

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

Town Hall Meeting

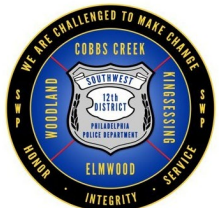
May 29th, 2025



City of
Philadelphia

Organizations Here Today

Your input is greatly appreciated by:





Welcome and Introductions

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



Plan Overview



Housing Goal and Targets



Recommendations



Disposition Process



Stakeholder Engagement



Housing Counseling Agencies

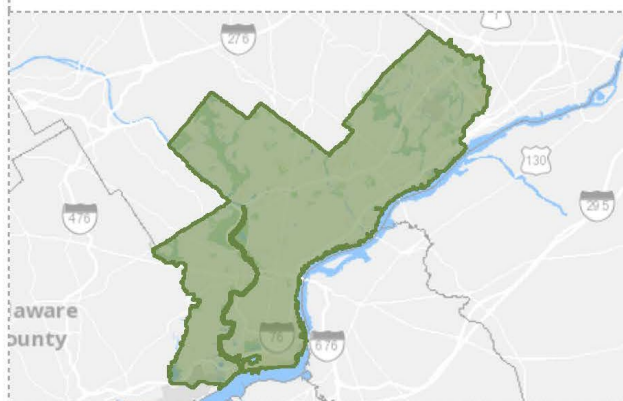


Next Steps & Questions

Philadelphia Profile

COMMUNITY PROFILE

Philadelphia City, PA (Geography: Place)



2024 Race and ethnicity (Esri)

The largest group: Black Alone (38.75)

The smallest group: Pacific Islander Alone (0.06)

Indicator ▲	Value	Diff		
White Alone	35.57	0		
Black Alone	38.75	0		
American Indian/Alaska Native Alone	0.40	0		
Asian Alone	8.86	0		
Pacific Islander Alone	0.06	0		
Other Race	9.05	0		
Two or More Races	7.30	0		
Hispanic Origin (Any Race)	15.63	0		

Bars show deviation from Philadelphia County

KEY FACTS

1,599,611

Population



Average
Household
Size

35.5

Median Age

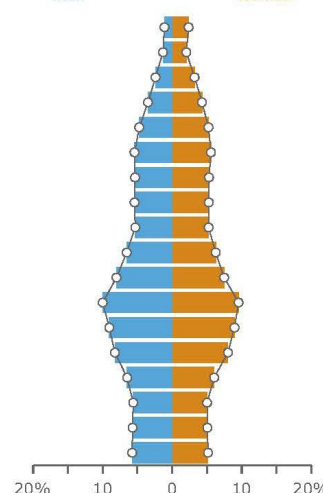
\$58,310

Median
Household
Income

Age pyramid

Men

Women



The largest group:
2024 Females Age
30-34

The smallest group:
2024 Males Age 85+

Dots show comparison to

Philadelphia County

2024 Households by income (Esri)

The largest group: \$50,000 - \$74,999 (16.0%)

The smallest group: \$150,000 - \$199,999 (7.4%)

Indicator ▲	Value	Diff		
<\$15,000	14.5%	0		
\$15,000 - \$24,999	8.8%	0		
\$25,000 - \$34,999	9.6%	0		
\$35,000 - \$49,999	10.4%	0		
\$50,000 - \$74,999	16.0%	0		
\$75,000 - \$99,999	10.6%	0		
\$100,000 - \$149,999	13.9%	0		
\$150,000 - \$199,999	7.4%	0		
\$200,000+	8.7%	0		

Bars show deviation from Philadelphia County

EDUCATION

11%

No High
School
Diploma



30%
High
School
Graduate

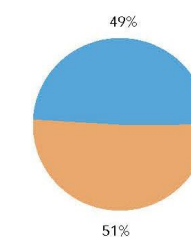


22%
Some
College



36%
Bachelor's/Grad/
Prof Degree

Homeownership

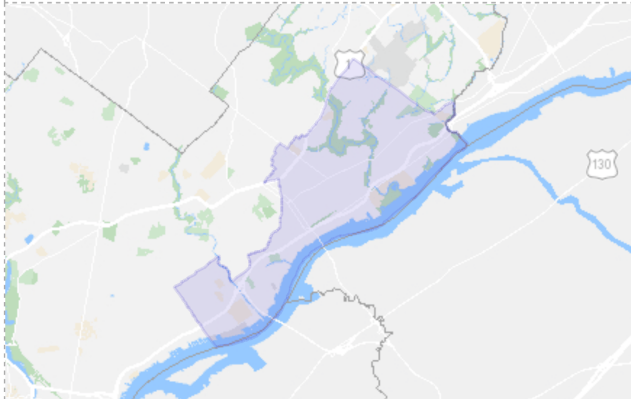


49%
Renter Occupied HUs
51%
Owner Occupied HUs

6th Council District Profile

COUNCIL DISTRICT PROFILE

6th Council District



2024 Race and ethnicity (Esri)

The largest group: White Alone (48.73)

The smallest group: Pacific Islander Alone (0.05)

Indicator ▲	Value	Diff		
White Alone	48.73	+13.16		
Black Alone	18.78	-19.97		
American Indian/Alaska Native Alone	0.41	+0.01		
Asian Alone	9.75	+0.89		
Pacific Islander Alone	0.05	-0.01		
Other Race	13.65	+4.60		
Two or More Races	8.62	+1.32		
Hispanic Origin (Any Race)	22.02	+6.39		

Bars show deviation from Philadelphia County

KEY FACTS

164,628

Population

37.1

Median Age

2.6

Average
Household
Size

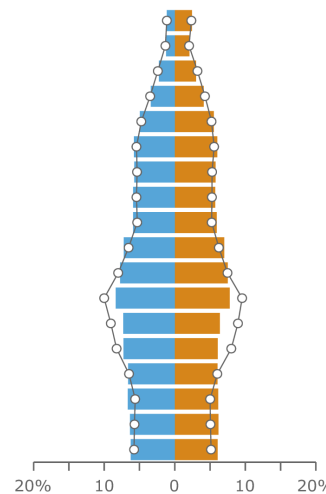
\$58,823

Median
Household
Income

Age pyramid

Men

Women



The largest group:
2024 Males Age 30-34

The smallest group:
2024 Males Age 85+

Dots show comparison to
Philadelphia County

2024 Households by income (Esri)

The largest group: \$50,000 - \$74,999 (18.0%)

The smallest group: \$200,000+ (5.3%)

Indicator ▲	Value	Diff		
<\$15,000	10.2%	-4.3%		
\$15,000 - \$24,999	9.3%	+0.5%		
\$25,000 - \$34,999	9.6%	0		
\$35,000 - \$49,999	12.9%	+2.5%		
\$50,000 - \$74,999	18.0%	+2.0%		
\$75,000 - \$99,999	11.1%	+0.5%		
\$100,000 - \$149,999	16.9%	+3.0%		
\$150,000 - \$199,999	6.8%	-0.6%		
\$200,000+	5.3%	-3.4%		

