: Thank you, Rick.
19	Will Gonzales, Ceiba?
20	MR. TAPIA: Thank you very much for

- 21 giving us the opportunity to testify today.
- Will Gonzalez is not available to participate
- 23 in today's hearing. Accordingly, I will read
- 24 his testimony into the record. He will follow

- 1 up by the deadline with additional comments in
- writing regarding the October, 2016 draft of
- 3 the City of Philadelphia and the Philadelphia
- 4 Housing Authority Assessment of Fair Housing.
- 5 My name is Diego Tapia. I'm the
- 6 Program Director of Ceiba, a coalition of
- 7 Latino community-based organizations in
- 8 Philadelphia.
- 9 The draft Assessment of Fair Housing is
- a massive 758 page document that,
- 11 notwithstanding its size, is lacking in many
- ways as to concrete, measurable, meaningful
- actions that are designed and can be
- reasonably expected to achieve a material
- positive change to decrease fair housing
- 16 choice and decrease disparities in access to
- opportunities, also by HUD-funded programs at

## DHCD and PHA.

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Because of the time constraints, we
will testify to some of our concerns while
incorporating our written comments. To begin,
the public engagement process that was part of
the development of the draft was weak and did
not really engage limited English populations,

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1 as required by HUD guidance, Philadelphia Home 2 Rule Charter Section 8-600 and 7-2016. For 3 example, the survey is not statistically 4 significant. Literature is full of warnings 5 about the pitfalls of survey size and 6 statistical significance in the age of online 7 surveys. 8 The draft assessment of fair housing, 9 itself, revealed that the survey failed to 10 engage the people most effected by fair

housing challenges. Only 900 of 5,245

surveys, 17 percent, came from residents in

ZIP codes with significant racially ethnically

concentrated areas of poverty. Only 49 of the

5,245 surveys were completed in Spanish. No

16	surveys were translated in languages other
17	than English and Spanish. The draft states
18	that the Chinese community comprises the
19	largest number of people from a foreign
20	country, and the second largest LEP in
21	Philadelphia, yet no surveys were completed in
22	a Chinese language.
23	HUD guidance is clear in developing the
24	Assessment of Fair Housing, DHCD and PHA had

duty to conduct outreach to those populations, 1 2 populations which historically experienced exclusion, including racial and ethnic 3 minorities, and limited English proficient 4 5 persons. However, the draft of the Assessment of Fair Housing admits that its' so-called 6 public engagement process failed to engage LEP 7 8 media and no focus group was organized for LEP 9 communities in the City, other than ill-fated focus group in Spanish. 10 DHCD admits that September 8, 2016 11

gathering of Spanish language of the speakers

13	was not a real focus group. Accordingly, the						
14	DHCD is working with the Latino community to						
15	organize another focus group in Spanish by the						
16	end of November, 2016.						
17	The draft presents lots of beautiful						
18	demographic statistics, but little in terms of						
19	data is related to access to DHCD and PHA						
20	programs by ethnic communities and LEP						
21	populations. This is important to us. DHCD						
22	and PHA have been aware for a long time about						
23	the concerns expressed by Latinos and Asians						

regarding access to HUD-funded programs in

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- 2 Equity, fairness and the duty to
- 3 affirmatively further fair housing should
- 4 extend to all of DHCD's and PHA's activities
- 5 and programs.
- 6 The fair housing goals and priorities
- 7 listed in the draft do not offer specifics,
- 8 with numerical objectives, of the meaningful
- 9 actions, significant actions, that DHCD and
- 10 PHA will take to achieve a material positive

11	change that affirmatively furthers fair
12	housing for any communities and LEPs by
13	decreasing disparities in accessing housing
14	programs.
15	This is particularly relevant to PHA,
16	whose disproportionately poor service to
17	ethnic communities and LEPs disparately
18	impacts the Latino community. According to
19	PHA's fiscal year 2014, Moving to Work annual
20	report only 4.85 percent of people living in
21	public housing are Hispanic, eight percent of
22	housing choice voucher program participants
23	are Hispanic, and 6.7 percent total persons
24	served by PHA are Hispanic.

1	A recent Right to Know request revealed
2	that PHA did not have information on the
3	language status of traditional public housing
4	residents and the information it did have on
5	housing choice voucher recipients showed that
6	just 18 of 19,000 recipients spoke Spanish at
7	home.

