



## Identifying Zip Codes for Initial Rollout of Section 9-808 of The Philadelphia Code

### Background

In May of 2019, Philadelphia City Councilmembers Gym, Greenlee, Clarke, Parker, Jones, Johnson and Henon introduced Bill No. 190386 which amended Chapter 9-800 of The Philadelphia Code by adding Section 9-808, entitled “Legal Representation in Landlord Tenant Court.” This section provided for “access to free legal representation to the City of Philadelphia’s low-income residents facing eviction in Landlord Tenant Court; under certain terms and conditions.” Final action on that Bill was taken by Council in November 2019 and it was signed into law by Mayor Jim Kenney on December 4, 2019.<sup>1</sup>

In general, this Bill provided counsel to Philadelphia tenants facing an eviction or subsidy termination who met certain eligibility requirements. An eligible person, under the Bill, is defined as: “Any person who occupies a dwelling in the City of Philadelphia under a claim of legal right other than the owner, including any tenant in a building owned, operated, or managed by the Philadelphia Housing Authority, whose annual gross income is not in excess of two hundred percent (200%) of the federal poverty guidelines as established and updated periodically by the United States Department of Health and Human Services (42 U.S.C. 9902(2)).”<sup>2</sup> Section 9-808 (2)(c) of the Bill states that if the Managing Director projects that the need for representation exceeds the resources available to provide such representation, prioritization of needs is acceptable if such prioritization is “...as provided by regulation.”

On November 5, 2021, regulations implementing the Bill were filed.<sup>3</sup> Section 4A of the regulation states that the Managing Director’s Office should select at least two zip codes and Section 4B states, in part: “Zip codes shall be selected by the Managing Director based on need as indicated by eviction data from the most recent year for which such data is available.” This is interpreted to mean that the areas to be selected must be zip codes (a geography that is generally familiar to people), rather than smaller geographies such as census tract or larger ones like planning districts, and the selection criteria should be based fundamentally on data found in the Landlord Tenant Court eviction filing records. We note that later in that section there is reference made to an “uptake rate for counsel,” which we interpret to be in large measure guided by eligibility as defined in the Bill (200% of poverty or less).

The Policy Solutions group at Reinvestment Fund (“Policy”) has a long history of conducting research on issues related to evictions – and is already under contract with the City to conduct an evaluation of its Eviction Diversion Program. Policy was therefore retained by the City to analyze databases necessary to support a transparent and data-based prioritization and selection of zip codes that is consistent with the

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<sup>1</sup> See: <https://phila.legistar.com/LegislationDetail.aspx?ID=3943568&GUID=EC5846F5-CECE-414F-A9F4-CA2F49D698B1&Options=ID|Text|&Search=eviction>

<sup>2</sup> See: <https://phila.legistar.com/View.ashx?M=F&ID=7968354&GUID=81490A16-B573-4A8D-A95D-FE95D53A1E56>

<sup>3</sup> See: <https://regulations.phila-records.com/>

letter and spirit of the Bill and regulations. What follows is a description of the analytic logic and results of applying that logic to Philadelphia zip codes.

## Project Summary

The logic for the analysis is relatively simple, as it is guided by a straightforward regulation. That is, collect and organize eviction filing data by the zip code location of the rental unit. Large numbers of filings and high filing rates – in other words, where they affect a significant portion of the renters – are two measures of “need.” Moreover, because the regulation speaks to “uptake”, which we interpreted in light of the eligibility requirement (200% of poverty) we included data on family poverty rates by zip code because, all else equal, areas with the highest poverty rates will have the most “covered individuals” as defined in the regulation. Thus, the analysis is based on three pieces of information (or indicators) for each zip code: (1) number of eviction filings; (2) percentage of renter occupied households subject to an eviction filing; and (3) family poverty rate. The source of data for indicator #1 is filings from Landlord Tenant Court. Indicator #2 is the percentage of all renter occupied housing units (as reported in the 2015-2019 American Community Survey from the U. S. Census (ACS) for Philadelphia zip codes) subject to an eviction filing. Indicator #3 also derives from the ACS. All data sources are governmental and are therefore of known reliability.<sup>4</sup>

We do intentionally vary slightly from the prescription of the regulation in that it states that the MDO should rely on eviction data from “...most recent year for which such data is available.” The most recent complete year for which data is available is 2020, which is not a representative year for eviction filings for several reasons. The current year, 2021, is not particularly representative either.