Bars show deviation from Philadelphia County

EDUCATION

14%

No High
School
Diploma



40%
High
School
Graduate

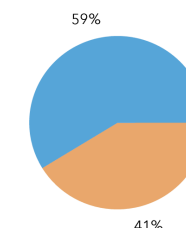


23%
Some
College



23%
Bachelor's/Grad/
Prof Degree

Homeownership



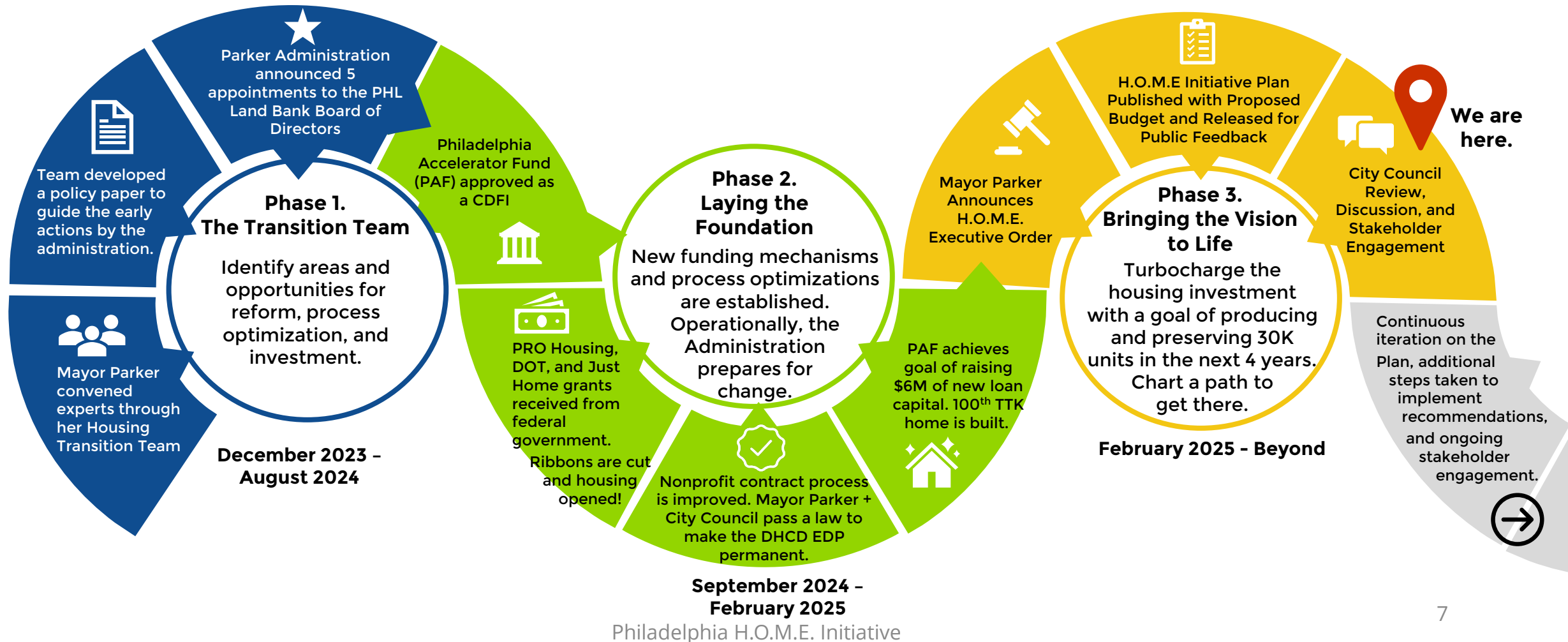
● Renter Occupied HUs
● Owner Occupied HUs

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.



Stakeholder Engagement



Stakeholder Engagement

A critical component of the Proposed Plan's approach is broad stakeholder engagement. **You can only get big work done around a big table.** Housing has been a priority of the Parker Administration since day one.



Starting in 2023, the Parker Mayoral Transition team collaborated **with over 550 stakeholders and partners across 13 topical sub-committees** including the Housing, Planning, and Development Transition Team that included more than 60 cross-sector housing experts.



Additionally, we have engaged hundreds of participants to-date through **focus groups and interviews** to ensure that the Proposed Plan **captures the insights of experts, cross-sector practitioners, and residents** with lived experience of the city's housing challenges and opportunities.



The H.O.M.E. Initiative **established an Advisory Group from across industries** and sectors which will continue to **provide guidance and insight** in the years ahead during the implementation of the strategies in the Proposed Plan.

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.

Philadelphia MSA AMI Table: 2024								
Household Size	AMI							
	30%	40%	50%	60%	65%	80%	100%	120%
1	\$24,100	\$32,150	\$40,150	\$48,200	\$52,200	\$64,250	\$80,300	\$96,350
2	\$27,550	\$36,750	\$45,900	\$59,500	\$59,650	\$73,400	\$91,800	\$110,150
3	\$31,000	\$41,300	\$51,650	\$71,850	\$67,100	\$82,600	\$103,250	\$123,900
4	\$34,400	\$45,900	\$57,350	\$68,850	\$74,600	\$91,750	\$114,700	\$137,650
5	\$37,200	\$49,600	\$61,950	\$74,350	\$80,550	\$99,100	\$123,900	\$148,700
6	\$41,960	\$53,250	\$66,550	\$79,850	\$86,500	\$106,450	\$133,100	\$159,700
7	\$47,340	\$56,900	\$71,150	\$85,350	\$92,450	\$113,800	\$142,250	\$170,700
8	\$52,720	\$60,600	\$75,750	\$90,850	\$98,450	\$121,150	\$151,450	\$181,700

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

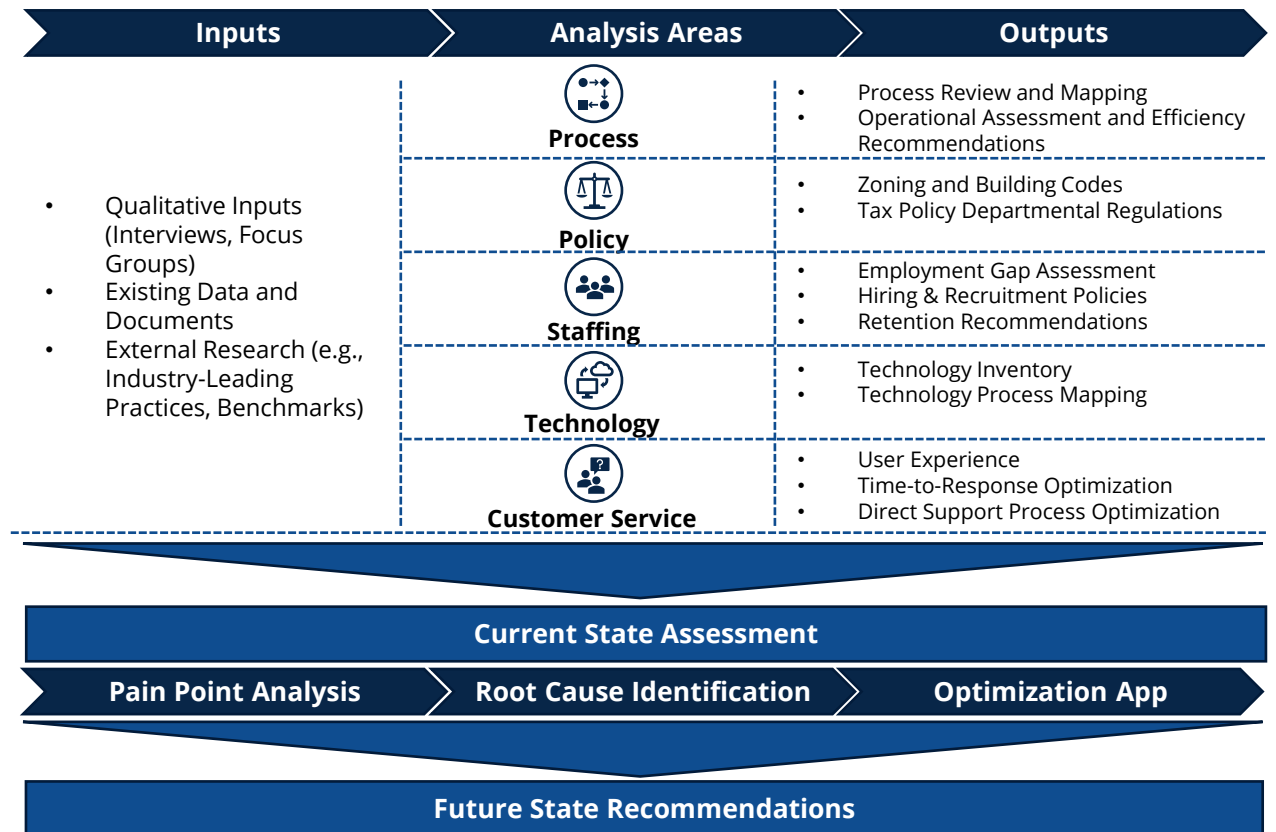
Process Recommendations

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

Zoning Amendments Focus Areas

The Proposed Zoning Text Amendments created 3 focus areas for code improvements:



Base Districts



Overlays



**Technical
Changes**

The zoning text amendments were divided into Tier 1 and Tier 2 projects.

Tier 1 Legislative Projects

- Drafted and transmitted to Council
- Vetted more thoroughly with stakeholders

Tier 2 Legislative Projects

- Will take more time to discuss and evaluate internally before presenting to stakeholders and political leaders.

