

Housing Opportunities Made Easy (H.O.M.E.) Plan

Town Hall Meeting

April 16, 2025



**City of
Philadelphia**

City Agencies Here Today



Your input is greatly appreciated by:



Welcome and Introductions

- Mayor Cherelle L. Parker
- David Thomas, President & CEO, Philadelphia Housing Development Corporation (PHDC)
- Cheryl Hill, Executive Director, Office of Homeless Services

Plan Overview

Housing Goal and Targets

Recommendations

Timeline & Next Steps

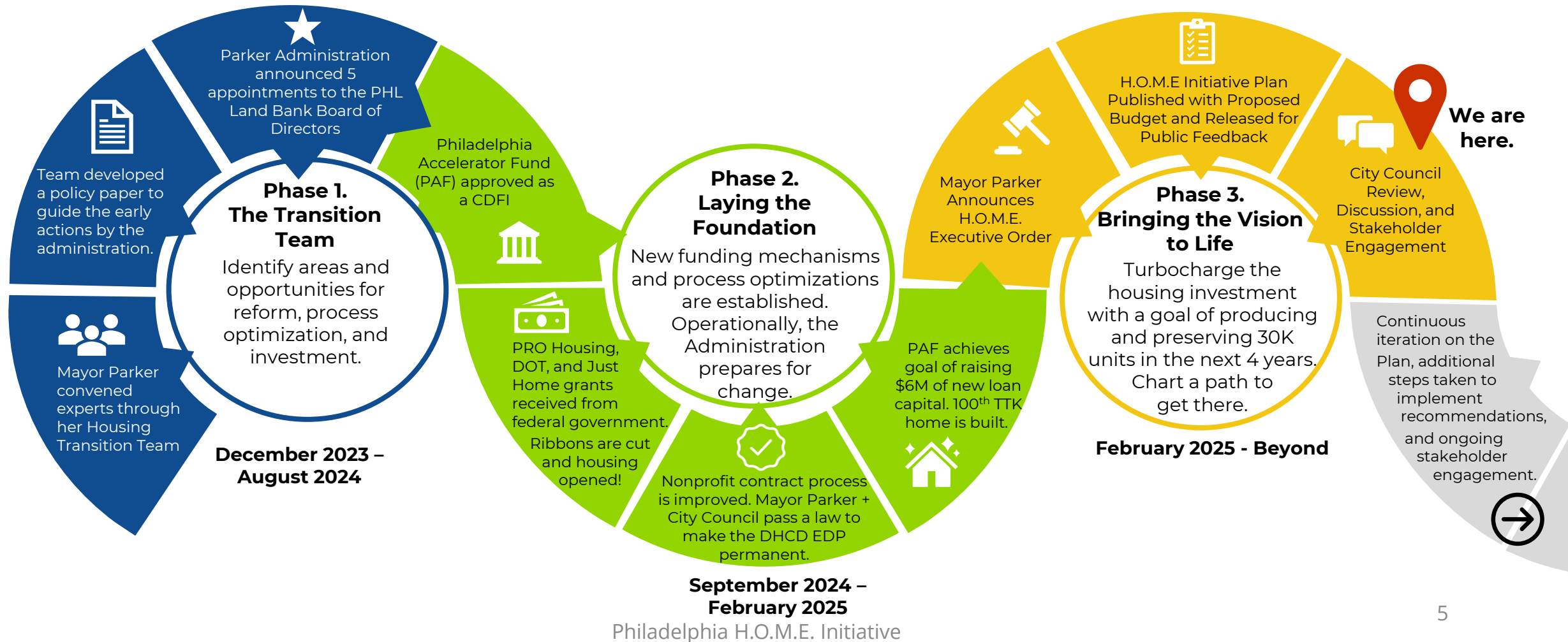
Questions

Plan Overview



Day One to Now

This Plan marks the continuation of the Administration's housing efforts and further bolsters what has been a continuous focus since Day One on the mission of ensuring affordable, safe, healthy, and quality housing for everyone.



Plan Context & Core Principles

Context

Mayor Cherelle L. Parker's **Housing Opportunities Made Easy – H.O.M.E. Plan** is a strategy that recognizes housing is the key to ensuring our city is the most competitive, quality place for our people of today and tomorrow. This H.O.M.E. Plan is the roadmap to realize the vision of quality housing for all Philadelphians. It is a value-based data-driven strategy that is aspirational, rooted in action, supported by a mandate from the Mayor for the public sector to make housing a priority, and to see the partnership of the private sector, nonprofit sector, and philanthropy.

Core Principles

The guiding vision of the updated City of Philadelphia housing plan was built on the following core principles:

01. The plan is rooted in the best available data
02. The plan is based on what already works well in Philadelphia
03. The plan considers and utilizes leading practices from across the country
04. The plan is shaped by stakeholder engagement and the voice of residents



Plan Funding

With the H.O.M.E. Initiative, the City of Philadelphia is going to make a \$2 billion investment in housing over the next four years, which will result in the production and preservation of at least 30,000 housing units, as well as an array of programs and services focused on providing housing stability and building wealth and opportunity through housing.

1 Over the next four years, the Parker Administration will issue \$800 million in housing bonds.

2 In addition, the City will invest approximately \$2 billion in housing over the next four years: nearly \$1 billion in funding provided by the public sector and \$1 billion in the value of the city's land and assets contributing to housing production.

3 This significant investment is anticipated to have a significant impact on leveraging private capital.



North Star Goals

Funds will be distributed across a multi-pronged approach to address Philadelphia's housing challenges for renters and homeowners by increasing our city's investment in seven core pillars, or North Stars:



Preserve our homes

Philadelphia has an older housing stock. Make sure our homes stay livable, healthy, quality, and safe.



Make our homes more affordable

All Philadelphians should be able to afford a quality home in a community that is rich with amenities and access to jobs.



Build more housing

We need more housing at all income levels and in all neighborhoods. Let's unlock the potential of our land to build more housing supply.



Make the City work better for the people

Our government is responsive to you. Whether you're a homeowner, renter, landlord, or developer, we must provide a high level of customer service.



Prevent housing instability and homelessness

Nobody in Philadelphia should be homeless, or fear losing their home. We need to reduce housing instability and prevent homelessness.



Make our homes and communities resilient

Philadelphia is investing in its infrastructure and housing to ensure that it is in good repair and resilient from disasters like storms and flooding.



Reduce blight and improve our communities

Quality housing relies on strong communities. We need to redevelop our vacant lots and buildings, and invest in beautifying our blocks.

Housing Goals and Targets



Housing Goals & Targets

The H.O.M.E. Initiative goals were structured to meet ambitious, yet achievable housing targets based on the comprehensive collection and analysis of data. These unit targets do not represent everything that will be produced and preserved in Philadelphia over the next four years—these are only the units that will count towards the H.O.M.E. Initiative goals.

Income Band*		Income**	Production		Preservation	Totals
			Ownership	Rental	Total Preserved	
Deeply Affordable	0-30%	< \$32,250	-	1,800	7,200	9,000
Affordable	30-50%	\$32,250-\$53,750	1,400	2,500	7,900	11,800
Workforce Housing	50-80%	\$53,750-\$85,950	2,100	2,900	1,200	6,200
Workforce Plus	80-120%	\$85,950-\$129,000	1,100	1,400	200	2,700
Market Rate	> 120%	>\$129,000	150	150	-	300
Totals			4,750	8,750	16,500	30,000

*Income band is determined by percentage Area Median Income (AMI).

** Household Income is based on a household size of 3 people.

Area Median Income Table

The AMI table below serves as a reference for the income limits outlined under income eligibility on slides 22-87.