In response to the COVID-19 Pandemic’s impact on the residents of Philadelphia, through various actions of the City, Courts, and federal government, the normal functioning of Landlord Tenant Court in Philadelphia was curtailed. In fact, the Court was closed and filing generally impossible for much of the Pandemic period. Where there was an average of 18,000-20,000 eviction filings in years prior to COVID-19,<sup>5</sup> owing to those governmental actions – as well as the actions of numerous public-serving community organization and landlords – the number of filings fell to 8,592 over the 19-month period dating to March 2020.<sup>6</sup>

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<sup>4</sup> We note that ACS data are not available for postal zip codes; in fact, the Census creates a “generalization” of zip codes in what they term *Zip Code Tabulation Areas* (ZCTA). Because ACS data were needed for this analysis, although we reference zip codes, in fact the data are for ZCTAs. For a more fulsome explanation of the comparison of zip codes and ZCTA, see: <https://www.census.gov/programs-surveys/geography/guidance/geo-areas/zctas.html>.

<sup>5</sup> See: [https://www.reinvestment.com/wp-content/uploads/2021/02/ReinvestmentFund\\_PHL-Evictions-Race-and-Place-Matters.pdf](https://www.reinvestment.com/wp-content/uploads/2021/02/ReinvestmentFund_PHL-Evictions-Race-and-Place-Matters.pdf);  
[https://www.reinvestment.com/wp-content/uploads/2020/12/HIP\\_Reinvestment\\_Fund\\_Rental\\_Housing\\_Brief\\_final.pdf](https://www.reinvestment.com/wp-content/uploads/2020/12/HIP_Reinvestment_Fund_Rental_Housing_Brief_final.pdf);  
[https://www.reinvestment.com/wp-content/uploads/2020/05/ReinvestmentFund\\_Report-2020\\_PHL-Evictions-Judgments-by-Agreement-Landlord-Court.pdf](https://www.reinvestment.com/wp-content/uploads/2020/05/ReinvestmentFund_Report-2020_PHL-Evictions-Judgments-by-Agreement-Landlord-Court.pdf);  
[https://www.reinvestment.com/wp-content/uploads/2019/10/ReinvestmentFund\\_PHL-Evictions-Brief-Oct-2019.pdf](https://www.reinvestment.com/wp-content/uploads/2019/10/ReinvestmentFund_PHL-Evictions-Brief-Oct-2019.pdf).

<sup>6</sup> We note that beginning May of 2020 through November of 2021, through various rental assistance programs, the City reports that it distributed more than \$231 million in rental assistance to some 36,915 households in need due to COVID. This along makes the last year of eviction filings non-representative of the more typical period of filings. (See: <https://phlrentassist.org/dashboard/>).

Accordingly, the zip code identification analysis uses eviction data tabulated for calendar years 2018 and 2019 – the most recent *representative* years of eviction filings in the city of Philadelphia. Two years were selected simply to add some stability to the data at the zip code level.