Updates to Base Zoning Districts

Update: Remove the residential parking requirements from the CMX-4 and CMX-5 zoning districts.



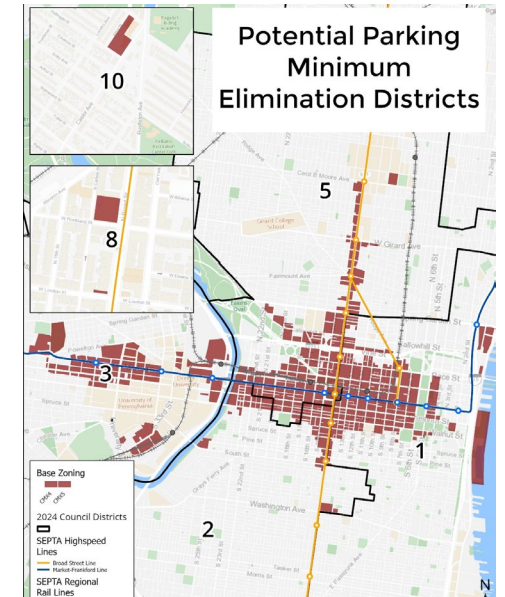
Base Zoning Updates | Tier 1

Impact: Reduced Cost of Development

- Eliminating the requirement for parking would make building housing in CMX-4 and CMX-5 districts more economical. This lowers the cost that developers need for a project's financing to pencil out and be considered buildable.

Impact: Increased Housing Unit Production

- Currently, above-ground parking counts towards the maximum allowable Floor Area Ratio (FAR), and building required parking underground is often not feasible.
- According to the Center City District's 2025 housing report, the elimination of parking requirements could have enabled 337 additional units to be built in a single year, vs the 3,811 units produced in 2024.



Updates to Base Zoning Districts

Update: Create new zoning district – RTA-2

Current State:

- In 2022-2023, 21% (456 of 2,173) of ZBA cases approved two-unit residences in RSA-5 or RM-1 zones, with applicants seeking between two and four units.
- RM-1 is viewed as too permissive in terms of height and dwelling unit allowances.
- RSA-5 does not allow two-family units

Proposed Changes:

- Creates a new zoning district
- Allows multi-family housing with a limit of two dwelling units.
- Would need to be mapped by District Councilmembers



Base Zoning Updates | Tier 1



Updates to Existing Overlays

Update: Changes to the VDO Overlay

Current State:

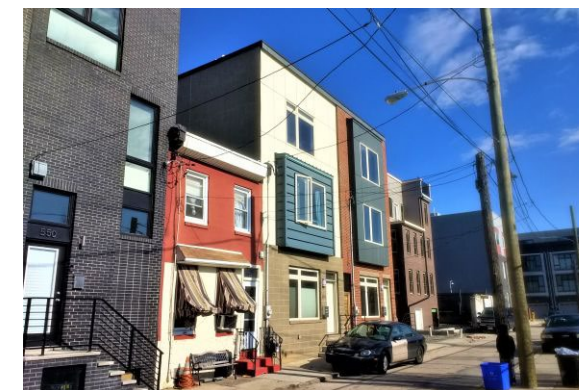
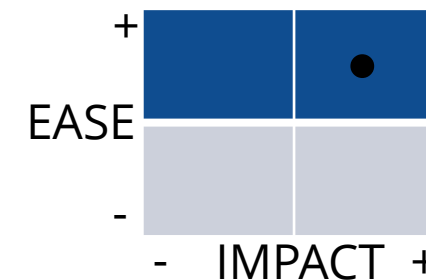
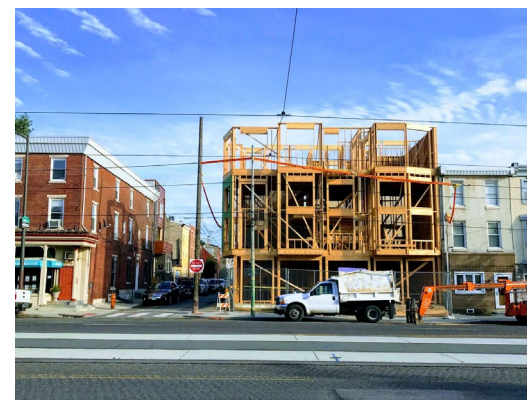
- The Mixed Income Housing Bonus (MIHB) Affordable Housing bonus does not apply to projects north of Spring Garden Street in the 5th Council District
- The “Green Roof Bonus” is not applied to projects in the 5th Council District
- RSA-5 lots are required to be at 1,440 sq ft instead of 960 sq ft

Proposed Changes:

- Remove restrictions in the 5th Council District against proposals using MIHB
- Standardize the base district minimum lot size for RSA-5 to 960 sq. ft. for the 5th Councilmanic District
- **Impact:** Creates additional opportunities to include affordable housing or payments-in-lieu to the Affordable Housing Trust fund



Overlay Updates | Tier 1



Updates to Existing Overlays

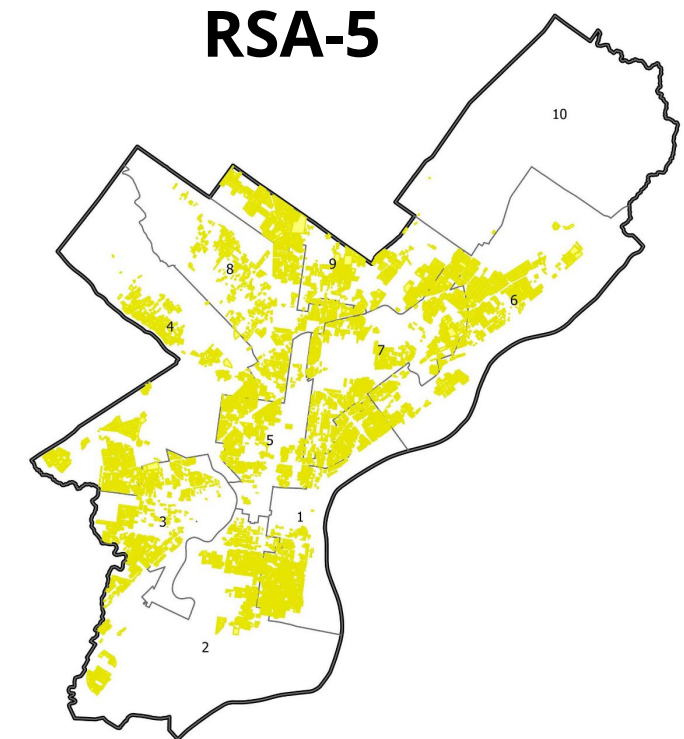
Update: Changes to the VDO Overlay (continued)

Council District	960 sq. ft. or below	960-1,440 sq. ft.	1,440 sq. ft. or above
1	66.57%	25.36%	8.06%
2	60.21%	28.53%	11.26%
3	29.64%	48.23%	22.13%
4	22.67%	35.98%	41.35%
5	53.82%	30.28%	15.90%
6	10.85%	36.07%	53.09%
7	39.93%	36.00%	24.06%
8	21.10%	42.66%	36.24%
9	3.07%	42.14%	54.79%
10	0.00%	13.24%	86.76%
Citywide	34.96%	35.59%	29.45%

Percentage Breakdown of RSA-5 Lot Size by Council District



Overlay Updates | Tier 1



Proposed Technical Changes

Update: Changes to the Technical Omnibus



Technical Changes | Tier 1

Proposed Changes:

- Clarify and correct technical issues with existing Code
- Allow users and L&I to have clearer interpretation of Code provisions
- No substantive changes to Code text



