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

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

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

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

The City and PHA are pleased to present their Assessment of Fair Housing to the public for comment.

- This is not the first opportunity for the public to provide input into the AFH. The City and PHA conducted a robust community engagement process that included:
  - A survey, available online and on paper in both English and Spanish, that was completed by more than 5,000 residents, including more than 1,000 PHA residents
  - Five community focus groups, including one in Spanish and one geared toward people with disabilities, around the city
  - Three “Resident Roundtables” for PHA residents which provided information on fair housing requirements and opportunities for resident input
  - Three stakeholder meetings at which professionals working in fields that affect fair housing, affordable housing and equal opportunity offered information and recommendations

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

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

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

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

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

Finally, the City and PHA drafted twelve fair housing goals for public comment. The goals provide a framework for action to address fair housing issues in the coming years, including efforts to be undertaken by the City, PHA, and a wide range of community stakeholders:

**Expand fair housing outreach, education and enforcement.** This goal focuses on engaging with fair housing advocates to better educate their staff and partners, providing support for tenants and homeowners facing fair housing issues and increasing capacity to enforce fair housing policies.

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

**Preserve existing affordable rental housing.** This goal focuses on expanding programs and investments to prevent the loss of affordable rental units.

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

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

**Develop new affordable homeownership opportunities.** This goal focuses on expanding efforts to use public funds and leverage private investment to create new affordable homeownership units.

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

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

**Use a coordinated approach to invest in struggling communities.** This goal focuses on expanding efforts to improve education, reduce vacancies, expand public amenities and address other challenges in neighborhoods currently not sharing in the City’s growth.
Enhance and expand resident mobility. This goal focuses on supporting residents who wish to find housing and other opportunities outside their current neighborhoods.

Address the education, economic and income needs of people and neighborhoods. This goal focuses on investing in and supporting programs that develop resident job readiness and increase household incomes.

Develop a regional approach to expand housing opportunities. This goal focuses on building regional partners to ensure a coordinated approach to fair housing opportunity.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

To distribute the paper surveys into neighborhoods, DHCD reached out to 45 community organizations for assistance (see Appendix E for outreach letter and organizations contacted.) Each organization was mailed 25 paper surveys and an addressed, stamped envelope in which to return them to DHCD. Organizations serving the Hispanic community were provided with both English and Spanish versions of the survey.
In addition to providing English and Spanish surveys, DHCD reached out to organizations serving the Chinese, Vietnamese, Russian and Cambodian communities for assistance obtaining input from LEP residents speaking those languages. DHCD received surveys from the Philadelphia Chinatown Development Corp. It does not know the extent to which the other organizations engaged the communities they serve. Community organizations returned more than 500 completed paper surveys to DHCD.

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

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

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

See Appendix E for a summary of survey results.

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

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

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

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

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

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

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

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

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

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

In addition, PHA engaged residents in three presentation/planning sessions to review the AFFH requirements, discuss the survey process and identify issues of importance to PHA residents. Resident Roundtable sessions that focused on AFH were conducted on July 13, August 18 and October 12, 2016. The sessions included the Resident Advisory Board (RAB) members and other resident leaders. For the July session, 70 persons were in attendance. For the August session, there were 57 attendees. For the October session, there were 39 attendees. Sign-in sheets are on file at PHA (they are not included in this report as they include personally identifying information such as phone numbers). PHA will also meet with the RAB following issuance of the draft AFH to review and discuss the document and the proposed goals and strategies.
Neighborhood Advisory Committees with R/ECAP Overlay
Table 1: Focus Group Summary

<table>
<thead>
<tr>
<th>Date</th>
<th>Neighborhood</th>
<th>Host</th>
<th>Attendees</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 13</td>
<td>Citywide</td>
<td>PHA</td>
<td>70</td>
<td></td>
</tr>
<tr>
<td>August 18</td>
<td>Citywide</td>
<td>PHA</td>
<td>57</td>
<td></td>
</tr>
<tr>
<td>August 31</td>
<td>West Philadelphia</td>
<td>Enterprise Center</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>September 6</td>
<td>South Philadelphia</td>
<td>Diversified</td>
<td>14</td>
<td></td>
</tr>
<tr>
<td>September 13</td>
<td>North Philadelphia</td>
<td>HACE</td>
<td>27</td>
<td>Focus group held in Spanish</td>
</tr>
<tr>
<td>September 15</td>
<td>North Philadelphia</td>
<td>Nicetown CDC</td>
<td>18</td>
<td></td>
</tr>
<tr>
<td>September 20</td>
<td>Citywide</td>
<td>Liberty Resources</td>
<td>12</td>
<td>Attendees were people with disabilities</td>
</tr>
<tr>
<td>October 12</td>
<td>Citywide</td>
<td>PHA</td>
<td>39</td>
<td></td>
</tr>
</tbody>
</table>

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

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

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

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

The first, on September 12, included nonprofit and for-profit developers and affordable housing advocates. The second, on September 19, was geared toward service providers. The third, on September 26, encompassed others who have a role in housing and opportunity, including funders, analysts, universities, transportation organizations and others. Each stakeholder meeting had a discussion outline specifically developed for the focus area of that group. The discussion outlines are in Appendix E.