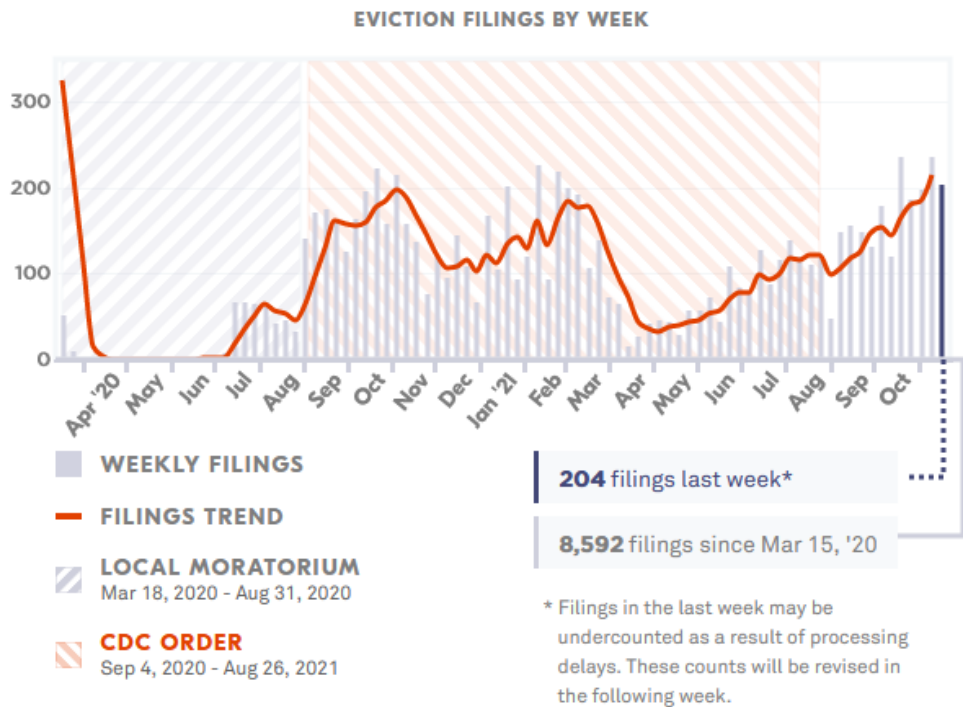


Figure 1: Eviction Filing Activity in Philadelphia, March 15, 2020-November 21, 2021. Source: Eviction Lab<sup>7</sup>

Once the data were gathered and organized at the zip code level, zip codes were assigned a rank of 1 through 46 on each indicator. Because three indicators were combined into an index, a top ranking on any one indicator did not necessarily put a zip code in the top ranking in the final combined ranking. Specifically, the zip code with the greatest number of eviction filings in 2018/2019 (19144 - Germantown) was assigned a 1 and the one with the fewest eviction filings a 46 (19127 - Manayunk). Next, the zip code with the highest percentage of its renters facing eviction (i.e., highest eviction rate) was scored a 1 (19154 – West Torresdale) and the one with the lowest percentage a 46 (19127). Lastly, the zip code with the highest family poverty rate (19133 - Fairhill) was scored a 1 and the zip code with the lowest family poverty rate a 46 (19106 – Olde City/Center City East). Using this logic, zip codes with lower scores manifest greater need and potential uptake.

Ranks for each indicator were tallied into a combined rank in which each indicator is considered of equal value – that is, family poverty is weighted neither more nor less heavily than the number of eviction filings or the percent of renters facing an eviction. In actuality though, because there are two eviction related indicators, evictions will be more determinative of the final ranking score.

Table 1 offers the values (and ranks) for each of the indicators as well as the combined rank score (see also Maps 1 through 4) for the 10 zip codes with the lowest combined scores. The zip codes with the

<sup>7</sup> See: <https://evictionlab.org/eviction-tracking/philadelphia-pa/>

lowest combined score (and thus highest rank) are 19121 (Lower North Philadelphia-West) and 19139 (West Philadelphia); these two areas manifest the greatest combined need/uptake potential.