Land Bank Disposition

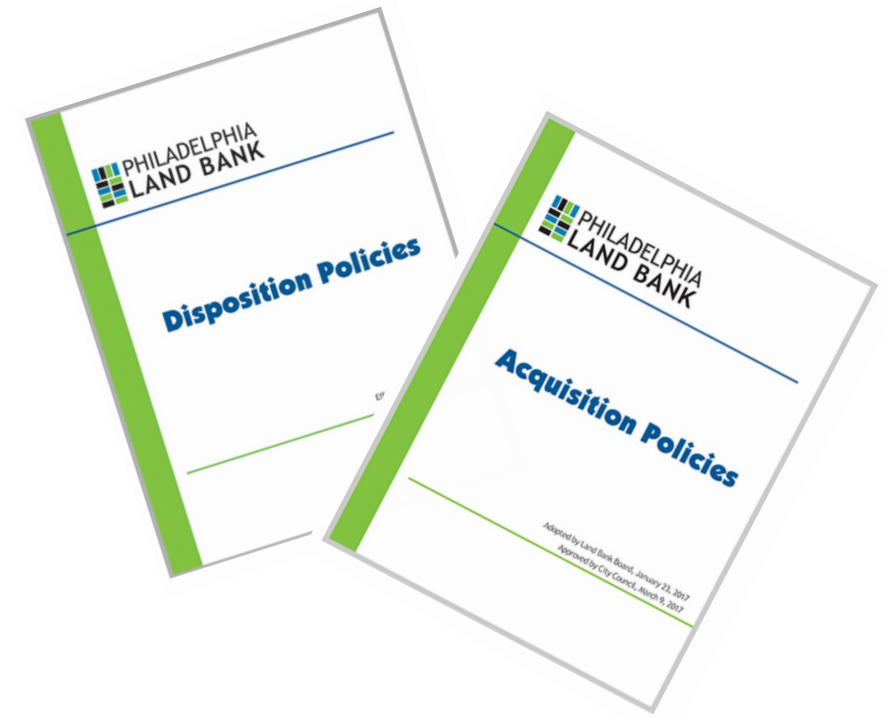
Update: Adjust the Process of Property Transfer

Proposed Changes:

- Propose to remove the requirement of a resolution when city-owned property is transferred into the Land Bank from other agencies in the City.
- Will allow for a more streamlined process.



Technical Changes | Tier 1



Picture Source: [Philadelphia Land Bank](#)

Status of Legislation

Update on H.O.M.E Bond Bill

The H.O.M.E Bond bill was transmitted to the Council the week of May 12th. **The bill is likely to be introduced on May 29th** and heard in the Finance Committee on **June 4th at 10 AM**.

Zoning Bill Status Update

Status	Previously Introduced*	Introduced	Not Yet Introduced
Bill Name	<ul style="list-style-type: none">▪ Bill to eliminate the construction impact tax▪ Bill for a slight increase of the realty transfer tax (to help pay down the bonds)	<ul style="list-style-type: none">▪ Removal of parking minimums in CMX-4 and CMX-5▪ Creation of RTA-2▪ 5th District /VDO overlay▪ Technical omnibus	<ul style="list-style-type: none">▪ Land Bank Disposition▪ Land Bank Policy Update (<i>removes the need for the Council to do a resolution to transfer property into the Land Bank</i>)
Timeline	These bills were previously introduced and will be moving with all budget bills in coming weeks.	These bills will be heard by the Rules Committee on June 4th at 1:30 PM	The Land Bank disposition update was transmitted last week – neither bill is likely to be introduced this spring.

*Bills not included in this update

Disposition Process



Current Disposition Process

The process to dispose publicly owned land currently takes **at least one year** to complete.



Special Disposition Process H.O.M.E.

Under a special process, the time to approve public land sales could cut down to 60 days.

Red boxes indicate a change to disposition process timeline.

30 – 45 DAYS
QUALIFIED PHASE

- Council **confirms earmarked properties and prequalified developers** – while providing RCOs with early preview & opportunities to apply for prospective housing.
- Application **submitted by prequalified developers on earmarked properties**
- Application reviewed and scheduled for next Board Meeting

30 – 90+ DAYS
APPROVAL PHASE

- Land Bank Board Approval (Meets Monthly)
- City Council Approval (Fall and Spring Session)

4 MONTHS
SETTLEMENT PHASE

- Development Agreement signed
- Permits & Due Diligence
- Settlement

Process Takes 180 Days

Special Disposition Process H.O.M.E.

Special Disposition Process H.O.M.E. (continued)

To expedite the public land sale process, the proposed upfront coordination will preauthorize land sales and qualified developer lists.

30 – 45 DAYS QUALIFIED PHASE

- Council **confirms earmarked properties and prequalified developers** – while providing RCOs with early preview & opportunities to apply for prospective housing.
- Application **submitted by prequalified developers on earmarked properties**
- Application reviewed and scheduled for next Board Meeting

Proposed Terms:

- Turn the Key program opportunities that only allow for single-family, or lots where duplexes, triplexes, and quadplexes can be built.
- Non legislative steps for interagency transfer of land.
- Prescriptive RFPs and competitive opportunities.
- A pre-authorized list of developers that will essentially create a “pool of developers,” so that when a project is competitively bid out, a developer will can be selected directly from that “pool.”
- Design criteria to ensure that each parcel of land will be developed in conformity with a design standard created by the Department of Planning and Development (DPD) in consultation with District Councilmembers to ensure construction is consistent or complimentary with the block(s).
- District-specific needs that should be taken into account when producing housing.

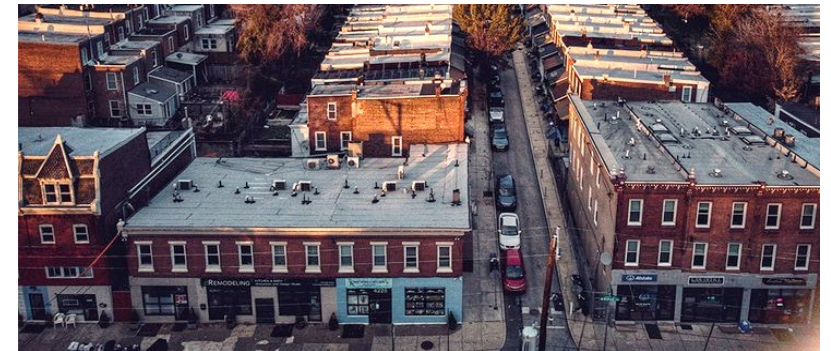
Program Recommendations

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>FreshStart</i>	<i>Continue</i>
<i>Homeless Prevention</i>	<i>Continue</i>
<i>Permanent Housing and Supportive Services</i>	<i>Continue</i>
<i>Philadelphia Eviction Prevention Programs and Right to Counsel</i>	<i>Continue</i>
<i>Neighborhood and Infrastructure Improvement Program (NIIP)</i>	<i>Continue</i>
<i>PHLHousing+</i>	<i>Continue</i>
<i>Tenant-Based Rental Assistance and Rapid Rehousing</i>	<i>Continue</i>
<i>Transitional Housing and Homeless Prevention</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>Employer Assisted Housing</i>	<i>Continue</i>
<i>Heater Hotline Program</i>	<i>Continue</i>
<i>Foreclosure Prevention</i>	<i>Continue</i>
<i>Home Appraisal Bias</i>	<i>Invest in and expand</i>
<i>Philly First Home</i>	<i>Invest in and expand</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>Targeted Housing Preservation Program</i>	<i>Continue</i>
<i>Weatherization Assistance Program</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	
Name	Recommendation
Programs	
Rental Improvement Fund	Continue

 Landlord/Renter/Homeowner	
Name	Recommendation
Programs	
Neighborhood Advisory Committees	Continue
Shallow Rent Program, Original	Invest in and expand
Targeted Housing Preservation Program	Continue
Neighborhood and Infrastructure Improvement Program	Continue

 Developer	
Name	Recommendation
Programs	
Workforce Development	Continue
Accelerator Fund	Invest in and expand
Affordable Housing Preservation & Production	Continue
Turn the Key	Invest in and expand

 Renter or Owner	
Name	Recommendation
Programs	
Utility Grant	Continue
Adaptive Modification Program (AMP)	Invest in and expand
CDBG-DR	Continue
Earned Income Tax Credit (EITC)	Continue
Housing Counseling	Continue

Programs for Renters (Existing)



Rent and Security Deposit Assistance (Fresh Start)

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.

EXISTING PROGRAM: Continue

Program Administrator:

PHDC

Potential Funding Sources:



Incentive
Outcome



≤30% AMI
Income Eligibility



Rental
Housing Type



**Renter &
Landlord**
Beneficiary



5,300+
Proposed Households
Served

Homelessness Prevention

Homelessness 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

Potential Funding Sources:

HTF &



Production

Outcome



≤30% AMI

Income Eligibility



Rental
Housing Type



Renter

Beneficiary



5,400+

Proposed Households
Served

Permanent Housing Placement/TBRA

Transitional Housing and Homeless Prevention

Creates permanent housing options for previously homeless individuals and families through placement and assistance. Helps qualifying individuals with rental assistance payment and permanent housing placement

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.