Philadelphia MSA AMI Table: 2025*								
Household Size	AMI							
	30%	40%	50%	60%	65%	80%	100%	120%
1	\$25,100	\$33,450	\$41,800	\$50,150	\$54,350	\$66,850	\$83,600	\$100,300
2	\$28,650	\$38,250	\$47,800	\$61,900	\$62,100	\$76,400	\$95,550	\$114,650
3	\$32,250	\$43,000	\$53,750	\$74,800	\$69,850	\$85,950	\$107,500	\$129,000
4	\$35,800	\$47,800	\$59,700	\$71,650	\$77,650	\$95,500	\$119,400	\$143,300
5	\$38,700	\$51,600	\$64,500	\$77,400	\$83,850	\$103,150	\$129,000	\$154,750
6	\$41,960	\$55,450	\$69,300	\$83,150	\$90,050	\$110,800	\$138,550	\$166,250
7	\$47,340	\$59,250	\$74,050	\$88,850	\$96,250	\$118,450	\$148,100	\$177,700
8	\$52,720	\$63,050	\$78,850	\$94,600	\$102,450	\$126,100	\$157,650	\$189,150

The Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA contains the following areas: New Castle County, DE; Cecil County, MD; Burlington County, NJ; Camden County, NJ; Gloucester County, NJ; Salem County, NJ; Bucks County, PA; Chester County, PA; Delaware County, PA; Montgomery County, PA; and Philadelphia County, PA.

Housing Goal & Target Rationale

The H.O.M.E. Initiative goals and targets calculation were based on the following assumptions and rationale.

- Philadelphia is **short about 17,000 housing units** in undersupplied areas across the city.
 - The total number of new housing units required was estimated by identifying a **normal vacancy** rate that allows for movement in the housing market.
 - Current vacancy rates in many areas are below this *normal* level.
 - Based on several housing market indicators, used the 2012-2018 period as a baseline (generally, the housing market stabilized post-2010 crash and was not yet impacted by COVID)
- Some locations have excess housing **with many vacant units** available for sale or rent, but the rents/prices of those units are not affordable to those who need housing.
- Philadelphia has an estimated **22,000** homes requiring investment to maintain quality and livability, based on their age, value, code violations and/or below average (or worse) condition as assessed by the Office of Property Assessment.
- The H.O.M.E. Initiative aims to create **13,500 new units** and **preserve 16,500 existing units**, targeting roughly **78% of the needs** for new housing and homes requiring preservation.

Recommendations



Recommendations Overview

This Plan seeks to achieve the housing targets and meet the North Stars through actions and initiatives within the four categories below.

 1. Process	 2. Policy	 3. Programs	 4. Financing
<ul style="list-style-type: none">• Conduct an internal organizational assessment to identify strengths and improve housing program processes including technology, outreach and process• Develop a detailed partnership plan to leverage local, state and federal resources through strong public private collaborations	<ul style="list-style-type: none">• Introduce zoning and tax code reforms to responsibly increase housing and incentivize new development and rehabilitation	<ul style="list-style-type: none">• Continue or Invest in and expand successful programs and Introduce new programs to promote financing housing production and preservation, and providing services and financing for homeowners, homebuyers, tenants, landlords, developers, and contractors.	<ul style="list-style-type: none">• The H.O.M.E Initiative will combine funding from federal (HUD), state and local (HTF, General Fund, Bond Proceeds) with private, philanthropic, and pensions investments to support affordable housing

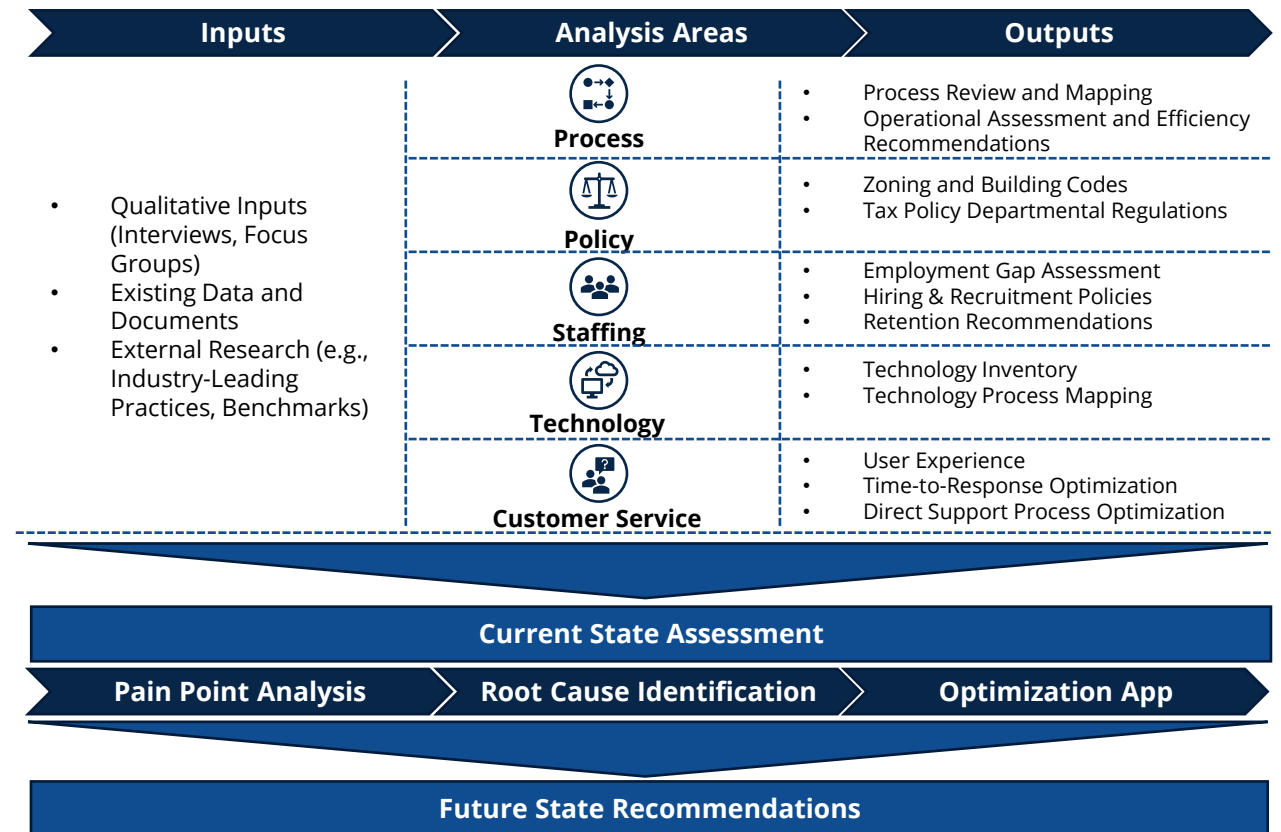
Process Recommendations

On February 19, 2025, Mayor Parker signed Executive Order 3-25, which formally announced the Administration's commitment to internal alignment across all City agencies, process improvement, and a focus on government efficiency to increase the supply of housing, and to provide more effective service for developers, contractors, homeowners, homebuyers, renters, landlords, and all citizens.

The Executive Order assigned 26 City departments, three quasi-public land holding entities, and an array of nonprofit City partners with the task of improving coordination, breaking down barriers and bureaucracy, identifying opportunities for improvement, and recommending processes for streamlining. Initially, City agencies were tasked with self-identifying housing-related process improvements within 30 days.

Next Steps:

The initial report has been submitted and is being reviewed internally. Recommendations will be prioritized based on feasibility and urgency of expected impact.



Policy Recommendations

Some housing solutions require changes to public policy and possibly legislation, which would allow development to accommodate more housing, address zoning and land-use barriers, and reduce red tape. Below are a few examples of where policy and legislation can be key drivers of housing solutions.



Improving Zoning & Building Codes

Updating zoning districts could allow for more predictable development and increase opportunities for responsible density

Creating Consistency

Aligning land use and zoning policies in different parts of the City will allow for consistency, improving the developer experience

Stimulating Construction

Expanding tax abatements and incentives for affordable housing will encourage developers to build and rehabilitate housing

Aligning Community Engagement with a Housing Focus

Reforming the avenues for community involvement in the processes of zoning and development in a way that reduces NIMBY opposition

Bridging the Gap

Identifying opportunities for households to reduce their cost burden and work towards economic mobility through options such as credit-building opportunities

Program Recommendations

The most visible path to realize housing solutions lies in our public-facing housing programs. The programs managed by the City and its partners are directly involved in financing housing production and preservation and providing services and financing for homeowners, homebuyers, tenants, landlords, developers, and contractors.

This Plan includes a specific and targeted set of recommendations for:


1. **Continue:** Continue successful existing programs.
2. **Invest and Expand:** Scaling existing pilot programs to expand their impact.
3. **Introduce:** Standing up new programs based on successful leading practices.


This combination of program approaches, along with tangible housing targets, funding sources and amounts, identified partners, and key steps to implementation will be essential for the City to reach our North Star goals. Slides 13 & 14 outline the recommendations per program categorized by our corresponding North Star Goals.