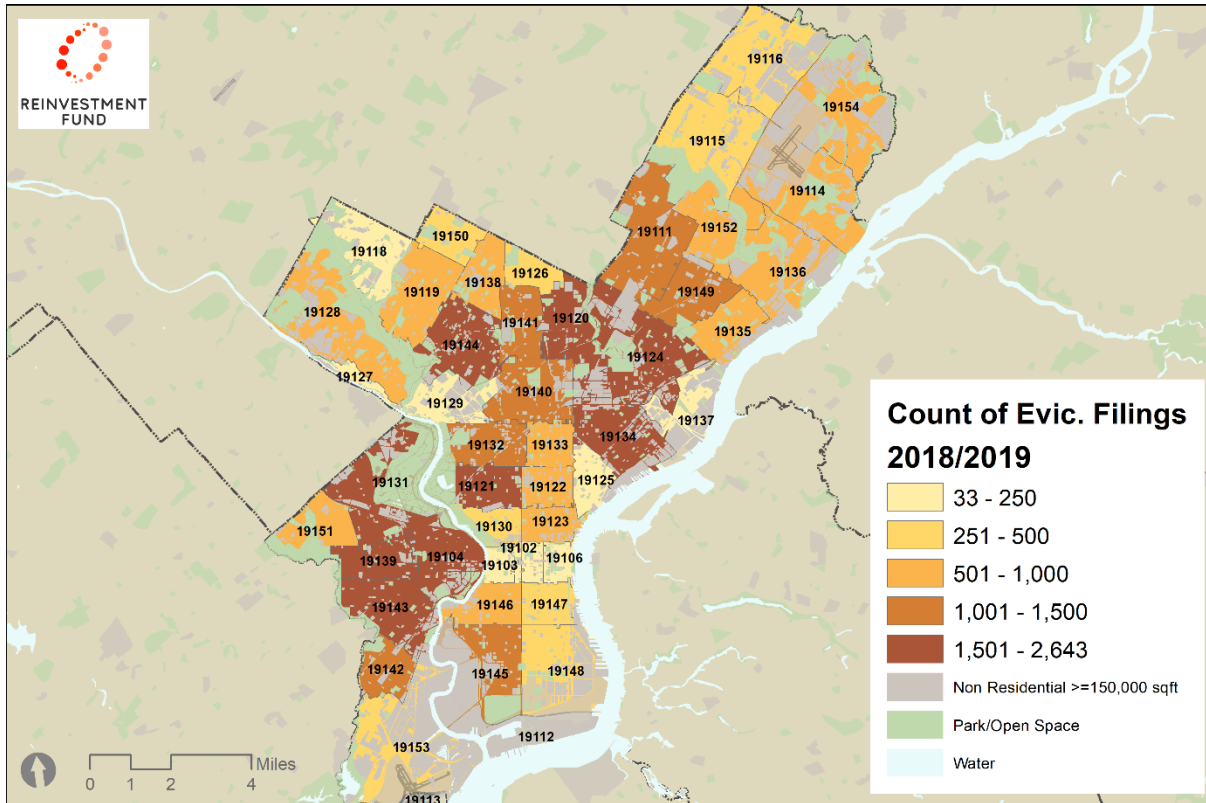
Zip code 19121, located in North Philadelphia, had 1,961 evictions between 2018 and 2019; the average zip code had 860 eviction filings. 11.6% of its 8,475 renters faced an eviction – a rate substantially above the average zip code, 6.8%. Additionally, 38% of the families residing in this zip code had income below the poverty line – a family poverty rate substantially above the 16.9% for the average zip code. The demographics of renters in 19121 are 74.6% Black, 17.7% White, 4.2% Asian, and 5.5% Hispanic. The median renter household income in 19121 is \$17,169.

Zip code 19139, located in West Philadelphia, had 2,149 evictions between 2018 and 2019 and 10.4% of its 10,334 renters faced an eviction. Additionally, 30.9% of the families residing in this zip code had income below the poverty line. The demographics of renters in 19139 are 84.8% Black, 9.0% White, 2.5% Asian and 4.4% Hispanic. The median renter household income in 19139 is \$24,194 (well below the zip code average of just under \$40,000).