8	Contrast the numbers with the fact that
9	Latinos have the highest poverty rate in
10	Philadelphia, 44 percent, 23 percent of the
11	low income population of the City is Hispanic,
12	the largest number of LEPs in the City is
13	speaking Spanish, more than 56,000 people.
14	PHA is the largest landlord in
15	Philadelphia. If the statistics above were
16	presented for any other large landlord in the
17	City, they would cause alarm and concern, yet
18	PHA continues to lack a planned path to
19	meaningfully address the housing practices
20	that disproportionately negatively affect
21	Latinos.
22	There is no one more blind than he who
23	refuses to see. PHA has failed to fully

language policies that Ceiba and Community

implement the limited English proficient

- 2 Legal Services has spent a couple of years to
- develop with them and whose full
- 4 implementation was to start on April 1st,
- 5 2014.

6	For example, PHA has yet to share the
7	Annual Performance Analysis required by the
8	PHA LEP policy. In that performance analysis,
9	PHA was to outline benchmarks for compliance
10	with the policy by annually reviewing
11	utilization of telephonic interpreter services
12	versus the number of customers identifying
13	that language as a primary language; survey of
14	PHA staff regarding issues and/or suggestions
15	regarding implementation of the policy;
16	effectiveness in delivering LEP training to
17	all of its customer service employees; and
18	opportunities for feedback from resident
19	leadership and other stakeholders on the
20	policy.
21	We look forward to working with the
22	DHCD and PHA beyond this hearing. We
23	respectfully urge you to update the draft with

1 numerical objectives, of the meaningful

goals and priorities that are specific, with

2 actions, significant actions that both

- 3 agencies will take to achieve a material
- 4 positive change that affirmatively furthers
- 5 fair housing.
- 6 The robustness of the fair housing
- 7 goals and priorities listed in the AFH are the
- 8 centerpiece of any outreach and engagement
- 9 strategy that DHCD and PHA wish to develop for
- the next 14 months. We take you at your word
- that will engage. However, we want to see, in
- writing, fair housing goals and priorities
- with specific numerical objectives, of the
- meaningful actions, significant actions that
- 15 you will take. This includes decreasing
- disparities for ethnic and LEP in communities
- in accessing DHCD and PHA housing programs.
- 18 Thank you for your attention. We look
- 19 forward to submitting additional comments in
- writing.
- Thank you.
- MS. LONG: Thank you.
- We have now gone through the list. I'm
- 24 now going to start with those in the audience.

- 1 I'm going to start with Jahad.
- 2 MR. ALI: I don't have anything.
- 3 MS. LONG: You don't have any comments?
- 4 You will get me the next time?
- 5 You're next.
- 6 MS. THOMAS: Hi. My name is Doris
- 7 Thomas. I'm a life member of the Disabled
- 8 American Veterans Organization. I'm also a
- 9 member of the National Coalition of Homeless
- 10 Veterans located in Washington, D.C.
- 11 And I wanted you to -- I wanted my
- comments to be made and recorded so that way I
- want you to be aware that the VA Medical
- 14 Center isn't doing enough for homeless
- veterans. There needs to be more vouchers,
- 16 HUD-based vouchers that need to be distributed
- to veterans, particularly those of us with
- 18 medical conditions.
- 19 Also, the fact women veterans that are
- 20 exist here in the City of Philadelphia. I
- 21 find that there are still some barriers with
- 22 attending some of the programs that exist over
- at the VA Medical Center, even though they do
- have a woman's center for health purposes and

1	they	get c	heck	ups	and	consul	ts.
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- 2 The whole point is is that some women
- 3 still feel uncomfortable, so we utilize the
- 4 City's hospitals in certain cases. So you
- 5 might have some situations where we need
- 6 vouchers or could be distributed through some
- 7 of these hospitals when we mention that we are
- 8 in homeless or transitional situations.
- I can tell you about my own personal
- 10 experience. I have numerous occasions over at
- the VA Medical Center, and they tell you, you
- 12 know, if you don't have two years of full
- time, you know, you don't meet certain
- criteria to get that permanent HUD-based
- voucher, and that's an issue. I served in the
- Pennsylvania Army National Guard from 1992
- through 1998. I served over at Fort
- 18 Indiantown Gap right here in Pennsylvania,
- 19 Annville, PA, and, you know, I find that there
- are some barriers with the VA Medical Center
- in obtaining that permanent HUD-based voucher.
- And there needs to be some changes as to

obtaining that voucher without going through

all of the hoops.