Existing Program Recommendations


Each of these recommendations will help Philadelphians attain affordable, quality, desirable housing in every neighborhood, at every income level.


 Renter	
Name	Recommendation
Programs	
<i>Shallow Rent Program Assistance, Tenant-based</i>	<i>Invest in and expand</i>
<i>Rent and Security Deposit Assistance (FreshStart)</i>	<i>Continue</i>
<i>Eviction Diversion</i>	<i>Continue</i>
<i>Homeless Prevention</i>	<i>Continue</i>
<i>EDP Targeted Financial Assistance</i>	<i>Invest in and expand</i>
<i>Philadelphia Eviction Prevention Programs and Right to Counsel</i>	<i>Continue</i>
<i>Transitional Housing and Homeless Prevention</i>	<i>Continue</i>
<i>Permanent Housing and Supportive Services</i>	<i>Continue</i>
<i>Tenant-Based Rental Assistance and Rapid Rehousing</i>	<i>Continue</i>


 Homeowner	
Name	Recommendation
Programs	
<i>Basic Systems Repair Program+ (BSRP)</i>	<i>Invest in and expand</i>
<i>Built to Last</i>	<i>Continue</i>
<i>Philly First Home</i>	<i>Invest in and expand</i>
<i>Turn the Key</i>	<i>Continue</i>
<i>Employer-Assisted Housing</i>	<i>Continue</i>
<i>Restore, Repair, Renew (RRR)</i>	<i>Invest in and expand</i>
<i>Row Home Protection Program</i>	<i>Invest in and expand</i>
<i>Tangled Title Fund & Tangled Title</i>	<i>Invest in and expand</i>
<i>Foreclosure Prevention</i>	<i>Continue</i>
<i>Weatherization Assistance Program</i>	<i>Continue</i>
<i>CDBG-DR Program</i>	<i>Continue</i>
<i>Neighborhood Advisory Committees</i>	<i>Continue</i>

Existing Program Recommendations

Each of these recommendations will help Philadelphians attain affordable, quality, desirable housing in every neighborhood, at every income level.

 Landlord/Property Owner/Homeowner	
Name	Recommendation
Programs	
Rental Improvement Fund	Continue
Heater Hotline Program	Continue
Targeted Housing Preservation Program	Continue
Neighborhood and Infrastructure Improvement Program	Continue

 Renter or Owner	
Name	Recommendation
Programs	
Utility Grant	Continue
Adaptive Modification Program (AMP)	Invest in and expand
PHS LandCare Program	Continue

 Developer	
Name	Recommendation
Programs	
Workforce Development	Continue
Accelerator Fund	Invest in and expand
Affordable Housing Preservation Funds	Continue

Programs for Renters (Existing)



Shallow Rent Program, Tenant-based

Shallow Rent Program

EXISTING PROGRAM: Invest and Expand

Provides rental assistance for tenants living in affordable housing developments who are cost burdened (i.e., spending more than 30% of their income on rent) and who are at risk of being evicted.

How it helps achieve our mission

Our City wants to protect Philadelphians from housing instability and the risk of homelessness. Financial support in the form of rental payments can provide long-term benefits for residents.

The Shallow Rent Program will provide a safety net against the stress and havoc of potentially losing their home and their community.

Program Administrator:

PHDC

Funding Sources:

HTF +



Stabilization

Outcome



≤60% AMI

Income Eligibility



Rental

Housing Type



Renter & Landlord

Beneficiary



1,000+

Proposed Households
Served 21

Rent and Security Deposit Assistance (Fresh Start)

EXISTING PROGRAM: Continue

Covers rent and move in costs to facilitate the ability for households to move into a new home.

How it helps achieve our mission

We will ensure that this program continues to receive funding under the H.O.M.E plan. The program provides financial assistance to landlords on behalf of tenants to prevent homelessness.

This city investment promotes community stability and the well-being of diverse, affordable, and quality communities.

Program Administrator:

PHDC

Funding Source:



Incentive
Outcome



≤80% AMI
Income Eligibility



Rental
Housing Type



Renter & Landlord
Beneficiary



2,500+
Proposed Households
Served ²²

Eviction Diversion

Eviction Diversion

EXISTING PROGRAM: Continue

Offers resources for landlords and tenants in residential rental properties to resolve disputes while avoiding costly or prolonged court proceedings.

How it helps achieve our mission

We will continue our existing program to achieve housing stabilization goals. Key benefits of the program include mediation and financial support, which will help reduce the number of cases in the court system. This will save landlords money on court fees and attorney expenses, while also helping tenants avoid eviction filings or judgments on their records.

Program Administrator:

DPD

Funding Sources:

HTF +



Stabilization

Outcome



Any

Income Eligibility



Rental

Housing Type



Renter & Landlord

Beneficiary



8,000+

Proposed Households
Served 23

Homeless Prevention

Homeless Prevention

Provides support to individuals and families at risk of homelessness, resources for housing stabilization, and a pathway towards permanent housing.

How it helps achieve our mission

No one should live in fear of losing their home. We know it is less costly for the City to invest in preventative care (stabilizing households) than in reactive care (transitional housing). The services offered in this program help qualifying households avoid eviction, eliminate unsheltered homelessness, and keep individuals connected to critical city services at their most vulnerable moments.

EXISTING PROGRAM: Continue

Program Administrator:

OHS

Funding Sources:

HTF +



Stabilization
Outcome



Any
Income Eligibility



Rental
Housing Type



Renter
Beneficiary



1,500+
Proposed Households
Served ²⁴

Targeted Financial Assistance

EDP Targeted Financial Assistance

EXISTING PROGRAM: Invest and Expand

Offers a one-time payment to landlords to cover tenants' rent arrears if both the tenant and landlord are eligible and agree to participate in the Eviction Diversion Program (EDP) in good faith.

How it helps achieve our mission

This program helps prevent homelessness by providing financial assistance to tenants to cover rental arrears. Moreover, this program helps foster positive landlord and tenant relations.

Program Administrator:

DPD

Funding Sources:

HTF +



Stabilization

Outcome



≤80% AMI

Income Eligibility



Rental & Owner

Housing Type



Renter & Landlord

Beneficiary



11K+

Proposed Households
Served 25

Philadelphia Eviction Prevention Project (PEPP) and Right to Counsel



Eviction Prevention Programs and Right to Counsel

Offers free legal assistance to eligible tenants facing eviction, lease termination, or loss of housing subsidies.

How it helps achieve our mission

We provide critical resources such as legal representation and mediation services to help tenants avoid housing instability and find viable solutions. Our program is designed to assist individuals in vulnerable situations, particularly low-income households that are disproportionately affected by eviction.

EXISTING PROGRAM: Continue

Program Administrator:

DHCD

Funding Sources:

**CDBG,
General Funds +**



Stabilization
Outcome



≥30 - ≤50% AMI
Income Eligibility



Rental
Housing Type



Renter
Beneficiary



18K+
Proposed Households
Served 26

Transitional Housing and Homeless Prevention

Transitional Housing and Homeless Prevention

EXISTING PROGRAM: Continue

Provides safe and stable temporary housing for individuals and families transitioning from homelessness to permanent housing.

How it helps achieve our mission

Our City will continue to provide transitional housing to persons experiencing homelessness as we actively work to relocate them to permanent housing. Program benefits include comprehensive supportive services, including case management, counseling, and guidance for self-sufficiency goals and integration into a community.

Program Administrator:

OHS

Funding Sources:

ESG, General Fund



Stabilization
Outcome



Any
Income Eligibility



Rental
Housing Type



Renter
Beneficiary



8,000+
Proposed Households
Served ²⁷

Permanent Housing and Supportive Services

Permanent Housing and Supportive Services

EXISTING PROGRAM: Continue

Creates permanent housing options for previously homeless individuals and families.

How it helps achieve our mission

Everyone should have access to long term, safe, and quality housing in the City of Philadelphia. This existing program is designed to support those that previously experienced homelessness with permanent housing that includes linkages to comprehensive supportive services such as case management and social activities, ensuring that residents have the resources and support to live independently.