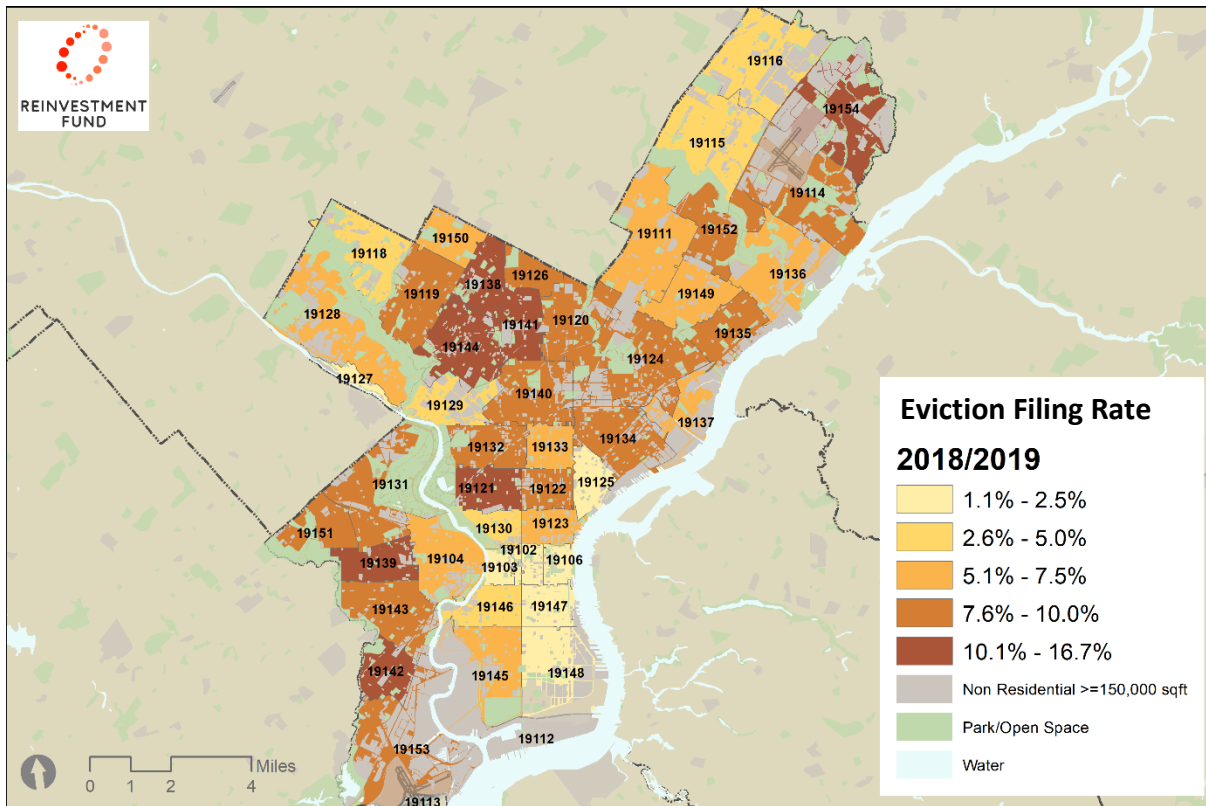
We note that the two highest combined rank zip codes account for more than 10% of the city's eviction filings, have eviction filing rates nearly double the citywide rate, and also family poverty rates nearly double the citywide zip code average. These are areas of the city with significant Black and brown populations and are home to low typical incomes and high rates of poverty. And while these two zip codes account for more than 10% of the city's eviction filings, they are 6.7% of the city's rental units – evidencing the disproportionately high eviction experience of resident tenants in these areas. Accordingly, we believe that these are zip codes in which there is both a manifest eviction issue (i.e., a high level of need) and the level of poverty among the residents is so high that a substantial percentage of renters presenting to “designated organizations” for help with their evictions will be eligible.