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1	Secondly, I have even tried going
2	through a bank, the REOs of foreclosure homes
3	sitting here in the City of Philadelphia. I'm
4	from the Mount Airy section of Philadelphia.
5	I know that West Oak Lane off of Ogontz Avenue
6	there are some foreclosed homes, and there
7	again, you know, I think that there needs to
8	be some better outcomes and strategies for
9	those of us who are pursuing those options as
10	a strategy to prevent homelessness, and at the
11	same time, have some type of, you know,
12	templet that the needs to be given to the bank
13	so that way we can obtain these homes. So
14	once the VA and the bank determines yes, this
15	is a I already know it's a foreclosed home
16	and has been sitting vacant for an extended
17	period of time.
18	There needs to be some type of property
19	donation process that, you know, we can obtain
20	the property quickly and without a whole lot

of hassles and paperwork. So I think that those are some permanent housing solutions that can prevent us from being homeless as veterans.

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1 At the same time, you have women who 2 are -- whether they're women without being in 3 the military or not, you just have people 4 that -- I have met them personally, who are 5 going through some situation due to being displaced from their home, being evicted or 6 7 having some other type circumstances. 8 And I also believe that, you know, we 9 need to have the City of Philadelphia, the 10 resources from HUD, any other resources that 11 are out there that's available to partner 12 together so we can make these vacant homes 13 available to us immediately. 14 Thank you. 15 MS. LONG: Thank you very much. Thank 16 you for your time and for your service. We 17 appreciate it.

18	Is there yes?
19	MR. PARODI: My name is German Parodi
20	and I am the President of Disabled in Action
21	of PA. We are a grassroots organization ran
22	by people with disabilities established over
23	40 years ago by my forefathers and mothers, of
24	course, that advocate for the rights of people

1 with disabilities in Philadelphia and throughout the Commonwealth. I'm here to 2 testify on the City's Assessment of Fair 3 Housing and the dire need for more accessible, 4 affordable, integrated housing. 5 In your analysis you state that the 6 disabled population of Philadelphia accounts 7 8 for nearly 17 percent of its residents. 9 That's over 130,000 people who most live in 10 fixed incomes, and that part is not quite, you know, it doesn't cover on that people's income 11 12 and where are they living in that relation. But many of us, specified earlier, is 13 14 living on either SSI, which is under 700 or

DSI, which could be, at most, 1,100 which is

16 not much to live in the City or anywhere, 17 really. Housing is the biggest obstacle the 18 disabled community faces when trying to be 19 successful, contributing residents of the 20 City. And with thousands of people waiting on 21 waiting lists, some exceeding five years, ten 22 years, I heard earlier, the constant 23 uncertainty for secure homes exacerbates 24 poverty in our City.

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1 Currently, the disabled population in 2 PHA residents, the accessible homes are ten 3 percent, right? And in 2009 we had an MOU with PHA that gave us a hundred new ones. 4 5 That was the last addition we had to 6 accessible housing from PHA, and that was from 7 protests that we members had to do to get to 8 that meeting table. 9 So -- and from there we have also -- we 10 there understood from PHA at the time we're 11 seeing that people without mobility issues 12 were living in 504 housing. So if any new

13	housing, hopefully, yes, we have that
14	people with disabilities that are wheelchair
15	accessible, either when they get here they are
16	not given to people that don't need it, or if
17	someone that lives there with a mobility issue
18	dies or moves out, it doesn't go to the
19	general pool, which we've seen before. We
20	need to increase the amount of affordable
21	housing to at least 20 percent to truly make
22	an impact. So any addition would essentially
23	be welcomed.

In addition, we have, at any given

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1 time, 20 to 30 people from the Philadelphia,

- 2 people, with disabilities, in the City-owned
- 3 Philadelphia Nursing Home that has 450 beds
- 4 paid by taxpayers, and about 100 people from
- 5 around the general area that want to get out.
- 6 So 450 from the Philadelphia Nursing Home, and
- 7 out of the 43 other nursing homes that are in
- 8 Philadelphia, we know about 100 at any given
- 9 time want to get out. And housing is the main
- obstacle that prevents them from doing so.