Fair housing advocates and monitors were invited to and attended each session to ensure that the fair housing perspective was included in each meeting. Although each meeting had its own focus, participants were not limited to that focus. DHCD developed the discussion outline, but each session was facilitated by leaders of outside organizations.
Table 2: Stakeholder Meeting Summary

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

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

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

- DHCD and PHA engaged more than 80 organizations during the community participation process.
- As noted earlier, DHCD contacted 45 organizations directly (as opposed to a blast email) for assistance in promoting, distributing and collecting its resident survey. Those organizations are listed in Appendix E.
- DHCD or its representatives contacted 15 community organizations to recruit participants for the neighborhood focus groups. Those organizations are listed in Appendix E.
- DHCD invited nearly 60 organizations to participate in the stakeholder meetings and more than 50 people attended one of the three meetings.
- Three organizations contacted DHCD during the course of the community participation process to express concerns about that process. DHCD sought to address the issues raised with interim responses via phone and email, and in a final written response. The letters and the DHCD final responses are in Appendix E. A fourth organization contacted DHCD; however there was not enough time following receipt of the letter to prepare a response for inclusion in this document. The letter and the response will be included in the final version.
How successful were the efforts at eliciting meaningful community participation? If there was low participation, provide the reasons.

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

The focus groups represented a broad cross-section of Philadelphia. The 82 participants represented 39 neighborhoods. Thirty nine own their own homes, 41 rent and two were homeless or displaced. Sixteen were residents of public housing and seven hold housing choice vouchers. Twenty-seven spoke Spanish and 14 are disabled (both over-representations of the general population because specific focus groups were held for those constituencies).

The stakeholder meetings brought together diverse organizations with different roles in creating fair housing and access to opportunities. The PHA resident sessions provided opportunities for residents from PHA communities around the City to learn about AFH and express their views on neighborhood priorities.

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

Where the process was less successful was in engaging LEP persons to complete the survey. Spanish LEP persons comprise 3.91 percent of the city’s population, yet completed less than one percent of the surveys. This may be because DHCD was unsuccessful in gaining coverage in the city’s Spanish-language newspaper.

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

Throughout this process DHCD and PHA have made clear that the AFH is intended to be the start of an ongoing conversation. Toward that end DHCD has already begun the steps to conduct a Chinese-language focus group. DHCD and PHA will continue to engage Philadelphia’s residents and the organizations that represent and serve them.
Summarize all comments obtained in the community participation process. Include a summary of any comments or views not accepted and the reasons why.

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

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

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

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

Housing

General

Investment Choices

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

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

Planning

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

Resident Issues

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

Disability

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

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

Fair Housing

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

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

New Housing

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

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

**Public Housing**
- Capital funding is needed to preserve PHA’s aging developments
- Some PHA residents concerned about gentrification in their neighborhoods
- PHA has increased vouchers by more than 3,800 over past three years
- PHA residents need to more closely reflect the ethnicity of the city
- PHA has implemented LEP Policy and Language Access Plan
- 13 percent of new PHA units should be accessible
- Expand subsidies and vouchers and the acceptability of vouchers
City and private sector needs to continue investing in distressed areas in and around existing PHA developments in order to improve opportunities and remove barriers for residents

- Provide more information about Housing Choice Voucher rules
- Faster and easier processing of subsidies and financial support
  - Too long before HCV opened to new applicants

**Emergency Housing**

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

**Access to Opportunities**

**Neighborhood Issues**

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

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

City Issues

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

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

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


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

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

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

1) Economic Issues Affect Housing Choice

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

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

Progress Update

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

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

Table 3: Jobs Created, Jobs Retained FY13-FY16

<table>
<thead>
<tr>
<th>Year</th>
<th># of Jobs Created/Retained From TA Provided to Businesses</th>
<th># of Jobs Created/Retained From Loans to Small Businesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY 2013</td>
<td>633</td>
<td>183</td>
</tr>
<tr>
<td>FY 2014</td>
<td>542</td>
<td>447</td>
</tr>
<tr>
<td>FY 2015</td>
<td>705</td>
<td>473</td>
</tr>
<tr>
<td>FY 2016</td>
<td>896</td>
<td>286</td>
</tr>
<tr>
<td>Total</td>
<td>2,776</td>
<td>1,389</td>
</tr>
</tbody>
</table>

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

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

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

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

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

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

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

- **Paseo Verde**, a 120-unit, mixed-use, mixed-income, LEED-certified TOD at Ninth and Berks Streets in North Philadelphia opened. Developed by Asociación Puertorriqueños en Marcha (APM), Paseo Verde is adjacent to the Temple University Regional Rail station, which offers access to employment opportunities via 12 regional rail lines.