ZCTA10	Count of Evictions, 2018-2019	Rank: Count of Evictions	Percent of Renters Facing Eviction	Rank: Percent of Renters Facing Eviction	Percent of Families in Poverty	Rank: Percent of Families in Poverty	Combined Rank
19121	1961	4	11.6%	3	38.0%	2	9
19139	2149	3	10.4%	7	30.9%	7	17
19144	2643	1	11.6%	2	24.0%	15	18
19124	1953	5	9.4%	11	32.3%	6	22
19131	1722	7	9.6%	9	26.0%	10	26
19120	1789	6	9.5%	10	25.9%	11	27
19134	1675	8	8.7%	16	34.7%	4	28
19142	1054	15	11.2%	4	27.4%	9	28
19141	1283	11	10.7%	6	25.3%	12	29
19132	1260	12	8.7%	17	33.2%	5	34

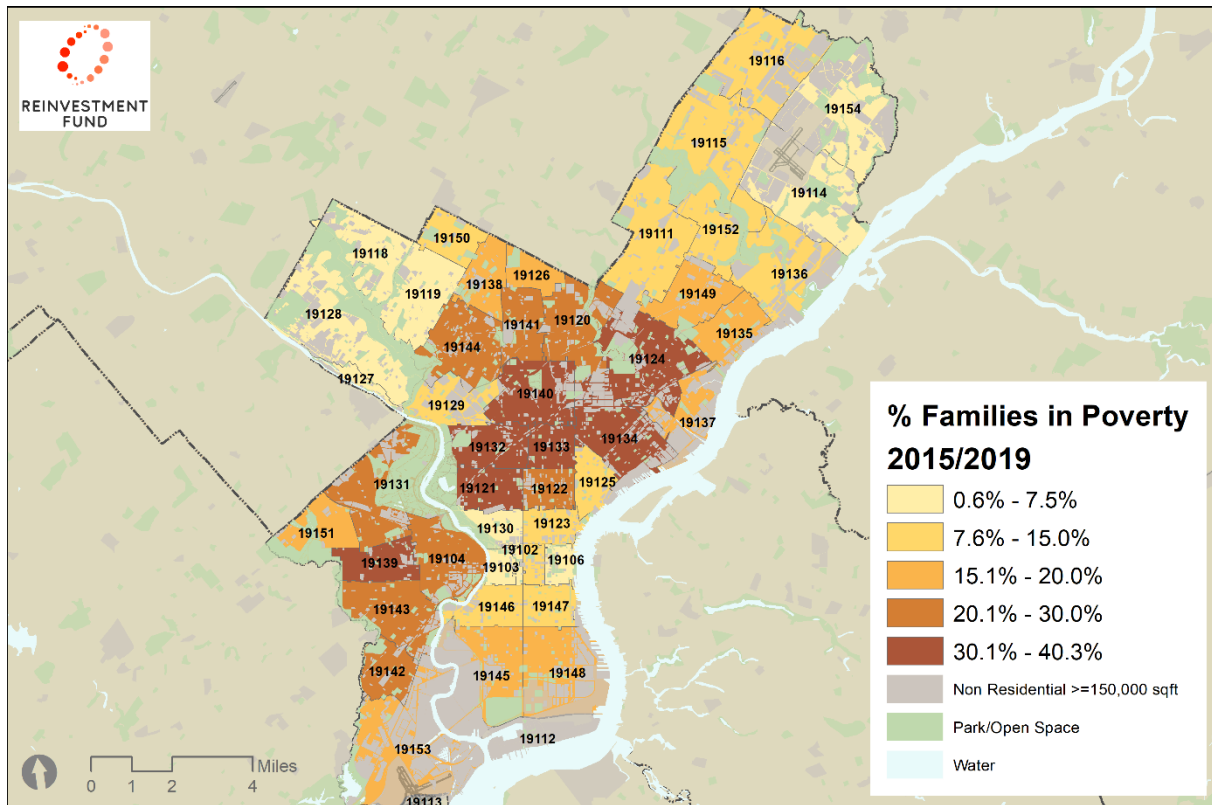
Table 1: Need Indicators, Rank, and Combined Rank For 10 Highest-Ranked Zip Codes