Currently, only one organization is a
provider for nursing home transition services
for disabled people under the age of 60. That
is Liberty Resources. And right now they have
a waiting list of 130 people that need housing
that are currently in nursing homes. And as
we heard earlier, the Philadelphia Corporation
for the Aging deals with anybody over the age
of 60 that wants to transition.
The conditions of PNA, and honestly,
most of the nursing homes are deplorable and
repeatedly put residents' lives at risk.
Philadelphia Nursing Home, not three years
ago, had a case of someone with Alzheimer's

- 1 drank Clorox. I mean, that's just one
- 2 example. But from when you get into most of
- 3 the nursing home, the stench of urine hits you
- 4 in the face at the door. It's preposterous.
- 5 And there are no humane conditions at all.
- 6 By finding more accessible housing
- 7 opportunities, you will be aiding people with

8	disabilities that have been forcefully
9	institutionalized, who wish to be contributing
10	members of our City, and all they need is your
11	help by increasing the percentages of
12	accessible, affordable, integrated housing.
13	Furthermore, we need an accessible
14	intake shelter for women and children who are
15	disabled and accessible domestic violence
16	shelters. The disabled community has a right
17	to access shelter services and not be forced
18	into nursing homes, as happens often from
19	hospitals, they send us to nursing homes when

The transportation network in this

City, SEPTA, is not accessible to the disabled

community. Less than half of the Broad Street

Line stop are wheelchair accessible, meaning

they hear this might be an issue.

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- 1 having an elevator, and three of the Frankford
- 2 Line stops still have no elevator in them and
- 3 no planned site, for example, the Spring
- 4 Garden station.
- 5 And all the trolleys, except for the

6 15th Street one are not wheelchair acce	essible	е
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- at all. And we've even talked to SEPTA, but
- 8 still, there's no real plan to solidify it
- 9 yet, and any help from the City would be
- 10 heavily welcomed.
- 11 MS. LONG: I think they're working on
- 12 it.
- 13 MR. PARODI: They're working on it. I
- met with SEPTA a couple weeks ago, but it's
- still very much up in the air. But they are
- starting to develop a plan. That is true.
- 17 And still, the regional rail there are
- parts -- they have been working on it, true,
- in the last five years, but there are still
- 20 lines that still have very few elevators in
- 21 them.
- And the bus system, yes, in
- 23 Philadelphia, due to lawsuits, all the buses
- are wheelchair accessible, but the customer

- service -- I mean, oftentimes you see anybody
- 2 in a wheelchair or even in a walker waiting

3	outside and the bus will just pass by running,
4	even if it's empty. So any assistance with
5	directing SEPTA to have better provision of
6	customer service in the field is needed.
7	Thank you for your time, and please, we
8	strongly hope that you consider our requests
9	to increase the opportunities for disabled
10	Philadelphians to gain independence by
11	increasing the units of accessible,
12	affordable, integrated housing.
13	MS. LONG: Thank you very much.
14	MR. PARODI: Thank you.
15	MS. LONG: Is there anyone else?
16	Anyone else that wants to provide
17	testimony?
18	That concludes we'll sit here for a
19	couple minutes in case someone comes late.
20	****
21	(Whereupon, a discussion was held off
22	the record.)
23	****
24	MS. LONG: We're concluded.

1	* * * *				
2	(Whereupon, the AFFH Public Hearing was				
3	concluded at 6:08 p.m.)				
4	****				
	104				
1	CERTIFICATION				
2					
3	I hereby certify that the proceedings and				
4	evidence noted are contained fully and accurately in				
5	the stenographic notes taken by me upon the foregoing				
6	matter dated November 17, 2016, and that this is a				
7	correct transcript of the same.				
8					
9					
10					
11	Susan L. Singlar 12 Court Reporter-Commissioner of Deeds				
13					
14	(The foregoing certification of this				
15	transcript does not apply to any reproduction of the				
16	same by any means, unless under the direct control				
17	and/or supervision of the certifying reporter.)				
18					

1	CITY OF PHIL	ADELPHIA				
2 D	IVISION OF HOUSI	NG AND COMM	UNITY DEVE	LOPMEN	ľΤ	
3						
4	Assessme	nt of Fair Housing	g Hearing	5		
6	HELD BEFORE:	Melissa Long, De	eputy Director	7		
8						
9 HEL	.D AT: 1234 Mark	et Street, 3rd Floor	r	Philac	lelphia, Pennsylvania	10
11 HEI	LD ON: Tuesday, I	December 6, 2016		4:00 p.1	m. 12	
13 REF	PORTED BY: Cather	ine McLaughlin, I	RPR, CCR			
14	ALSO PRESENT	Paul D. Chrysti	e	15	Jamila Davis	
16						
17						
18						
19	* * * * *					
20						
21 H Gaither Dr (856) 235-510	1	CLASS ACT nia, PA 19148	REPORTING, Mt. Laurel, N		22 2149 S. 3rd Street 23 (215) 928-9760	133
24						

1 (Whereupon, the proceedings

2 commenced at approximately 4:10 p.m.)