- Nicetown Community Development Corporation opened **Nicetown Court II**, an affordable transit-oriented rental housing facility located at 4428-70 Germantown Ave. in the Nicetown neighborhood of Philadelphia. This development adds 50 newly rehabilitated and newly constructed rental units to a growing transit-friendly neighborhood, which includes 37 units at Nicetown Court I. Nicetown Court II is located approximately a three-minute walk from the Wayne Junction Regional Rail Station and its six rail lines.
2) Inadequate Number of Accessible and Affordable Housing Units for the Disabled

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

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

**Progress Update**

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

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

**Table 4: Demographic Distributions for Adaptive Modifications Program**

<table>
<thead>
<tr>
<th></th>
<th>FY13#</th>
<th>FY13%</th>
<th>FY14#</th>
<th>FY14%</th>
<th>FY15#</th>
<th>FY15%</th>
<th>FY16#</th>
<th>FY16%</th>
<th>Total #</th>
<th>Total %</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Demographic Distribution - Income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Very low</td>
<td>73</td>
<td>45%</td>
<td>47</td>
<td>47%</td>
<td>60</td>
<td>78%</td>
<td>63</td>
<td>66%</td>
<td>243</td>
<td>56%</td>
</tr>
<tr>
<td>Low</td>
<td>28</td>
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<td>20%</td>
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<td>79</td>
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<td>9</td>
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<td>10%</td>
<td>10</td>
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<td>42</td>
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<td>90</td>
<td>91%</td>
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<td><strong>Demographic Distribution - Other Characteristics</strong></td>
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<td>Female</td>
<td>118</td>
<td>72%</td>
<td>76</td>
<td>77%</td>
<td>24</td>
<td>28%</td>
<td>78</td>
<td>82%</td>
<td>296</td>
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<td>Handicap</td>
<td>163</td>
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<td>99</td>
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<td>39%</td>
<td>52</td>
<td>55%</td>
<td>348</td>
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</tr>
<tr>
<td>Elderly</td>
<td>115</td>
<td>71%</td>
<td>60</td>
<td>61%</td>
<td>26</td>
<td>30%</td>
<td>74</td>
<td>78%</td>
<td>275</td>
<td>63%</td>
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</table>
Section IV: Assessment of Past Goals and Actions

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

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

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

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

From FY 2013-FY 2016, DHCD-funded developments added 189 accessible units, 60 units for people with hearing or vision disabilities and 876 visitable units to the City's housing stock. See “Table 5: Housing Production FY13-FY16” on page 28.

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

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

NewsOnTap includes Home Finder, an interactive feature that allows developers/managers of DHCD-funded housing to directly post the availability of accessible units. Individuals with disabilities, caseworkers, advocacy and service organizations can access the Home Finder to look for available accessible units.
## Table 5: Housing Production FY13-FY16

<table>
<thead>
<tr>
<th>Project Name</th>
<th>Developer</th>
<th>Units</th>
<th>Address</th>
<th>Accessible</th>
<th>Sensory</th>
<th>Visitable</th>
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<tr>
<td>Ingersoll Commons Homeownership</td>
<td>Community Ventures</td>
<td>10</td>
<td>1800 blk Master St.</td>
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<td>1</td>
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<td>Wingohocking Street Development (Rehab)</td>
<td>Nicetown CDC</td>
<td>2</td>
<td>2006-2008 Wingohocking St.</td>
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<td>Nativity BVM</td>
<td>Catholic Social Services</td>
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<td>3255 Belgrade Ave.</td>
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<td>3</td>
<td>63</td>
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<td>NewCourtland Apartments at Allegheny</td>
<td>NewCourtland Elder Services</td>
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<td>1900 W. Allegheny Ave.</td>
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<td>Arab American CDC</td>
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<td>252-266 W. Oxford St.</td>
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<td>St. Raymond’s House</td>
<td>Depaul USA</td>
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<td>7901 Forrest Ave.</td>
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<td><strong>Totals FY 16</strong></td>
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<td>12</td>
<td>168</td>
<td>33</td>
<td>6</td>
<td>200</td>
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<td><strong>FY 15</strong></td>
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<td></td>
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<td>Cross/Greenwich</td>
<td>Habitat for Humanity</td>
<td>6</td>
<td>2325-35 Cross St.</td>
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<td>Innova</td>
<td>10</td>
<td>1700 Manton St.</td>
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<td>1</td>
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<td>Intercommunity Action</td>
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<td>Presby Inspired Life</td>
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<td>1717-25 N. 54th St.</td>
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<td>PEC CDC</td>
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<td>4226-30 Powelton Ave.</td>
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<td>1815 Gratz St.</td>
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<td>5234-38 McKean</td>
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<td>Anthony Wayne Senior Housing II</td>
<td>Elon/Altman</td>
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<td>1701 S. 28th St.</td>
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### Section IV: Assessment of Past Goals and Actions

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<th>Units</th>
<th>Address</th>
<th>Accessible</th>
<th>Sensory</th>
<th>Visitable</th>
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<td>Mt. Vernon Manor</td>
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<td>1515 Fairmount Ave./1440 N. Broad</td>
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<td>2628 Welsh Rd.</td>
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<td>10</td>
<td>658</td>
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**FY 13**