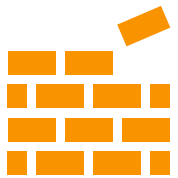
EXISTING PROGRAM: Continue

Program Administrator:

OHS

Potential Funding Sources:

HOPWA & General Fund



Preservation

Outcome



≤80% AMI

Income Eligibility



Rental

Housing Type



Renter

Beneficiary



12,900+

Proposed Households
Served ⁴⁰

Philadelphia Eviction Prevention Project 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

Potential Funding Sources:

CDBG, General Funds, &



Stabilization
Outcome



≤50% AMI
Income Eligibility
200% Federal Poverty Level



Rental
Housing Type



Renter
Beneficiary



22,900+
Proposed Households
Served⁴¹

Tenant-Based Rental Assistance and Rapid Rehousing

Tenant-Based Rental Assistance and Rapid Rehousing

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.

EXISTING PROGRAM: Continue

Program Administrator:

DPD & OHS

Potential Funding Sources:

CDBG & HOME (Federal)



Stabilization
Outcome



≤80% AMI
Income Eligibility



Rental
Housing Type



Renter
Beneficiary



800+
Proposed Households
Served 43

Transitional Housing and Homeless Prevention



Transitional Housing and Homeless Prevention

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.

EXISTING PROGRAM: Continue

Program Administrator:

OHS

Potential Funding Sources:

ESG & General Fund



Stabilization

Outcome



≤30% AMI

Income Eligibility



Rental

Housing Type



Renter

Beneficiary



8000+

Proposed Households
Served 44

Programs for Renters and Homeowners (Existing)



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.

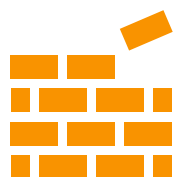
EXISTING PROGRAM: Continue

Program Administrator:

PHDC

Potential Funding Sources:

HTF, NPI, &



Preservation

Outcome



≤80% AMI

Income Eligibility
Currently ≤60% AMI



Rental & Owner

Housing Type



**Renter &
Homeowner**

Beneficiary



1,600+

Proposed Households
Served

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 the Hurricane Ida disaster.

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

Philadelphia H.O.M.E. Initiative



Renter & Homeowner

Beneficiary



1000+

Proposed Households
Served

Earned Income Tax Credit (EITC)

Earned Income Tax Credit

Federal tax refund for low-to-moderate income working individuals and families.

How it helps achieve our mission

The EITC is worth up to \$7,830 per income tax return for eligible low-to-moderate-income individuals and families.

The EITC advances our mission of making homes and communities more resilient by allowing residents of different incomes to receive expanded tax benefits. By increasing the income of eligible families, the EITC helps reduce poverty levels, stabilizing neighborhoods and the wider community.

EXISTING PROGRAM: Continue

Program Administrator:

DOR

Potential Funding Sources:

CDBG



Stabilization

Outcome



≤50% AMI

Income Eligibility



Rental & Owner

Housing Type

Philadelphia H.O.M.E. Initiative



**Renter &
Homeowner**

Beneficiary



80+

Proposed Households
Served

48

Housing Counseling

Counseling for Foreclosure and Eviction Prevention

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.

EXISTING PROGRAM: Continue

Program Administrator:

DHCD

Potential Funding Sources:

CDBG, HTF, &



Stabilization

Outcome



Any

Income Eligibility



Rental & Owner

Housing Type

Philadelphia H.O.M.E. Initiative



**Renter &
Homeowner**

Beneficiary



36,300+

Proposed Households
Served

49

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.

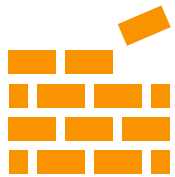
How it helps achieve our mission

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

Potential Funding Sources:



Preservation

Outcome



≤100% AMI

Income Eligibility



Rental & Owner

Housing Type



**Renter
& Homeowner**

Beneficiary



1,600+

Proposed Households
Served

Utility Grant Program

Utility Grant Program

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 or reduce customer utility bills to assist low-income renters and owner-occupied households.

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

EXISTING PROGRAM: Continue

Program Administrator:

DHCD

Potential Funding Sources:

HTF &



Stabilization
Outcome



<50% AMI
Income Eligibility



Rental & Owner
Housing Type

Philadelphia H.O.M.E. Initiative



**Renter &
Homeowner**
Beneficiary



3,100+
Proposed Households
Served 51

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.

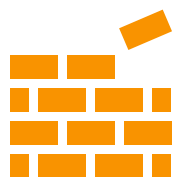
The City seeks to expand the BSRP program’s eligibility to meet up to 100% AMI and increase allowable improvements.

Program Administrator:

PHDC

Potential Funding Sources:

CDBG, HTF, NPI Funds, &



Preservation

Outcome



≤100% AMI

Income Eligibility
Currently ≤60% AMI



Owner

Housing Type



Homeowner

Beneficiary



14,700+

Proposed Households
Served

Built to Last

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.

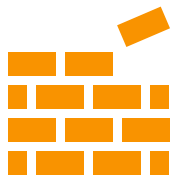
EXISTING PROGRAM: Continue

Program Administrator:

PEA

Potential Funding Sources:

**Whole Home Repairs
Program**



Preservation
Outcome



≤80% AMI
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary

Employer-Assisted Housing

Philadelphia Employer-Assisted Housing

EXISTING PROGRAM: Invest and Expand

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

Potential Funding Sources:

HTF &



Incentive
Outcome



≤120% AMI
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary



200+
Proposed Households
Served

Heater Hotline Program

Heater Hotline Program

Provides emergency heater repairs for eligible homeowners.

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.

EXISTING PROGRAM: Continue

Program Administrator:

DPD

Potential Funding Sources:

HTF



Stabilization
Outcome



≤30% AMI
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary



4,700+
Proposed Households
Served

Home Appraisal Bias Program

Home Appraisal Bias Program

EXISTING PROGRAM: Invest and Expand

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

Potential Funding Sources:



Incentive
Outcome



Any
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary



300+
Proposed Households
Served

Mortgage Assistance Foreclosure Prevention

Foreclosure Prevention Program

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.

EXISTING PROGRAM: Continue

Program Administrator:

DHCD

Potential Funding Sources:

HTF &



Stabilization
Outcome



≤50% AMI*
Income Eligibility



Rental & Owner
Housing Type



Homeowner
Beneficiary



1000+
Proposed Households
Served

*This program is based on the Federal Poverty Level (FPL) and requires households fall below 200% FPL to be eligible. FPL is an annual guideline published by the Dept. of Health and Human Services that defines the minimum income required to meet basic needs.

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

Potential Funding Sources:



Incentive
Outcome



≤100% AMI
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary



4,100+
Proposed Households
Served ⁵⁹

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.

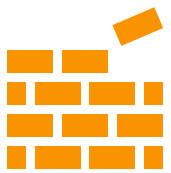
This investment allows the City to address an aging housing stock with critical repair needs.

Program Administrator:

PHDC

Potential Funding Source:

Existing Bond Proceeds



Preservation
Outcome



≤120% AMI
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary



1,400+
Proposed Households
Served 60

Rowhouse Protection Program

Rowhouse Protection Project

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

How it helps achieve our mission

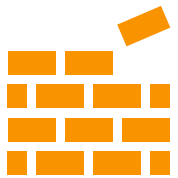
In neighborhoods throughout Philadelphia, homes are being affected by nearby demolition, renovation, and construction. The Rowhouse Protection Project provides legal representation to Philadelphians whose homes have been damaged by adjacent construction.

EXISTING PROGRAM: Invest and Expand

Program Administrator:

DHCD

Potential Funding Sources:



Preservation

Outcome



≤60% AMI

Income Eligibility



Owner

Housing Type



Homeowner

Beneficiary



300+

Proposed Households
Served ⁶¹

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:

DHCD

Potential Funding Sources:

CDBG, HTF, &



Targeted Housing Preservation Program

Targeted Housing Preservation Program

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 residents.