Program Administrator:

OHS

Funding Source:

HTF, HOME (Federal)



Production
Outcome



≤80% AMI
Income Eligibility



Rental
Housing Type



Renter
Beneficiary



100+
Proposed Households
Served 28

Tenant-Based Rental Assistance and Rapid Rehousing

Tenant-Based Rental Assistance and Rapid Rehousing

EXISTING PROGRAM: Continue

Provides rental subsidies to quickly move individuals and households experiencing homelessness into housing.

How it helps achieve our mission

We will continue this existing program, which provides rental subsidies for up to 12 months to make residents financially stable. Additionally, this program offers case management services to assist with housing needs as well as the ability to relocate if there are safety concerns or other issues.

Program Administrator:

DPD & OHS

Funding Sources:

CDBG, HOME (Federal)



Stabilization
Outcome



≤80% AMI
Income Eligibility



Rental
Housing Type



Renter
Beneficiary



800+
Proposed Households
Served 29

Programs for Homeowners (Existing)



Basic Systems Repair Program +

Basic Systems Repair Program (BSRP+)

EXISTING PROGRAM: Invest and Expand

Provides free home repairs to correct electrical, plumbing, heating, limited structural, and carpentry and roofing emergencies.

How it helps achieve our mission

With over 2,500 homes repaired each year, BSRP is viewed as one of the largest, most effective, and robust of its kind. BSRP has also received national attention through its intersection with social issues such as gun violence prevention and youth asthma reduction—highlighting the program’s key role in addressing social determinants of health.

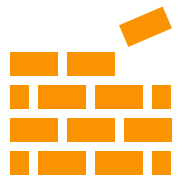
The City seeks to expand the BSRP program’s eligibility to meet up to 100% AMI and increase allowable improvements.

Program Administrator:

PHDC

Funding Sources:

CDBG, HTF, NPI Funds,



Preservation

Outcome



≤100% AMI

Income Eligibility
Currently ≤60% AMI



Owner

Housing Type



Homeowner

Beneficiary



7,500+

Proposed Households
Served

Built to Last Program

Built to Last Program

Delivers critical home repairs, health and safety improvements, and energy efficiency and clean energy improvements.

How it helps achieve our mission

Built to Last is a program that combines home repair, energy conservation, and healthy housing services in Philadelphia to create a coordinated service package. The aim is to make homes more affordable, healthier, and safer for residents.

This program specifically targets low-income homeowners living in neighborhoods with high poverty rates throughout the City of Philadelphia. It addresses critical maintenance needs in homes that can adversely affect the health and safety of these households.

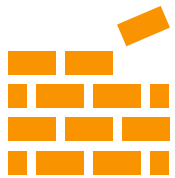
EXISTING PROGRAM: Continue

Program Administrator:

PEA

Funding Sources:

City General Fund, PA Whole-Home Repairs Program, Other Federal Funds



Preservation
Outcome



≤80% AMI
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary

Philly First Home



Philly First Home

EXISTING PROGRAM: Invest and Expand

Offers homebuyer assistance grants to assist first-time homebuyers; reduces the principal and covers down payment and loan closing costs.

How it helps achieve our mission

The Philly First Home Program works to strengthen homeownership rates and generational wealth opportunities for our residents.

Grants of up to \$10,000 (or 6% of the home's purchase price, whichever is lower) can help a first-time homebuyer obtain a \$250,000 private mortgage from a commercial bank. This city investment makes homeownership a dream come true.

Program Administrator:

DPD

Funding Source:



Incentive
Outcome



≤100% AMI
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary



4,000+
Proposed Households
Served 33

Turn The Key

Turn The Key

EXISTING PROGRAM: Invest and Expand

Enables households to buy new affordable homes and build equity for their futures.

How it helps achieve our mission

Throughout the City of Philadelphia, we are building affordable and energy-efficient housing opportunities on publicly owned land so that low- and moderate-income families can achieve the dream of homeownership.

Eligible participants must be first-time homebuyers, partake in PHDC-approved one-on-one homeownership counseling before signing an Agreement of Sale, and have less than 100% of Area Median Income.

Program Administrator:

PHDC

Funding Source:



Production

Outcome



≤100% AMI

Income Eligibility



Owner
Housing Type

Philadelphia H.O.M.E. Initiative



**Homeowner
& Developer**
Beneficiary



200+

Proposed Households
Served 34

Employer-Assisted Housing

Philadelphia Employer-Assisted Housing

EXISTING PROGRAM: Continue

Provides participating employers with financial assistance to their employees, including homebuyer assistance for first-time home buyers.

How it helps achieve our mission

We want to invest in and expand this program so that employers can continue offering a menu of housing-related benefits to their employees!

Benefits include dollar-for-dollar matching grants up to \$4,000 for down payment and closing costs, onsite homebuyer workshops, discounted housing services, and linkages to other housing programs.

Program Administrator:

DHCD

Funding Sources:

HTF +



Incentive
Outcome



80 - 120% AMI
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary



250+
Proposed Households
Served 35

Restore, Repair, Renew

Restore, Repair, Renew (RRR)

EXISTING PROGRAM: Invest and Expand

Offers low-cost, fixed-mortgage loans to eligible homeowners to fund a range of home repairs that focus on health, safety, weatherization, accessibility, and quality of life.

How it helps achieve our mission

A primary goal of the program is to overcome challenges that have prevented lower-income households from obtaining home repair loans in the private market. Over half of RRR applicants are approved for loans, almost double the approval rate for private-market home repair loans.

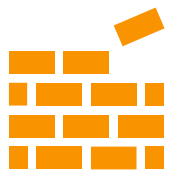
This investment allows the City to address an aging housing stock with critical repair needs.

Program Administrator:

PHDC

Funding Source:

General Fund



Preservation
Outcome



≤120% AMI
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary



50+
Proposed Households
Served 36

Rowhouse Protection Project



Rowhouse Protection Project

EXISTING PROGRAM: Invest and Expand

Provides legal support for property owners whose rowhouse has been damaged through adjacent or nearby construction activity.

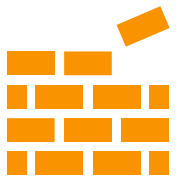
How it helps achieve our mission

In neighborhoods throughout Philadelphia, homes are being affected by nearby demolition, renovation, and construction. The Rowhouse Protection Project provides legal representation to Philadelphians whose homes have been damaged by adjacent construction.

Program Administrator:

DHCD

Funding Source:



Preservation

Outcome



≤60% AMI

Income Eligibility



Owner

Housing Type



Homeowner

Beneficiary



300+

Proposed Households
Served ³⁷

Tangled Title

Tangled Title

EXISTING PROGRAM: Invest and Expand

Provides legal and financial assistance, and estate planning to help persons clear the legal title to their homes.

How it helps achieve our mission

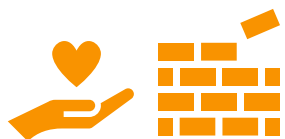
This program helps Philadelphians clear the legal title of their homes, preserving affordable housing, preventing homelessness, and strengthening communities. Grants help to cover administrative, legal, and other costs that may arise in resolving a homeownership issue.

Program Administrator:

DHDC

Funding Source:

CDBG, HTF, +



**Stabilization &
Preservation**
Outcome



≤80% AMI
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary



900+
Proposed Households
Served

Mortgage Assistance Foreclosure Prevention

Foreclosure Prevention Program

EXISTING PROGRAM: Continue

The Foreclosure Prevention Grant Program helps homeowners who have fallen behind on mortgage payments and are at risk of experiencing homelessness.

How it helps achieve our mission

Keeping people housed is the best and most cost-effective way to retain community connections and set households up for success after being stabilized.

Alongside a local partner, DHCD helps income-eligible homeowners who are experiencing a financial crisis and at risk of becoming homeless; lack financial supports or resources to avoid delinquency; and who can provide proof of home ownership. Any of the City's funded housing counseling agencies can make referrals.

Program Administrator:

DHDC

Funding Sources:

HTF +



Stabilization
Outcome



≤40% AMI*
Income Eligibility



Rental & Owner
Housing Type



Homeowner
Beneficiary

Weatherization Assistance Program City of Philadelphia

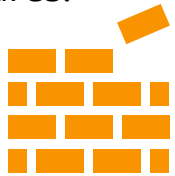
Weatherization Assistance Program (WAP)

Increases energy efficiency in homes by reducing energy costs and promoting comfort while safeguarding health and safety.