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<td>Forgotten Blocks III</td>
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<td>2751 N 19th, 2838-42 N. Opal St.</td>
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<td>North Star - Point Breeze</td>
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<td>1400 &amp; 1500 blks S. 20th St.</td>
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<td>S. 16th, S. 18th, &amp; Manton Sts.</td>
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<td>WPRE</td>
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<td>37th, 38th, 50th, 58th, Melon, Walton Streets</td>
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<td>3</td>
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<td>Roxborough Redevelopment Phase 1</td>
<td>Octavia Hill</td>
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<td>300 Dupont St.</td>
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<td>1418 Conlyn St.</td>
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<td>People’s Emergency Center CDC</td>
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<td>Gaudenzia Foundation</td>
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<td>1815-19 Thompson St.</td>
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<td>5526-48 Vine St.</td>
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<td>Women Against Abuse</td>
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<td>19</td>
<td>177</td>
<td>27</td>
<td>223</td>
<td>32</td>
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</table>

H= Homeownership, R= Rental, SN= Special Needs
3) Preserve and Maintain Affordable Housing

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

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

Progress Update

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

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

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

The City’s Mortgage Foreclosure Prevention Program reached its seventh year of activity in June 2016. Over those seven years, DHCD has provided funding, support and management for door-to-door outreach, housing counseling, hotline assistance, legal assistance and financial capability education. To date more than 30,000 homeowners in foreclosure have received foreclosure prevention assistance, approximately 10,300 homes have been saved from foreclosure. Homeowners who participate in the voluntary program are nearly twice as likely to save their home as homeowners who do not participate.
### Table 6: Demographic Distributions for Basic Systems Repair Program

<table>
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<tr>
<th>Demographic Distribution - Income</th>
<th>FY13#</th>
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<th>FY14#</th>
<th>FY14%</th>
<th>FY15#</th>
<th>FY15%</th>
<th>FY16#</th>
<th>FY16%</th>
<th>Total #</th>
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</tr>
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<tbody>
<tr>
<td>Very low</td>
<td>853</td>
<td>71%</td>
<td>601</td>
<td>57%</td>
<td>679</td>
<td>67%</td>
<td>896</td>
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<td>3,029</td>
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<tr>
<td>Low</td>
<td>343</td>
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<td>460</td>
<td>43%</td>
<td>337</td>
<td>33%</td>
<td>170</td>
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<td>72</td>
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<td>7%</td>
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<td>134</td>
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<td>13%</td>
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<td>121</td>
<td>11%</td>
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<td>89%</td>
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<th>FY14#</th>
<th>FY14%</th>
<th>FY15#</th>
<th>FY15%</th>
<th>FY16#</th>
<th>FY16%</th>
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<th>Total %</th>
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<tr>
<td>Female</td>
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<td>85%</td>
<td>870</td>
<td>82%</td>
<td>811</td>
<td>80%</td>
<td>847</td>
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<td>3,545</td>
<td>81%</td>
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<td>275</td>
<td>27%</td>
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<td>20%</td>
<td>207</td>
<td>20%</td>
<td>169</td>
<td>15%</td>
<td>966</td>
<td>22%</td>
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4) Inadequate Supply of Affordable Rental Housing

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

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

**Progress Update**

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

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

The following topics are covered in these workshops:

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

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

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

Over the past four years, TURN provided assistance to 6,044 households. This program reaches very low- and low-income households—the population most in danger of losing a rental home. In addition to TURN, DHCD’s CDBG- and HOPWA-funded housing counseling agencies provided assistance to tenants experiencing difficulties with renting.
**Action 4-B:** Support private developers and nonprofit housing providers to develop plans for the construction of new affordable and mixed-income rental housing located in Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs).

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

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

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

**Place-Based Strategies**

Specifically, the City, PHA, APM, and Temple University secured a five-year $30 million HUD Choice Neighborhoods Implementation Grant to transform the lives and the North Central neighborhood in and around the Temple Regional Rail Station. In addition, the City’s Office of Community Empowerment and Opportunity (CEO) and its partners, including Drexel University, received a HUD Promise Zone designation for a portion of West Philadelphia. Finally, PHA was awarded HUD Choice Neighborhoods Planning grant for the Sharswood/Blumberg neighborhood.
Progress to date in those communities includes the completion of Paseo Verde, a 120-unit mixed-income, mixed-use TOD in the North Central Choice neighborhood and the construction of 57 affordable rental units in the first phase of redevelopment in the Sharswood/Blumberg neighborhood. In addition, PHA continues predevelopment activities to relocate its headquarters to Ridge Avenue in Sharswood/Blumberg neighborhood. During the last four years, the City and partners made progress in providing affordable housing in non-R/ECAP neighborhoods. In FY 2014, construction was completed on the City supported John C. Anderson Apartments - 56 LGBT-friendly affordable rental units for seniors in Center City, one of Philadelphia’s most expensive housing markets, and in a census tract that is more than 70 percent White.

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

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

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

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

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

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

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

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

Progress Update

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

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

The program consists of three classes:

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

Since the program started, a total of 1,403 participants graduated after successful completion of all three classes. In FY 2016, DHCD was forced to end this program because of funding reductions.
**Action 5-B:** Continue pre-purchase, equity, title/vesting and foreclosure prevention counseling to prepare households for homeownership.