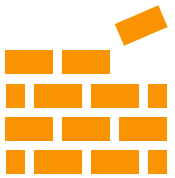
EXISTING PROGRAM: Continue

Program Administrator:

PHDC

Potential Funding Sources:

HTF



Preservation
Outcome



≤80% AMI
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary



200+
Proposed Households
Served

Weatherization Assistance Program City of Philadelphia

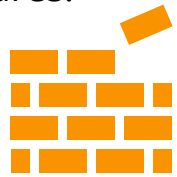
Weatherization Assistance Program (WAP)

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



≤50% AMI
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary

EXISTING PROGRAM: Continue

Program Administrator:

DCED

Potential Funding Sources:

WAP grant (DOE)

Programs for Landlords, Renters & Homeowners (Existing)



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

Potential Funding Sources:

CDBG



Stabilization
Outcome



Any
Income Eligibility



Rental & Owner
Housing Type

Philadelphia H.O.M.E. Initiative



**Landlord &
Homeowner**
Beneficiary

Rental Improvement Fund

Rental Improvement Fund (RIF)

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

How it helps achieve our mission

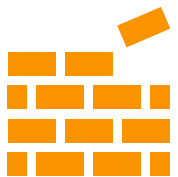
We will invest in and expand RIF capacity to offer loans eligible for full forgiveness or a preferable 0% interest rate for landlords that meet program affordability requirements during the loan term and need to repair their rental properties. The loan is for \$10,000-\$24,999 per property (up to \$100,000 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: Continue

Program Administrator:

PHDC

Potential Funding Sources:



Preservation

Outcome



≤60% AMI

Income Eligibility



Rental

Housing Type



Landlord

Beneficiary



1,700+

Proposed Households
Served⁷

Shallow Rent Program, Original

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

Potential Funding Sources:

HTF &



Stabilization
Outcome



≤60% AMI
Income Eligibility



Rental
Housing Type



**Renter &
Landlord**
Beneficiary



3,100+
Proposed Households
Served 68

Targeted Financial Assistance, Eviction Diversion

Eviction Diversion

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.

EXISTING PROGRAM: Continue

Program Administrator:

DPD

Potential Funding Sources:

HTF &



Stabilization

Outcome



≤80% AMI

Income Eligibility



Rental

Housing Type



**Renter &
Landlord**

Beneficiary



30,000+

Proposed Households
Served 69

Programs for Developers (Existing)



Accelerator Fund (Multi-Family & Turn the Key)

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

Potential Funding Sources:



Production

Outcome



≤120% AMI

Income Eligibility



Rental & Owner

Housing Type



Developer

Beneficiary



2,200+

Proposed Households
Served

Affordable Housing Preservation

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).

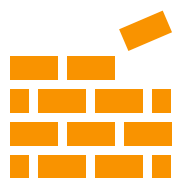
FUNDING SOURCE: Continue

Program Administrator:

DHCD

Potential Funding Sources:

HOME, HTF, &



Preservation

Outcome



≤120% AMI

Income Eligibility



Rental

Housing Type



Developer

Beneficiary



4,400+

Proposed Households
Served

Affordable Housing Production

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

Potential Funding Sources:

HOME, HTF, &



Production

Outcome



≤120% AMI

Income Eligibility



Rental

Housing Type



Developer

Beneficiary



2,600+

Proposed Households
Served

Turn The Key

Turn The Key

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.

EXISTING PROGRAM: Invest and Expand

Program Administrator:

PHDC

Potential Funding Sources:



Production

Outcome



≤100% AMI

Income Eligibility



Owner
Housing Type

Philadelphia H.O.M.E. Initiative



**Homeowner
& Developer**
Beneficiary



1,800+

Proposed Households
Served 74

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.



**Production &
Preservation**
Outcome



Any
Income Eligibility



Rental & Owner
Housing Type



Developer & Contractor
Beneficiary

EXISTING PROGRAM: Continue

Program Administrator:

CAO

Potential Funding Sources:

General Fund

Programs for Owners & Renters (Proposed)



Shallow Rental Assistance Certificates

Property-Based Shallow Rent Program

PROPOSED PROGRAM

Rental assistance for tenants in affordable housing and a separate 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

Potential Funding Sources:



Production
Outcome



80 -120% AMI
Income Eligibility



Rental
Housing Type



**Renter &
Landlord**
Beneficiary



500+
Proposed Households
Served 78

Programs for Homeowners (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

Potential Funding Sources:



Incentive
Outcome



Any
Income Eligibility



Rental & Owner
Housing Type



**Homeowner
& Landlord**
Beneficiary



70+
Proposed Households
Served 80

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.

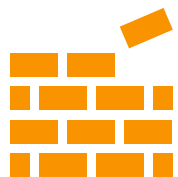
How it helps achieve our mission

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

Potential Funding Sources:



Preservation

Outcome



≤100% AMI

Income Eligibility



Owner

Housing Type



Homeowner

Beneficiary



1,300+

Proposed Households
Served

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

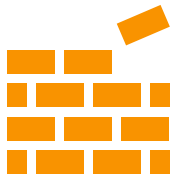
This City investment will streamline the process of approving vetted contractors and tradespeople to address housing repair needs.

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

Program Administrator:

DPD

Potential Funding Sources:



Preservation

Outcome



Any

Income Eligibility



Rental & Owner

Housing Type

Philadelphia H.O.M.E. Initiative



Contractor, Homeowner &

Renter

Beneficiary

Programs for Developers (Proposed)



Access to Bonding for Local Contractors

Access to Bonding

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.

PROPOSED PROGRAM

Program Administrator:

DPD

Potential Funding Source:



Production

Outcome



≤120% AMI

Income Eligibility



Rental & Owner

Housing Type



**Developer
& Contractor**

Beneficiary



500+

Proposed Households
Served

Acquisition Fund

Funds to acquire and preserve buildings

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 include partnerships with organizations such as the Philadelphia Housing Authority and the Philadelphia Land Bank.

PROPOSED FUNDING SOURCE

Program Administrator:

DPD

Potential Funding Sources:



**Production &
Preservation**

Outcome



30-50% AMI

Income Eligibility



Rental & Owner

Housing Type



Developer

Beneficiary



100+

Proposed Households
Served

Demolition for Redevelopment

Remove Vacant and Blighted Structures Through Demolition

PROPOSED PROGRAM

Funds 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

Potential Funding Sources:



Stabilization
Outcome



Any
Income Eligibility



Rental & Owner
Housing Type



Developer
Beneficiary

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

Potential Funding Sources:



**Production &
Preservation**
Outcome



≤120% AMI
Income Eligibility



Rental & Owner
Housing Type

Philadelphia H.O.M.E. Initiative



Developer
Beneficiary



100+
Proposed Households
Served

Purchase U.S. Bank Liens

Purchase U.S. Bank Liens

PROPOSED PROGRAM

Increase opportunities for land redevelopment, and blight reduction across Philadelphia's neighborhoods by purchasing privately held liens that have long held properties back from their potential redevelopment.

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

Potential Funding Sources:



Production
Outcome



≤50% AMI
Income Eligibility



Rental & Owner
Housing Type



Developer
Beneficiary



800+
Proposed Households
Served⁸⁸

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.

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.