How it helps achieve our mission

The Weatherization Assistance Program offers on-site energy audits to evaluate conditions in homes and identify the most cost-effective energy-saving measures to implement.

Weatherization services include modifying or replacing heating systems to enhance efficiency and safety. They also involve the installation of insulation and ventilation in attics, walls, basements, and crawlspaces to minimize energy loss. Additionally, minor repairs may be provided, when necessary, to ensure the safe and effective installation of the weatherization measures.



Preservation
Outcome



≤80% AMI
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary

EXISTING PROGRAM: Continue

Program Administrator:

DCED

Funding Sources:

WAP grant (DOE)

CDBG-DR Program



Community Development Block Grant Disaster Recovery Program

EXISTING PROGRAM: Continue

Provides funds to support Philadelphia's recovery and mitigation efforts, serving communities with low- and moderate-income residents.

How it helps achieve our mission

The City of Philadelphia receives Community Development Block Grant Disaster Recovery (CDBG-DR) funds to address recovery needs in areas affected by disasters.

In 2021, the remnants of Hurricane Ida caused significant property damage and extensive flooding in the city. The allocated funds are used for recovery efforts within Philadelphia, with at least 15% designated for mitigation projects.

Program Administrator:

Finance

Funding Sources:

CDBG-DR



**Production &
Preservation**
Outcome



≤80% AMI
Income Eligibility



Rental & Owner
Housing Type



Homeowner
Beneficiary



10K+
Proposed Households
Served 41

Neighborhood Advisory Committees

Neighborhood Advisory Committees (NACs) Program

Provides housing resources and guidance to help residents learn about City programs that could benefit them.

How it helps achieve our mission

Neighborhood Advisory Committees (NACs) offer information about various initiatives that aim to promote sustainability in neighborhoods, prevent homelessness, preserve housing, reduce energy costs, develop job skills for residents, mentor youth, and engage the community.

In Philadelphia, numerous NACs provide housing counseling services, including foreclosure prevention, to assist residents in need.

EXISTING PROGRAM: Continue

Program Administrator:

DHCD

Funding Sources:

CDBG



Stabilization
Outcome



Any
Income Eligibility



Rental & Owner
Housing Type



Renter & Homeowner
Beneficiary

Programs for Renters and Owners (Existing)



Utility Grants

Utility Grant

EXISTING PROGRAM: Continue

Provides financial assistance to low-income individuals and families who are facing utility terminations or who have had their utilities shut off.

How it helps achieve our mission

Utility grants provides financial assistance, including matching funds from PECO and the Philadelphia Water Department. The program aims to eliminate the customer utility bill to assist low-income Rentals-and owner-occupied households.

The utility grant ensures eligible participants can live in stable homes with essential utilities such as electricity and water.

Program Administrator:

DHCD

Funding Sources:

HTF +



Stabilization

Outcome



≥30 - ≤50% AMI

Income Eligibility



Rental & Owner

Housing Type



Renter & Homeowner

Beneficiary



3,000+

Proposed Households
Served 44

Adaptive Modification Program

Adaptive Modification Program (AMP)

Provides free accessibility modifications for individuals with permanent disabilities, allowing easier access to and mobility within the home.

How it helps achieve our mission

We understand that housing should be designed to accommodate for resident needs. The Adaptive Modification Program provides accessibility adaptations to housing to help low-income individuals with permanent disabilities live more independently in their homes.

Under this program, safety and quality standards will be prioritized so that individuals can feel comfortable and dignified in their homes. With improved accessibility, risks of injuries and accidents within the home can be reduced.

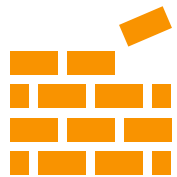
EXISTING PROGRAM: Continue

Program Administrator:

PHDC

Funding Sources:

HTF +



Preservation

Outcome



≤80% AMI

Income Eligibility
Currently ≤60% AMI



Rental & Owner

Housing Type



Renter & Homeowner

Beneficiary



1,000+

Proposed Households
Served

PHS LandCare Program

LandCare Program

Transform vacant lots into vibrant green spaces that provide lasting benefits for neighborhoods.

How it helps achieve our mission

The City of Philadelphia provides support to the LandCare Program, designed to reduce blight and beautify our communities. Neighborhood waste has been replaced with trees, plants, and grass in over 12,000 vacant lots across the city.

Research indicates that program outcomes have led to an increase in property values, a decrease in gun violence, and a decrease in depression for residents.

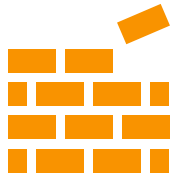
EXISTING PROGRAM: Continue

Program Administrator:

PHS

Funding Sources:

CDBG & General Fund



Preservation
Outcome



Any
Income Eligibility



Rental & Owner
Housing Type



Renter & Homeowner
Beneficiary

Programs for Landlords, Property Owners and Homeowners (Existing)



Rental Improvement Fund

Rental Improvement Fund (RIF)

FUNDING SOURCE: Continue

Offers a fully-forgivable or 0% interest loan product to small landlords to repair their rental properties.

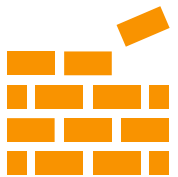
Program Administrator:

PHDC

How it helps achieve our mission

We will invest in and expand RIF capacity to offer loans eligible for full forgiveness or a preferable 0% interest rate for landlords that meet program affordability requirements during the loan term and need to repair their rental properties. The loan is for \$10,000-\$24,999 per property (up to \$100,000 per landlord) over 10 years. The loan will be forgiven 20% annually beginning in year 6 if conditions are met, with a 6% interest rate if affordability requirements are unmet.

Funding Source:



Preservation

Outcome



≤60% AMI

Income Eligibility



Rental

Housing Type



Renter & Landlord

Beneficiary

Heater Hotline Program

Heater Hotline Program

EXISTING PROGRAM: Continue

Provides emergency heater repairs for eligible homeowners.

Program Administrator:

DPD

Funding Source:

HTF

How it helps achieve our mission

Many households in Philadelphia face challenges when it comes to affording emergency housing repairs. The Heater Hotline Program aims to tackle issues that may lead to housing instability and ensure that homes are safe for residents. All Philadelphians deserve to live in safe, healthy, and habitable housing. We are here to support eligible homeowners in need of assistance.



Stabilization
Outcome



≤30% AMI
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary



4,500+
Proposed Households
Served ⁴⁹

Targeted Housing Preservation Program

Targeted Housing Preservation Program

EXISTING PROGRAM: Continue

Maintains and improves affordable housing for low-and moderate-income homeowners through coordinated home repairs in a defined geography.

How it helps achieve our mission

This program helps preserve housing stock across the city. We need to prioritize housing preservation efforts, such as addressing structural hazards, safety issues, exterior disrepair, and water infiltration issues for owner-occupied and household units. Through this program, PHDC supports the work of Habitat for Humanity, Rebuilding Together, and other community organizations that make critical home repairs in specific neighborhoods.

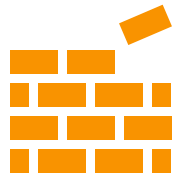
Ultimately, this supports our mission to cultivate a healthy living environment for Philadelphians.

Program Administrator:

PHDC

Funding Source:

HTF



Preservation
Outcome



≤80% AMI
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary



200+
Proposed Households
Served

Neighborhood Infrastructure Improvement Programs (NIIP)

Neighborhood Infrastructure Improvement Programs (NIIP)

EXISTING PROGRAM: Continue

Funds the repair of dilapidated shared driveways, and removal of dangerous trees in common alley ways.

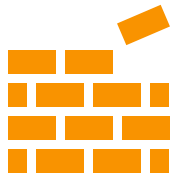
How it helps achieve our mission

This program addresses long-standing infrastructure issues on private properties. While historically, these tasks have been homeowners' responsibility, this program offers relief at no cost to residents. These efforts address critical infrastructure and inspire residents and communities to invest in the upkeep of their properties and neighborhoods, preventing long-term damage and preserving property values.

Program Administrator:

PHDC

Funding Source:



Preservation

Outcome



≤100% AMI

Income Eligibility



Rental & Owner

Housing Type



Renter & Homeowner

Beneficiary



1,500+

Proposed Households
Served

Programs for Developers (Existing)



Workforce Development

City College for Municipal Employment Program (CCME)

Creates access to training, professional development, and education to prepare Philadelphians to work in critical areas of City government.