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

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

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

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

As noted in the Analysis of Impediments, African-Americans, Latinos and Asians are disproportionately affected by mortgage loan denials and high-cost lending practices. To address the needs of households in these communities that are not proficient in English, languages spoken by DHCD-funded counselors include Spanish and multiple Asian languages, as well as several eastern European languages.
B) **Evaluate success and/or how you fell short in achieving past goals.**

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

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

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

C) **Discuss any additional policies, actions, or steps that you could take to achieve past goals, or mitigate the problems you have experienced.**

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

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

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

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

Finally, the City and PHA will promote outreach and training on the fair housing rule and how each partner can play a part in providing meaningful actions to address fair housing challenges.
D) **DISCUSS HOW THE EXPERIENCE OF PROGRAM PARTICIPANT(S) WITH PAST GOALS HAS INFLUENCED THE SELECTION OF CURRENT GOALS.**

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

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

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

A. Demographic Summary

B. General Issues
   i. Segregation/Integration
   ii. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)
   iii. Disparities in Access to Opportunity
   iv. Disproportionate Housing Needs

C. Publicly Supported Housing Analysis

D. Disability and Access Analysis

E. Fair Housing Enforcement, Outreach Capacity, and Resources Analysis
A. Demographic Summary

Background

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

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

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

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

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

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

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

For Philadelphians with college degrees, job opportunities include fields such as health care, higher education, professional services and government. For those of economic means, the City offers a full range of urban amenities, including world class culture and entertainment venues; fine dining and retail establishments; and thriving, walkable neighborhoods with housing that is diverse, available and affordable relative to their incomes.
However, those Philadelphians whose education and training are lacking will find fewer avenues to economic stability and residential mobility and choice. Employment opportunities are largely limited to lower paying service industry positions.

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

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

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

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

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

NOTE: Maps developed by Reinvestment Fund and through the PolicyMap platform and text throughout this document refer to city neighborhoods, as required by HUD. These neighborhood designations are not intended to adhere to specific neighborhood boundaries but rather to provide an approximate geographic reference for the reader.
Reinvestment Fund’s 2008 Market Value Analysis (MVA) of Philadelphia
Reinvestment Fund's 2015 Market Value Analysis (MVA) of Philadelphia
Describe demographic patterns in the jurisdiction and region, and describe trends over time (since 1990).

Population

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


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

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

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

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<th>Year</th>
<th>Philadelphia</th>
<th>Region</th>
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<td>1,585,577</td>
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<td>2014</td>
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In July 2016, the Delaware Valley Regional Planning Commission (DVRPC) released a report projecting population growth for their nine-county coverage area, which also represents the greater Philadelphia region as referenced in this assessment. Highlights from that report are as follows:

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

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

The population of the region’s five southeastern Pennsylvania counties is forecast to increase by 11.8 percent between 2015 and 2045, while the population of the four New Jersey counties is expected to increase by 10.7 percent.
The largest percentage increases in population are expected in municipalities in Gloucester County, New Jersey (where the county’s population is forecast to increase by over 29 percent) and Chester County, Pennsylvania (where the population is forecast to increase by more than 28 percent).

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

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

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

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

Source: Delaware Valley Regional Planning Commission, July 2016.
Projected Population Trends in Philadelphia and Region, 2015 - 2045
Race/Ethnicity

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

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

### Table 8: Demographic Trends 1990 - 2010

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>(Philadelphia, PA CDBG, HOME, ESG)</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Race/Ethnicity</strong></td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>823,840</td>
<td>52.03</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>622,998</td>
<td>39.35</td>
</tr>
<tr>
<td>Hispanic</td>
<td>88,809</td>
<td>5.61</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>41,916</td>
<td>2.65</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>2,956</td>
<td>0.19</td>
</tr>
<tr>
<td><strong>National Origin</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Limited English Proficiency (LEP)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LEP</td>
<td>88,185</td>
<td>5.57</td>
</tr>
<tr>
<td><strong>Sex</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>735,497</td>
<td>46.43</td>
</tr>
<tr>
<td>Female</td>
<td>848,746</td>
<td>53.57</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 18</td>
<td>379,254</td>
<td>23.94</td>
</tr>
<tr>
<td>18-64</td>
<td>963,784</td>
<td>60.84</td>
</tr>
<tr>
<td><strong>Family Type</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Families with children</td>
<td>156,260</td>
<td>40.98</td>
</tr>
</tbody>
</table>
| **Source:** HUD-provided table for AFH analysis.
The percentage of White, non-Hispanic residents in the city has dropped considerably from representing just over half of the total population in 1990 to 37 percent of the population in 2010. The White, non-Hispanic population also fell in the region at this time by about 11 percent, now accounting for 65 percent of the total population. Hispanic and Asian or Pacific Islander, non-Hispanic populations have experienced significant growth from 1990 to 2010, doubling in size in both the city and region. The population of Black, non-Hispanics has remained fairly steady over this 20-year time period. However, in 2000, for the first time Black, non-Hispanic became the single largest racial category reported in Philadelphia census data even though the city’s Black population had remained relatively constant between 1990 and 2000.