Program Administrator:

DPD

Funding Source:



Incentive
Outcome



≤120% AMI
Income Eligibility



Owner
Housing Type



Homeowner
Beneficiary

Housing Counseling Agencies



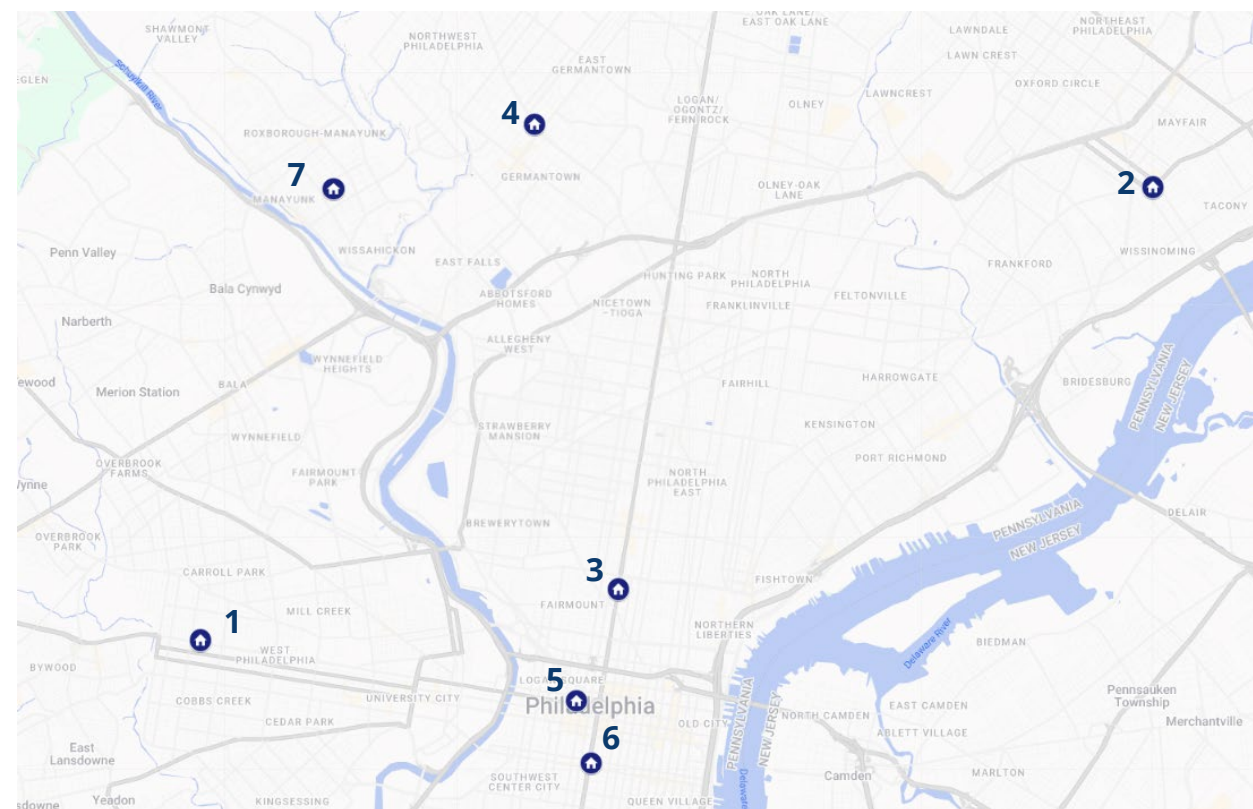
Housing Counseling Agencies

Housing counseling agencies exist to support homeowners experiencing different challenges retaining their home.

How They Help

Housing counselors can help prepare people to buy a home. They assist tenants fighting eviction. They help homeowners facing foreclosure. And they can help address specific issues facing seniors and people with disabilities.

No	Services: Seniors, Foreclosure, Pre-purchase
	Name
	Organization
1	Affordable Housing Centers of PA
2	Affordable Housing Centers of PA: Northeast Office
3	Affordable Housing Centers of Pennsylvania
4	Center in the Park
5	Clarifi
6	Philadelphia Senior Center
7	Intercommunity Action (Senior Center)



Housing Counseling Agencies (cont)



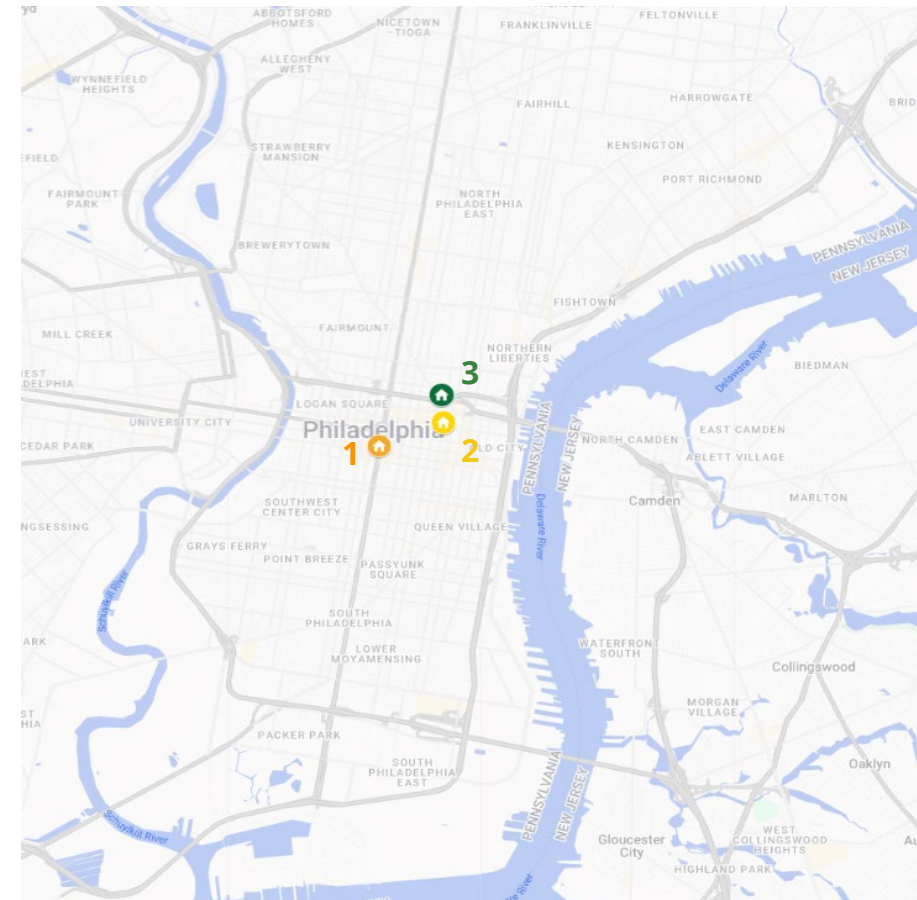
Housing counseling agencies exist to support homeowners experiencing different challenges retaining their home.

How They Help

The programs on this map focus on providing additional services, such as rental support for targeted populations, including specific ethnic groups and individuals with disabilities.

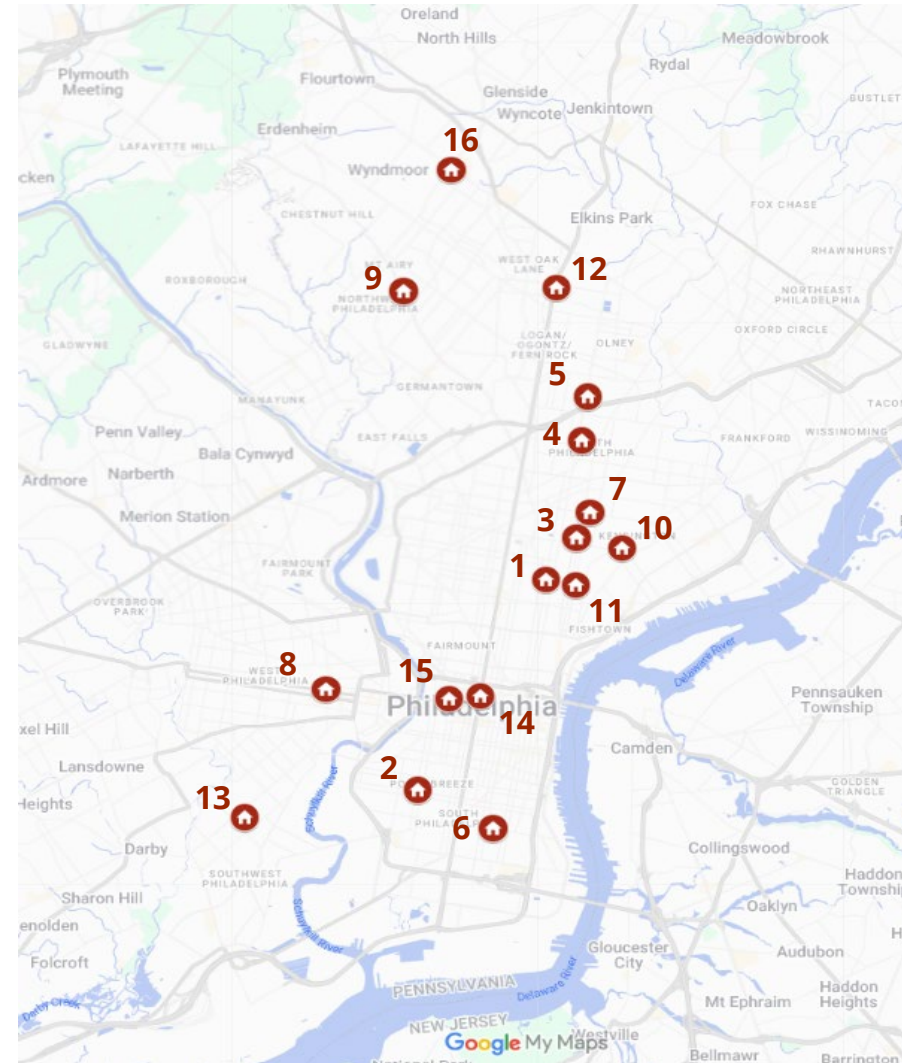
No	Multiple services
	Name
	Organization
1	Liberty Resources
2	Tenant Union Representative Network
3	Philadelphia Chinatown Development Corporation