How it helps achieve our mission

The City College for Municipal Employment (CCME) offers free workforce training and a pathway to employment with the City of Philadelphia. The program covers various areas, including skilled trades, healthcare, technology, business and administration, public safety, and STEM (science, technology, engineering, and mathematics).

Participants will also benefit from a range of support services, which include career counseling, tutoring, internships, externships, job shadowing, career attire assistance, financial education, legal aid, and free tax preparation.

EXISTING PROGRAM: Continue

Program Administrator:

CAO

Funding Sources:

General Fund



**Production &
Preservation**
Outcome



Any
Income Eligibility



Rental & Owner
Housing Type



Developer & Contractor
Beneficiary

Accelerator Fund

Accelerator Fund

FUNDING SOURCE: Invest and Expand

Provides flexible financing for affordable housing and works to increase access to capital for Philadelphians across the city, including historically disadvantaged groups.

How it helps achieve our mission

When developers have difficulty securing low-cost pre-development funds, it slows construction and ultimately raises development costs, making it harder to price homes at affordable rates.

This financing mechanism can be used to bridge multi-family and predevelopment costs for Turn The Key developers, expanding housing production across the City.

Program Administrator:

Community Partner

Funding Sources:



Production

Outcome



Any

Income Eligibility



Rental & Owner

Housing Type



Developers

Beneficiary



1,000+

Proposed Households
Served

Affordable Housing Preservation Funds

Housing Preservation Finance

Provides gap financing for developers preserving existing affordable housing units.

How it helps achieve our mission

This program offers financing at a competitive rate to support the preservation of housing. It supplements existing programs that preserve housing developments funded through Low-Income Housing Tax Credits (LIHTC).

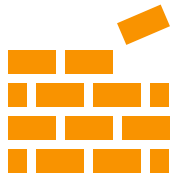
FUNDING SOURCE: Continue

Program Administrator:

DHCD

Funding Sources:

HOME, HTF, &



Preservation

Outcome



Any

Income Eligibility



Rental

Housing Type



Developers

Beneficiary



4,000+

Proposed Households
Served 55

Affordable Housing Production Funds

Housing Production Finance

Provides gap financing for developers for the construction of new affordable housing units.

How it helps achieve our mission

This financing mechanism builds on the current Affordable Housing Financing program, as it is not tied to just LIHTC funds. Given that there is a high volume (13,000 units) of affordable housing that needs to be produced over the next four years to meet our city's needs, there is a great need for enabling that development by offering incentives to developers and helping them build capacity. This program offers financing at a competitive rate to further incentivize affordable housing investment.

FUNDING SOURCE: Continue

Program Administrator:

DHCD

Funding Sources:

HOME, HTF, +



Production

Outcome



Any

Income Eligibility



Rental

Housing Type



Developers

Beneficiary



1,500+

Proposed Households
Served 56

New Program Recommendations

Gaps Addressed

*Number of
Proposed
Programs*

Introduces programs and services to **increase the capacity to create new units** and programs to help address a lack of **Developer-targeted solutions**.

8

Introduces programs to address **specific affordability challenges** like qualifying for a mortgage and tackling appraisal bias.

4

Introduces programs that will help **achieve operational efficiency** and **improve client experiences**.

3

Recommends programs to help **address a lack of landlord-targeted solutions** to help keep rental units well-maintained and affordable.

2

Recommends programs to help **address a lack of wealth-building programs**.

2

Programs for Renters (Proposed)



Shallow Rent Program, Property-Based

Property-Based Shallow Rent Program

PROPOSED PROGRAM

Creates a shallow rent program to "buy affordability" in market-rate apartment buildings.

How it helps achieve our mission

The City seeks to introduce a new rental assistance program that will (1) provide a pathway for landlords to fill vacant units and (2) create opportunities for the workforce to afford class-A units.

Ultimately, this investment will help us provide affordable and quality housing opportunities for Philadelphians across all income levels, including the workforce with an AMI between 80 and 120%.

Program Administrator:

PHDC

Funding Source:



Production
Outcome



>80% AMI
Income Eligibility



Rental
Housing Type



Renter & Landlord
Beneficiary



500+
Proposed Households
Served⁵⁹

Programs for Homeowners (Proposed)



One Philly Mortgage Program

One Philly Mortgage Program: Low-cost, mortgages for more homebuyers

PROPOSED PROGRAM

Provides 30-year fixed-rate loans with a low down-payment and very low interest rates; removes the need for private mortgage insurance (PMI).

How it helps achieve our mission

This program will open the door to homeownership for low—and moderate-income households who have never owned a home before. This program will also save households hundreds of dollars per month, helping to reduce the housing cost burden, increase housing stabilization, and pave the path for greater future economic mobility.

Program Administrator:

DPD

Funding Source:



What else you should know

- Qualified borrowers may be able to receive an extra subsidy to lower their monthly payments. This program can also be paired with Section 8 Homeownership Vouchers (HAP).
- A potential partnership with the Philadelphia Housing Finance Agency (PHFA) could magnify this program's impact.



Incentive
Outcome



≤120% AMI
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary



3,000+
Proposed Households
Served

Façade Improvement Program

Façade Improvement Program

PROPOSED PROGRAM

Provides one-time funding for the repair of housing façade work. This may include weatherization assistance required to maintain homes for the long term.

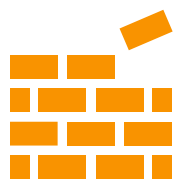
How it helps achieve our mission

This proposed program aims to support H.O.M.E. priorities by reducing blight and enhancing our communities. Our city is committed to helping maintain homes both inside and out. This investment will focus on addressing the repair needs of our aging housing stock. The time is now to make these repairs so that residents can live in safe and quality homes.

Program Administrator:

PHDC

Funding Source:



Preservation
Outcome



≤100% AMI
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary



1,000+
Proposed Households
Served ⁶²

Homeowners Insurance Program Feasibility Research

Homeowners Insurance Program Research

PROPOSED PROGRAM

Research initiative to determine the best approach to reduce homeowner insurance costs for Philadelphians.

How it helps achieve our mission

The cost and availability of homeowners insurance has become a significant public policy issue in recent years. Many households in Philadelphia are unable to afford insurance and are left uninsured while living in flood-prone areas. This city initiative aims to engage insurance companies and key stakeholders to research best practices and strategies to help Philadelphians insure their homes.

Program Administrator:

DPD

Funding Source:

H.O.M.E. Bond



Incentive
Outcome



>80% AMI
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary



250+
Proposed Households
Served ⁶³

Housing Counseling

Counseling for Foreclosure and Eviction Prevention

EXISTING PROGRAM: Invest and Expand

Provides housing counseling services such as foreclosure and eviction prevention, credit enhancement, and financial preparedness for residents at risk of housing instability.

How it helps achieve our mission

The City recognizes the challenges related to housing and is committed to assisting residents in navigating their circumstances to ensure housing stability. Program benefits include free counseling for homeowners and tenants, as well as legal and financial guidance aimed at improving their overall financial stability.

Program Administrator:

DHCD

Funding Sources:

CDBG, HTF,



Stabilization

Outcome



Any

Income Eligibility



Rental & Owner

Housing Type



Renter & Homeowner

Beneficiary



8,000+

Proposed Households
Served ⁶⁴

Programs for Owners & Renters (Proposed)



Curbside Appeal Program

Curbside Appeal Program

PROPOSED PROGRAM

Offers matching grants for neighborhoods that want to enhance "curbside appeal" through improvements that boost quality of life, attractiveness, and community cohesion.

How it helps achieve our mission

Our city investment efforts will revitalize and beautify our communities, making Philadelphia a more pleasant place to live. This exciting new program will include improvements such as planting trees, greening vacant lots, installing street furniture, and repainting doors and trim. Improvements will also target rear-yards and alleys. These enhancements will improve the quality of life, increase attractiveness, and foster community cohesion.

Program Administrator:

PHDC

Funding Source:



Incentive
Outcome



Any
Income Eligibility



Rental & Owner
Housing Type

Philadelphia H.O.M.E. Initiative



**Homeowner
& Landlord**
Beneficiary



50+
Proposed Households
Served 66

Home Service Clearinghouse and Concierge

Home Service Clearinghouse and Concierge

PROPOSED SERVICES

Helps pre-qualify contractors, maintain a registry, ensure quality control, and provide easy access to responsive, quality contractors across trades.