More recent data (ACS 2014) for the racial composition of Philadelphia was also analyzed. While substantial changes have not occurred during this time period, it should be noted that the White population has realized a slight uptick from 2010 to 2014, something not seen in decades.

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

Long term population trends by race are illustrated in the chart below.


The changes in the demographic profile in Philadelphia between 2000 and 2014 have also had a significant impact on the racial and ethnic composition of Philadelphia neighborhoods. The following three maps demonstrate the current concentration of African-Americans, Hispanics and Asians in Philadelphia's neighborhoods. (See the Segregation/Integration section beginning on page 75 for more detail.)
Concentrations of African-Americans in Philadelphia, 2014
Concentrations of Asian Populations in Philadelphia, 2014
Concentrations of Hispanic Populations in Philadelphia, 2014
National Origin

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

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

Table 9: Population by National Origin in Philadelphia and Region, 1990 - 2010

<table>
<thead>
<tr>
<th>Jurisdiction (Philadelphia, PA CDBG, HOME, ESG)</th>
<th>Region (Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Country</td>
<td>#</td>
</tr>
<tr>
<td>China excl. Hong Kong &amp; Taiwan</td>
<td>16,467</td>
</tr>
<tr>
<td>Vietnam</td>
<td>14,929</td>
</tr>
<tr>
<td>India</td>
<td>11,344</td>
</tr>
<tr>
<td>Dominican Republic</td>
<td>10,095</td>
</tr>
<tr>
<td>Jamaica</td>
<td>7,730</td>
</tr>
<tr>
<td>Ukraine</td>
<td>7,331</td>
</tr>
<tr>
<td>Mexico</td>
<td>7,163</td>
</tr>
<tr>
<td>Haiti</td>
<td>6,576</td>
</tr>
<tr>
<td>Cambodia</td>
<td>5,805</td>
</tr>
<tr>
<td>Liberia</td>
<td>5,284</td>
</tr>
</tbody>
</table>

Source: HUD-provided table for AFH analysis.

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

<table>
<thead>
<tr>
<th></th>
<th>1970</th>
<th>Total Foreign Born</th>
<th>% Foreign Born</th>
<th>2010</th>
<th>Total Foreign Born</th>
<th>% Foreign Born</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Italy</td>
<td>25,629</td>
<td>20.2%</td>
<td>1</td>
<td>China excl. Hong Kong &amp; Taiwan</td>
<td>16,467</td>
</tr>
<tr>
<td>2</td>
<td>USSR</td>
<td>23,349</td>
<td>18.4%</td>
<td>2</td>
<td>Vietnam</td>
<td>14,929</td>
</tr>
<tr>
<td>3</td>
<td>Poland</td>
<td>11,116</td>
<td>8.8%</td>
<td>3</td>
<td>India</td>
<td>11,344</td>
</tr>
<tr>
<td>4</td>
<td>Germany</td>
<td>10,849</td>
<td>8.5%</td>
<td>4</td>
<td>Dominican Republic</td>
<td>10,095</td>
</tr>
<tr>
<td>5</td>
<td>UK</td>
<td>9,514</td>
<td>7.5%</td>
<td>5</td>
<td>Jamaica</td>
<td>7,730</td>
</tr>
<tr>
<td>6</td>
<td>Ireland</td>
<td>6,060</td>
<td>4.8%</td>
<td>6</td>
<td>Ukraine</td>
<td>7,331</td>
</tr>
<tr>
<td>7</td>
<td>Austria</td>
<td>3,603</td>
<td>2.8%</td>
<td>7</td>
<td>Mexico</td>
<td>7,163</td>
</tr>
<tr>
<td>8</td>
<td>Hungary</td>
<td>2,505</td>
<td>2.0%</td>
<td>8</td>
<td>Haiti</td>
<td>6,576</td>
</tr>
<tr>
<td>9</td>
<td>Canada</td>
<td>2,387</td>
<td>1.9%</td>
<td>9</td>
<td>Cambodia</td>
<td>5,805</td>
</tr>
<tr>
<td>10</td>
<td>Lithuania</td>
<td>1,741</td>
<td>1.4%</td>
<td>10</td>
<td>Liberia</td>
<td>5,284</td>
</tr>
<tr>
<td></td>
<td>Top Ten Total</td>
<td>96,753</td>
<td>76.3%</td>
<td></td>
<td>Top Ten Total</td>
<td>92,724</td>
</tr>
<tr>
<td></td>
<td>Total FB Population</td>
<td>126,896</td>
<td>100.0%</td>
<td></td>
<td>Total FB Population</td>
<td>186,913</td>
</tr>
</tbody>
</table>

Source: HUD-provided table for AFH analysis.

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

Philadelphia’s growing immigrant communities can face language barriers.

Table 11: Limited English Proficiency Language in Philadelphia and Region

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

Source: HUD-provided table for AFH analysis.

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

From 1990 to 2010, the percentage of residents with limited English proficiency has risen by 3.5 percent in the city and 2 percent in the region, representing 9 percent and 5.6 percent of the population respectively.

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

Estimated percent of all people age 5 and older who were limited in English speaking proficiency between 2010-2014.