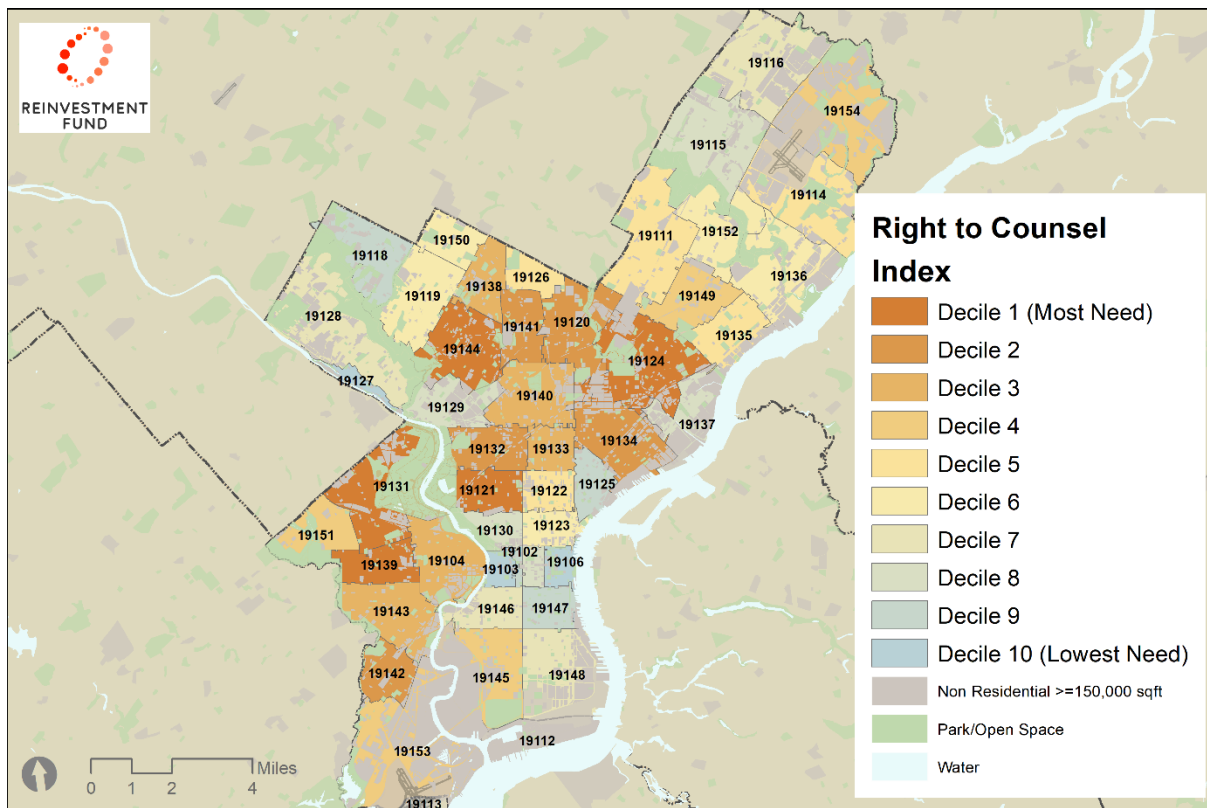
Map 1: Count of Eviction Filings, 2018-2019, Reinvestment Fund analysis of court records.



Map 2: Estimated Percent of Renter Households Subject to an Eviction Filing, 2018-2019, Reinvestment Fund analysis.



Map 3: Percent of Families with Income Below Poverty, U.S. Census American Community Survey 2015-2019



Map 4: Combined Index of Need/Uptake, Reinvestment Fund analysis.

Appendix I: Additional Demographic and Economic Data for Highest Need Philadelphia Zip Codes

ZCTA10	Combined Rank	Percent Of Renter Households: Asian	Percent Of Renter Households: Black	Percent Of Renter Households: Hispanic	Percent Of Renter Households: White	Count Of Renter Households	Median Income Of Renter Households
19121	9	4.19	74.61	5.45	17.68	8475	17169
19139	17	2.51	84.81	4.44	9.01	10334	24194

Table 2: Zip Code Demographics, U.S. Census American Community Survey 2015-2019