How it helps achieve our mission

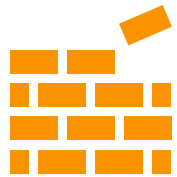
This City investment will streamline the process of approving vetted contractors and tradespeople to address housing repair needs.

With the strength of a capable and mobile workforce, we can expedite the process to repair our housing stock.

Program Administrator:

DPD

Funding Source:



Preservation
Outcome



Any
Income Eligibility



Rental & Owner
Housing Type



Contractor, Homeowner & Renter
Beneficiary

Restore Repair Renew Impact Report

Restore Repair Renew Impact Report

PROPOSED SERVICES

Produces an impact report for RRR that demonstrates the performance of loans compared to private-market loans.

How it helps achieve our mission

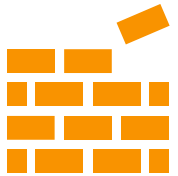
It is critical for the City to research and evaluate the RRR program, ensuring that we improve our outcomes and raise the performance bar.

The RRR Impact Report will develop an approach to socialize findings with lenders to (1) expand the base of participating lenders and (2) adjust the program design to reduce the cost and risk to the City.

Program Administrator:

PHDC

Funding Source:



Preservation
Outcome



≤120% AMI
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary

Programs for Developers (Proposed)



Access to Bonding for Local Contractors

Access to Bonding

PROPOSED PROGRAM

Creates a fund at a financial services partner to provide access to bonding for local for-profit and non-profit developers building affordable housing at lower price points.

How it helps achieve our mission

This program fosters housing production by providing access to lower bonding and lower price points for local contractors. Ideally one or two banks are selected upon the agreement that they will offer specific terms to borrowers.

Program Administrator:

DPD

Funding Source:



Production

Outcome



Any

Income Eligibility



Rental & Owner

Housing Type

Philadelphia H.O.M.E. Initiative



**Developer
& Contractor**

Beneficiary



500+

Proposed Households
Served 70

Acquisition Fund

Funds for the City and its partners to acquire and preserve buildings

PROPOSED PROGRAM

Provides capital to acquire occupied or vacant multifamily or commercial buildings for development to increase the supply of or preserve existing affordable units.

How it helps achieve our mission

Increasing our housing supply isn't just about building more; it's about ensuring that new development is sustainable. This program is an opportunity to provide funds to partners committed to developing affordable units by reducing the cost of construction while also keeping land costs low to enable long-term affordability.

What else you should know

This program could be applied to partnerships with organizations such as the Philadelphia Housing Authority and the Philadelphia Land Bank.

Program Administrator:

DPD

Funding Source:



**Production &
Preservation**
Outcome



30-50% AMI
Income Eligibility



Rental & Owner
Housing Type



Developer
Beneficiary



50+
Proposed Households
Served ⁷¹

Clean and Green Initiative

Clean and Green Initiative

Addresses quality of life issues like litter and graffiti, starting in the city's most underserved neighborhoods.

How it helps achieve our mission

The Clean and Green Initiative helps build a safer, cleaner, and greener city. We will tackle persistent quality of life issues to revitalize our neighborhoods and enhance visual appeal of our properties.

Revitalization and beautification efforts will strengthen communities.

EXISTING PROGRAM: Continue

Program Administrator

OCGI

Funding Source(s):

General Fund



Stabilization

Outcome



Citywide

Income Eligibility



Rental & Owner

Housing Type



All

Beneficiary

Community and Anchor Institution Land Acquisition

Community and Anchor Institution Land Acquisition

PROPOSED SERVICES

Obtains underutilized land to provide access to large swaths of viable property and underutilized buildings that can be converted to affordable housing.

How it helps achieve our mission

The City will partner with organizations such as religious institutions, colleges, the School District of Philadelphia, and health systems to identify pieces of land that can potentially be used for housing production. Our city requires a diverse range of housing options to meet the needs of Philadelphians at all income levels. Together, we must strive to provide housing for all residents of Philadelphia.

Program Administrator:

PHDC

Funding Source:



Production

Outcome



Rental & Owner

Housing Type



Developer

Beneficiary



200+

Proposed Households
Served

Contractor Training

Contractor Training

PROPOSED PROGRAM

Offers training, workforce development, and capacity-building for contractors to assist with development projects.

How it helps achieve our mission

We aim to support our local workforce in the development of housing. By investing in contractor training programs, we will provide graduates with job opportunities and increase staffing for new construction and preservation projects. Our participants will gain the skills and expertise needed to create safe, high-quality homes in our communities. We are committed to investing in development training opportunities, paving the way for a brighter future.

Program Administrator:

PHDC

Funding Source:



**Production &
Preservation**

Outcome



Rental & Owner

Housing Type



Contractor

Beneficiary

Demolition for Redevelopment

Remove Vacant and Blighted Structures Through Demolition

PROPOSED PROGRAM

Funds additional staff and capacity to remove blighted and vacant units owned by or in the possession of the City.

How it helps achieve our mission

Every current and future resident of Philadelphia should live in a safe and stable neighborhood. Removing vacant and abandoned buildings is a critical tool that helps the City eliminate blight, stabilize housing values, enhance public safety, create green space, and promote new investment.

Program Administrator

L&I

Funding Source:



Stabilization

Outcome



Any

Income Eligibility



Rental & Owner

Housing Type



Developer

Beneficiary

Home Appraisal Bias Program

Home Appraisal Bias Program

PROPOSED PROGRAM

Funds housing counseling agencies and fair housing organizations for staff training on home appraisal bias and provide workshops on home appraisal bias to potential homebuyers interested in a home equity loan.

How it helps achieve our mission

Homeownership is the most common way for households in America to build wealth. However, homes in minority neighborhoods are often valued lower than comparable homes in white neighborhoods, which contributes to the racial wealth gap between Black and white households. In Philadelphia, for example, 95% of appraisers are white, compared to 86% of appraisers nationwide. This initiative aims to eliminate racial bias in home appraisals, helping all households create a stable foundation for wealth building and economic mobility.

Program Administrator:

DPD

Funding Source:



Incentive
Outcome



Citywide
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary



300+
Proposed Households
Served

Land Bank Acquisition Fund

Land Bank Acquisition Fund

Provides capital to acquire repossessed property at public auctions to increase the supply of affordable units.

How it helps achieve our mission

Approximately 40,000 vacant lots in Philadelphia, and 74% of this inventory is privately owned. This fund will allow the Land Bank to expand its capacity for supporting new affordable housing development in Philadelphia via public auctions to revitalize our communities.

PROPOSED FUNDING SOURCE

Program Administrator:

DPD

Funding Source:



**Production &
Preservation**

Outcome



Rental & Owner

Housing Type



Developer

Beneficiary



100+

Proposed Households
Served

Long-Term Ground Leases for Development

Long-Term Ground Leases

PROPOSED SERVICES

Provides additional publicly owned sites available for mixed-income development.

How it helps achieve our mission

The City will invest in and expand this program, considering its success with outcomes such as the Parker development at 13th and Bainbridge.

Activities that will be undertaken as part of this program include analyzing available parcels, identifying potential assemblages, and evaluating the financial feasibility of sites across the City to gain affordable units with minimal subsidy.

Program Administrator:

PHDC

Funding Source:



Production

Outcome



≤80% AMI

Income Eligibility



Rental & Owner

Housing Type



Developer

Beneficiary

Operational and Programmatic Efficiency Assessment

Operational and Programmatic Efficiency Assessment

PROPOSED SERVICES

Assesses agency structures, processes, and technology that impact housing production and preservation.

How it helps achieve our mission

Our government works for all Philadelphians. We want to ensure that we provide a high level of customer service and ensure that our programs and departments are responsive to your needs. Through the Operational and Programmatic Efficiency Assessment, the City will streamline processes and optimize the performance of our agencies, reducing time for processing and improving customer service.

Program Administrator:

DPD

Funding Source:



Positive Housing Marketing and Engagement

Positive Housing Marketing and Engagement

PROPOSED SERVICES

Identifies approaches to reducing community opposition through education, outreach, and marketing; reform of the RCO process to provide stakeholders with a voice.