Percent Non-English Speaking Population
Year: 2014
Shaded by Census Tract, 2010
- Insufficient Data
- 5% or less
- 6% - 10%
- 11% - 15%
- 16% - 20%
- 21% or more

Source: Census
Limited English Proficiency Philadelphia Region
Limited English Proficiency

Source: HUD-provided map for AFH analysis
Sex

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

Education

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

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

**Table 12: Educational Attainment of Population by Metropolitan County 2014**

<table>
<thead>
<tr>
<th>Educational Attainment: 2014</th>
<th>Philadelphia</th>
<th>Bucks</th>
<th>Chester</th>
<th>Delaware</th>
<th>Montgomery</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Population 25 and Older</td>
<td>1,009,812</td>
<td>439,152</td>
<td>338,850</td>
<td>374,231</td>
<td>564,218</td>
</tr>
<tr>
<td>Less than 9th Grade</td>
<td>61,828</td>
<td>7,995</td>
<td>10,438</td>
<td>9,657</td>
<td>12,319</td>
</tr>
<tr>
<td>9th to 12th, No Diploma</td>
<td>125,714</td>
<td>20,504</td>
<td>13,955</td>
<td>20,565</td>
<td>24,160</td>
</tr>
<tr>
<td>High School Graduate (includes equiv.)</td>
<td>347,054</td>
<td>137,334</td>
<td>80,253</td>
<td>119,966</td>
<td>140,710</td>
</tr>
<tr>
<td>Some College, No Degree</td>
<td>175,532</td>
<td>80,400</td>
<td>48,933</td>
<td>64,031</td>
<td>88,500</td>
</tr>
<tr>
<td>Associate Degree</td>
<td>52,158</td>
<td>32,461</td>
<td>20,076</td>
<td>27,343</td>
<td>37,604</td>
</tr>
<tr>
<td>Bachelor's Degree</td>
<td>143,530</td>
<td>98,050</td>
<td>99,253</td>
<td>77,773</td>
<td>147,415</td>
</tr>
<tr>
<td>Graduate, Professional or Doctorate Degree</td>
<td>103,996</td>
<td>62,408</td>
<td>65,942</td>
<td>54,896</td>
<td>113,510</td>
</tr>
</tbody>
</table>

| Educational Attainment as a Percentage of Population 25 & Older by Metropolitan County |
|-----------------------------------------------|------------|--------|--------|--------|--------|
| Total Population 25 and Older | 100% | 100% | 100% | 100% | 100% |
| Less than 9th Grade | 6.10% | 1.80% | 3.10% | 2.60% | 2.20% |
| 9th to 12th, No Diploma | 12.40% | 4.70% | 4.10% | 5.50% | 4.30% |
| High School Graduate (includes equiv.) | 34.40% | 31.30% | 23.70% | 32.10% | 24.90% |
| Some College, No Degree | 17.40% | 18.30% | 14.40% | 17.10% | 15.70% |
| Associate Degree | 5.20% | 7.40% | 5.90% | 7.30% | 6.70% |
| Bachelor's Degree | 14.20% | 22.30% | 29.30% | 20.80% | 26.10% |
| Graduate, Professional or Doctorate Degree | 10.30% | 14.20% | 19.50% | 14.70% | 20.10% |
Employment

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

Table 13: Unemployment Rates

<table>
<thead>
<tr>
<th>County</th>
<th>June 2014</th>
<th>June 2015</th>
<th>June 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Philadelphia</td>
<td>8.4</td>
<td>7.4</td>
<td>6.9</td>
</tr>
<tr>
<td>Bucks</td>
<td>5.3</td>
<td>4.7</td>
<td>4.6</td>
</tr>
<tr>
<td>Chester</td>
<td>4.3</td>
<td>4.0</td>
<td>4.1</td>
</tr>
<tr>
<td>Delaware</td>
<td>5.8</td>
<td>5.1</td>
<td>5.1</td>
</tr>
<tr>
<td>Montgomery</td>
<td>4.8</td>
<td>4.3</td>
<td>4.2</td>
</tr>
<tr>
<td>United States</td>
<td>6.3</td>
<td>5.5</td>
<td>5.1</td>
</tr>
</tbody>
</table>

In Philadelphia, women had a lower unemployment rate than men. African-Americans had the highest unemployment rate, followed by Hispanics and Whites, with Asians having the lowest unemployment rate.

Chart 4: Unemployment by Race/Ethnicity
Poverty

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

Table 14: Population Living in Poverty

<table>
<thead>
<tr>
<th>Population for whom poverty status is determined</th>
<th>Total Estimate</th>
<th>Below poverty level Estimate</th>
<th>Percent below poverty level Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,525,590</td>
<td>393,203</td>
<td>25.80%</td>
<td></td>
</tr>
</tbody>
</table>

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

Chart 5: Poverty Rates by Race and Ethnicity
Chart 6: Poverty Rate by Living Arrangement

- In married-couple family: 11.60%
- In Female householder, no husband present households: 38.00%
- In other living arrangements: 30.90%

Chart 7: Poverty Rate by Disability Status

- With any disability: 35.20%
- No disability: 23.90%
Families with Children

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

Chart 8: Families with Children in Philadelphia and Region, 1990 - 2010

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

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

Table 15: Age in Philadelphia and Region, 1990 - 2010

<table>
<thead>
<tr>
<th>Age</th>
<th>(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 18</td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>18-64</td>
<td></td>
<td></td>
</tr>
<tr>
<td>65+</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: HUD-provided table for AFH analysis.