Liberty Resources services those living with disabilities, while Tenant Union Representative Network provides rental services, and the Philadelphia Chinatown Development corporation services those living in or around Chinatown.



Housing Counseling Agencies (cont) City of Philadelphia

No	Services: Foreclosure, Pre-purchase
	Name
	Organization
1	Asociación Puertorriqueños en Marcha (APM)
2	Greater Philadelphia Community Alliance (GPCA)
3	Congreso de Latinos Unidos
4	Esperanza
5	Greater Philadelphia Alliance Social Service Center (GPASS)
6	Greater Philadelphia Community Alliance (GPCA) Houston Center
7	HACE: Central Office
8	Intercultural Family Services
9	Mt. Airy CDC
10	New Kensington CDC
11	Norris Square Community Alliance
12	Northwest Counseling Service
13	Southwest CDC
14	Unemployment Information Center
15	Urban League of Philadelphia
16	West Oak Lane CDC

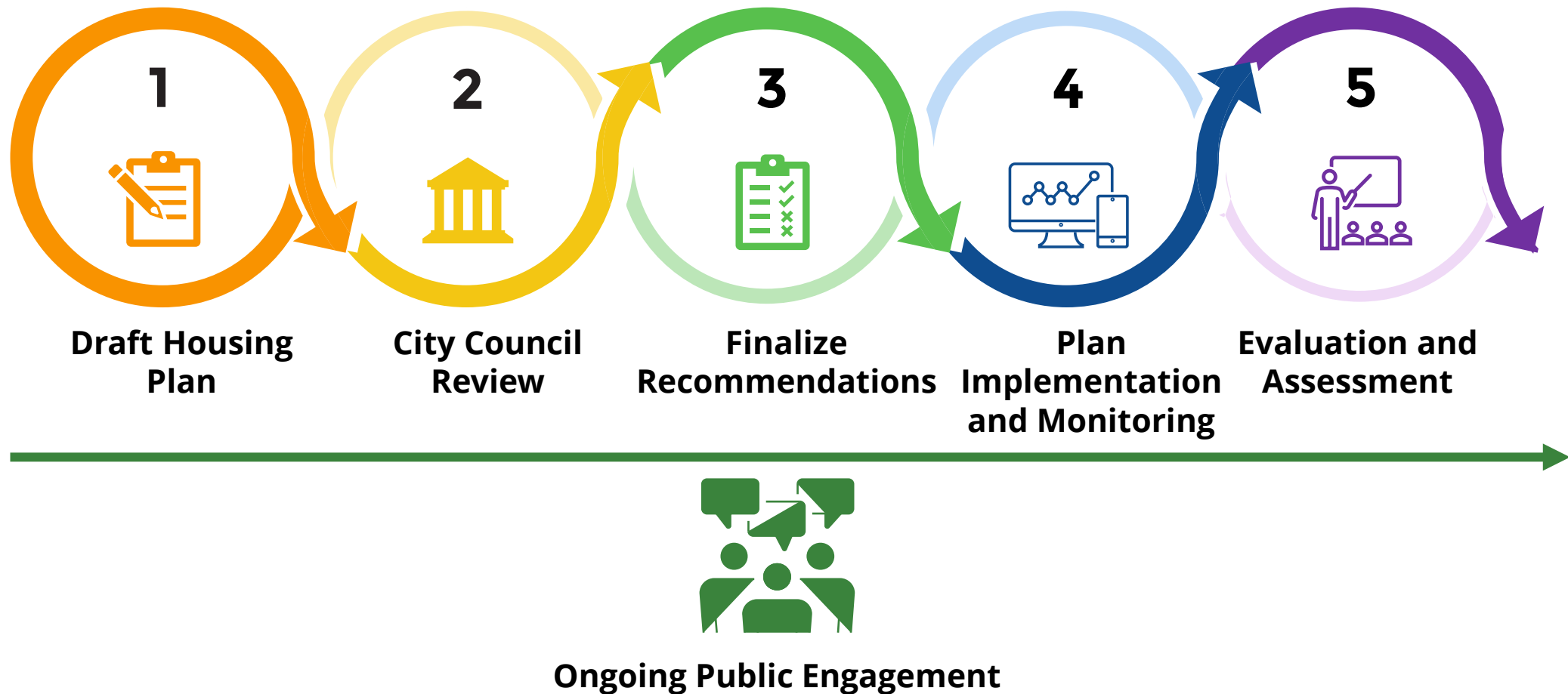


Next Steps



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



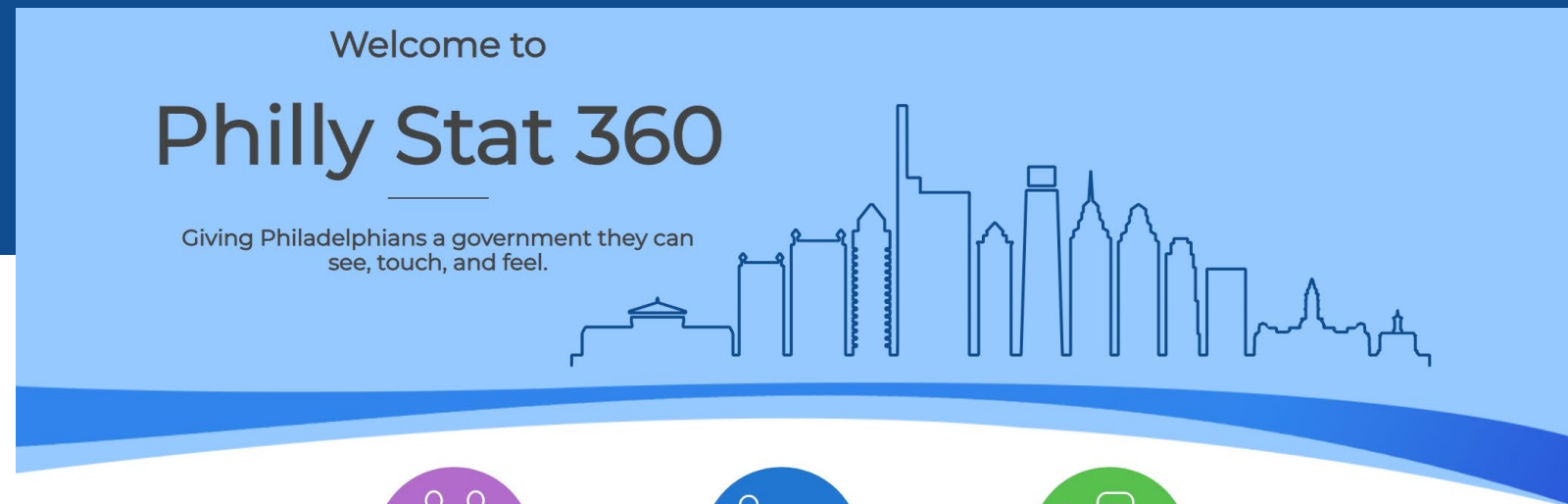
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Go to Philly Stat 360 to provide feedback on City services and our performance. **Tell us how we're doing!**

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



bitly



Safer



Cleaner



Greener



Economic Opportunity



Core Services



Housing

Tell Us How We're Doing

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