How it helps achieve our mission

Community opposition can be a significant barrier to housing production and preservation. We are here to listen and understand community concerns, provide educational resources, and encourage residents to participate in the process, which can lead to an informed discussion about the need and desire for new housing development.

Program Administrator:

DPD

Funding Source:



Incentive
Outcome



Any
Income Eligibility



Rental & Owner
Housing Type



All
Beneficiary

Purchase US Bank Liens

Purchase US Bank Liens

PROPOSED PROGRAM

Increases the City of Philadelphia's land inventory through the purchase of liens on parcels of land from U.S. Bank.

How it helps achieve our mission

We are excited to introduce this new program, which leverages land for the new production of affordable luxury homes in our neighborhoods.

The City will create a development plan for viable lots and invite developers to carry-out the project via an RFP process.

Program Administrator:

Law / Finance

Funding Source:



Production
Outcome



Rental & Owner
Housing Type



Developer
Beneficiary



800+
Proposed Households
Served

Rent-to-Credit Program Research

Rent-to-Credit (Research Initiative)

PROPOSED PROGRAM

Establishes the premise for research into programs that would allow Rentals to build credit with on-time rent payments while protecting them from predatory management practices.

How it helps achieve our mission

Struggling with low credit scores or experiencing a lack of opportunity to build credit is one of the primary hurdles to economic mobility for Rentals. A good credit score is critical to transition from Rentalship to ownership. By introducing a rent-to-credit program, the City will make good on its commitment to promote community development by interrupting the cycle of housing instability and laying the foundation for future growth.

Program Administrator:

Third-Party

Funding Source:



Stabilization
Outcome



Rental
Housing Type



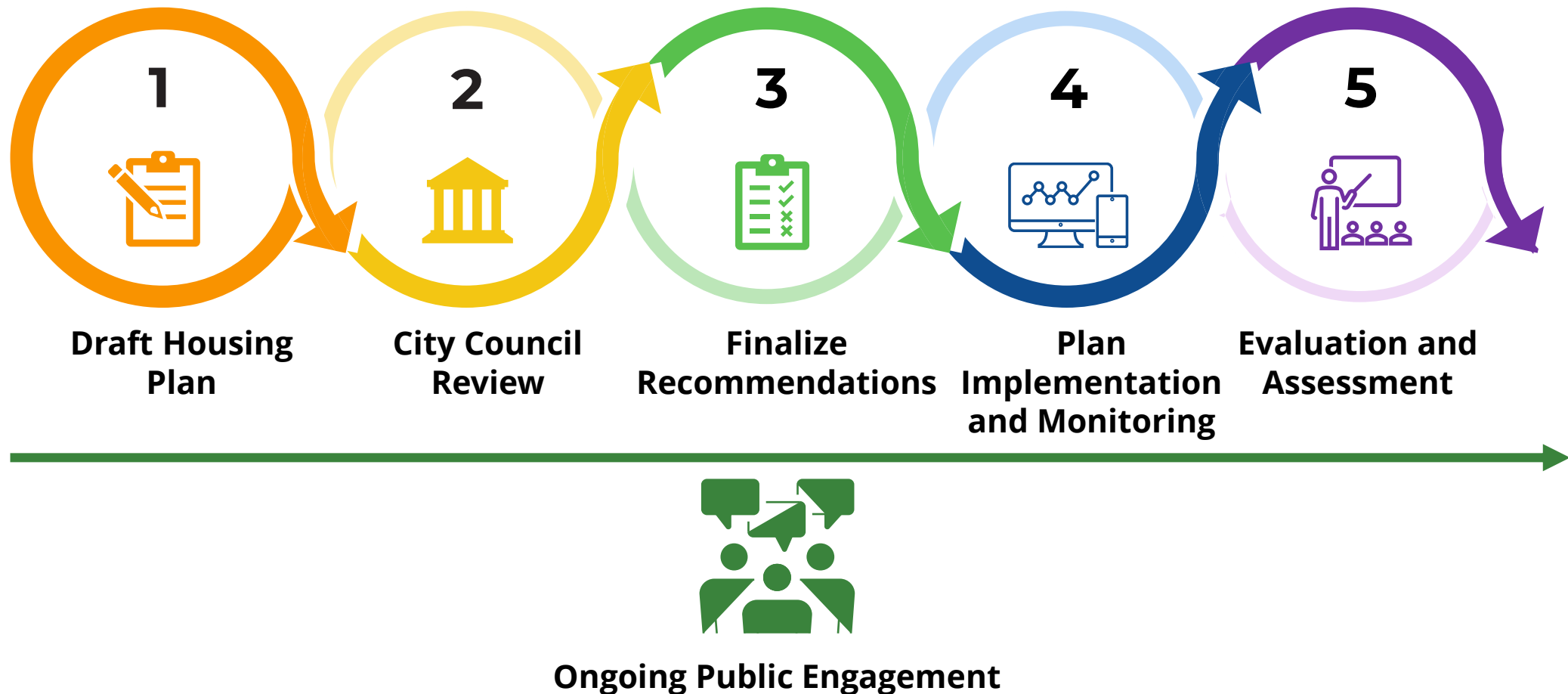
Renter
Beneficiary

Next Steps



Timeline and Next Steps

The timeline and next steps for H.O.M.E. Initiative process include the following items:



H.O.M.E. Initiative

The H.O.M.E. Initiative Report can be found here:



Questions or Comments:

Email us at
HOMEInitiative@phila.gov

Questions



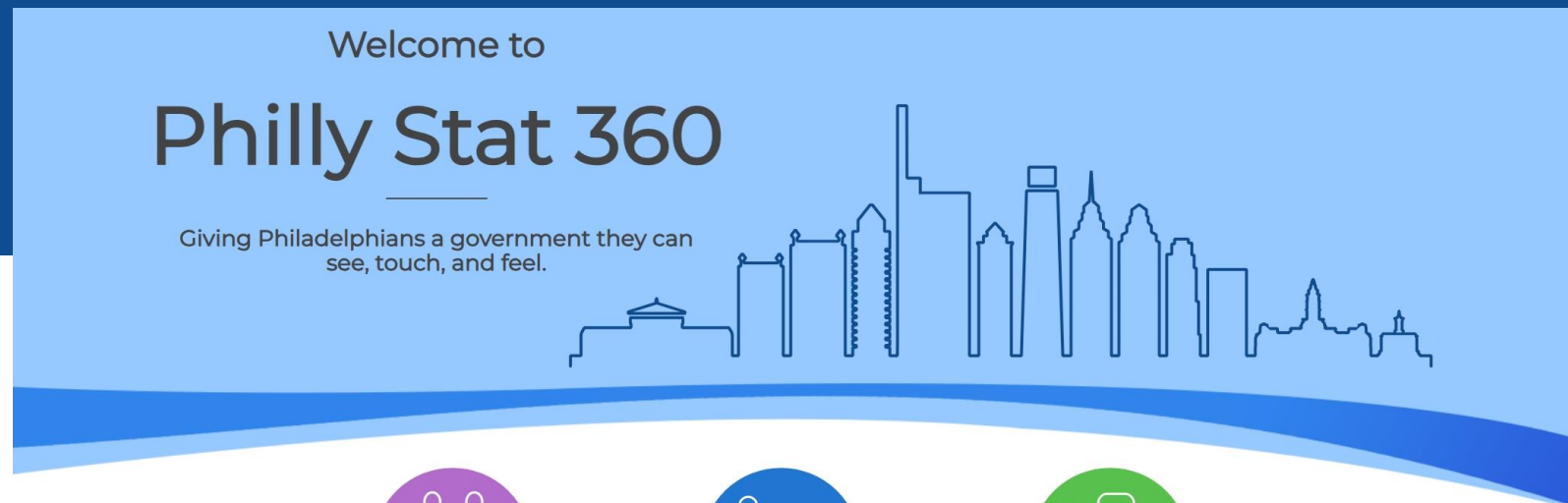
Take Action!

Go to Philly Stat 360 to provide feedback on City services and our performance. **Tell us how we're doing!**

Visit **philly-stat-360.phila.gov**



bitly



Safer



Cleaner



Greener



Economic Opportunity



Core Services



Housing

Tell Us How We're Doing

We care about your feedback. If you have any questions or suggestions about our goals, metrics, or data, please use our online survey to let us know.

[SHARE FEEDBACK](#)