- 3
- 4 MS. LONG: Okay. So, I'm going to
- 5 welcome everybody. This is for the City and PHA,
- 6 the Philadelphia Housing Authority's hearing for
- 7 comments on our joint Assessment of Fair Housing,
- 8 the AFH.
- 9 Very briefly, in the past, the City
- 10 was required as a recipient of federal Community
- 11 Development Block Grant funds, Home Program funds,
- 12 Housing Opportunities for Persons with AIDS, and
- 13 Emergency Solutions grants, we were required every
- 14 five years to complete an analysis of impediments
- 15 to fair housing. That was the first step in our
- 16 five-year consolidated plan process.
- 17 In the past, that process, that plan
- 18 was a one-and-done plan. There was not a very
- 19 robust requirement for community participation.
- 20 In fact, in that process HUD did not have a
- 21 template or standardized requirement of what these
- 22 plans should look like, and they did not review
- 23 them for acceptance, for nonacceptance.
- 24 This process now, at the Assessment

- 1 of Fair Housing, which is new, HUD issued a new
- 2 rule in July of 2015 for affirmatively furthering
- 3 fair housing, and revamped and restructured this
- 4 process. And the City, the Division of Housing
- 5 and Community Development, and PHA, were very
- 6 excited about several elements of this process.
- 7 One was the requirement that it's no
- 8 longer a one and done, that the plan, the
- 9 Assessment of Fair Housing, is a framework with
- 10 goals and strategies to address, to provide
- 11 meaningful actions to address challenges to fair
- 12 housing for residents of Philadelphia.
- HUD also included in this new rule,
- 14 that it extended just beyond housing issues for
- 15 the protected classes, and now includes an
- 16 analysis of access to opportunities in employment,
- 17 in transportation, health, in low poverty areas.
- 18 The other element that we're very
- 19 pleased to see is a requirement of a much more
- 20 robust community and PHA tenant engagement
- 21 process, which the city has been undergoing with
- 22 our partner, PHA.
- 23 I think it's important to point out,
- 24 too, that in this new rule HUD has encouraged

- 1 municipalities and housing authorities to submit
- 2 joint plans so that the strategies, goals, and
- 3 actions are coordinated across these two agencies.
- 4 And we're pleased to report that PHA is our
- 5 partner in this joint application.
- 6 It's very important to note, too,
- 7 that they were not required to go through this
- 8 process until 2019, and they felt very strongly
- 9 about being part of the City's process, and we are
- 10 in the process of submitting a joint application.
- 11 So, the plan is on both PHA and
- 12 through DHCD's website. And this hearing provides
- 13 an opportunity for residents to comment on that
- 14 draft plan. It is anticipated that we will submit
- 15 the final plan to HUD by the end of the year.
- 16 I'm also pleased to report, since
- 17 the last hearing that we have had, we have been
- 18 meeting with a range of stakeholders on reviewing
- 19 and editing and prioritizing the goals and
- 20 strategies. So, we're still continuing to do
- 21 outreach and engagement.
- 22 And lastly, and most importantly,

- 23 even though the plan is officially submitted to
- 24 HUD at the end of the year, we will start this

- 1 process again starting in January with the needs
- 2 assessment and another round of community and
- 3 citizen engagement, as we prepare the five-year
- 4 consolidated plan. So, the City and the Housing
- 5 Authority are very committed to this ongoing
- 6 stakeholder and resident engagement over the next
- 7 five years.
- 8 So, I think with that, I welcome
- 9 whomever would like to provide testimony. No?
- 10 Anyone here to testify? No? Okay.
- 11 MR. CHRYSTIE: So, we'll go off the
- 12 record.
- 13 (Whereupon, discussion was held off
- 14 the record at 4:17 p.m., and this record was
- 15 closed at 6:00 p.m.)

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2	CERTIFICATE
3	
4	
5	I, CATHERINE T. McLAUGHLIN, Certified Court
6	Reporter and Notary Public, certify that the
7	foregoing is a true and accurate transcript of
8	the testimony as taken stenographically by and
9	before me at the time, place and on the date
10	herein before set forth.
11	I DO FURTHER CERTIFY that I am neither a
12	relative nor employee nor attorney nor counsel of
13	any of the parties to this action, and that I am
14	neither a relative nor employee of such attorney
15	or counsel, and that I am not financially
16	interested in the action.
17	
18	Catherine T. McLaughlin,
19	
20	Certified Court Reporter
21	and Notary Public