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

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

Table 16: Philadelphia Population by Age, 2000 and 2014

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

64
Section V: Fair Housing Analysis - Demographic Summary

Chart 9: Philadelphia Population by Age, 2014

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

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

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

Young adults accounted for nearly two-thirds of the individuals who reported having moved into the city recently, according to the Census Bureau’s American Community Survey. Areas with high percentages of new arrivals include Center City, Chestnut Hill, Manayunk, and University City.
Philadelphia Change in Population Aged 18 to 34 between 2000 and 2014
At the same time, the decrease in persons 35-44 and children between the ages of five and 17 suggests that the trend of parents leaving the city when their children reach school age continues. That growth among those 50-64, many of whom may still have school-age children, was limited (see below) may also relate to the concern about placing children in the City’s public schools.

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

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

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

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

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

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

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

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

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

Table 17: Philadelphia Population with Disability by Type

<table>
<thead>
<tr>
<th>Disability Type</th>
<th>(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>Hearing difficulty</td>
<td>44,512</td>
<td>3.14</td>
</tr>
<tr>
<td>Vision difficulty</td>
<td>47,883</td>
<td>3.38</td>
</tr>
<tr>
<td>Cognitive difficulty</td>
<td>104,386</td>
<td>7.37</td>
</tr>
<tr>
<td>Ambulatory difficulty</td>
<td>133,029</td>
<td>9.39</td>
</tr>
<tr>
<td>Self-care difficulty</td>
<td>53,382</td>
<td>3.77</td>
</tr>
<tr>
<td>Independent living difficulty</td>
<td>100,663</td>
<td>7.11</td>
</tr>
</tbody>
</table>

Source: HUD-provided table for AFH analysis.

Describe the location of homeowners and renters in the jurisdiction and region, and describe trends over time

Homeowners and Renters

The region has a noticeably higher homeownership rate than that of the city. Rates begin to rise immediately outside of the city. Homeownership rates in the region are noticeably lower in the outer urban centers. Homeownership rates are declining in many areas of the region, but have remained somewhat constant overall, with little fluctuation from 2000 to 2010. The growth that has occurred is generally seen in the outermost suburbs. Within the city, homeownership rates are generally the highest near the border, with the Northeast experiencing particularly high levels.
Homeownership Rate, Philadelphia 2014

From 2000 to 2010 the city saw a drop in homeownership. However, there are a few areas within the city exhibiting growth. Significant increases are seen in Center City and the surrounding neighborhoods, including Northern Liberties, Bella Vista, and Southwest Center City.
Philadelphia has a higher percentage of renters than the region as a whole. Renters are concentrated around colleges/universities; in Center City; and some pockets of the city where minority populations are seen such as Germantown in Northwest Philadelphia, Strawberry Mansion in North Philadelphia, and Belmont in West Philadelphia.
Rental Rate, Philadelphia 2014

In the region, the percentage of households that rent is high in outlying cities, such as Camden, Chester, Wilmington, and Norristown. That percentage is also high in the region near employment and retail centers. Examples include King of Prussia, West Chester, Conshohocken, Willow Grove, and Cherry Hill. The percentage of renters has risen in the city as a whole from 2000 to 2010. Notable exceptions to this increase are Northeast and Northwest Philadelphia.
Rental Rate Change, Philadelphia 2000 - 2014

Region wide the percentage of renters has been steadier. Discernible patterns and trends are not as easily identifiable here. The following chart illustrates overall changes in homeownership and rental rates in Philadelphia from 1990 to 2014. Homeownership rates have steadily declined for over 20 years, though recent trends show that this change may be leveling.
A closer look at this change through the lens of race/ethnicity shows that White populations have consistently maintained higher levels of homeownership than those of minorities. Each racial/ethnic group has seen homeownership rates decline in a manner consistent with the chart above, however an exception is seen with Asian populations. This group has seen rates rise significantly from 2000 to 2010, though more recent numbers indicate that this change may be stagnating.

Table 18: Homeownership Rates in Philadelphia by Race/Ethnicity

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>67%</td>
<td>65%</td>
<td>-2%</td>
<td>59%</td>
<td>-6%</td>
<td>58%</td>
<td>-1%</td>
</tr>
<tr>
<td>Black</td>
<td>57%</td>
<td>55%</td>
<td>-2%</td>
<td>50%</td>
<td>-4%</td>
<td>48%</td>
<td>-2%</td>
</tr>
<tr>
<td>Asian</td>
<td>47%</td>
<td>43%</td>
<td>-4%</td>
<td>52%</td>
<td>9%</td>
<td>51%</td>
<td>0%</td>
</tr>
<tr>
<td>American Indian and Alaskan Native</td>
<td>43%</td>
<td>50%</td>
<td>7%</td>
<td>42%</td>
<td>-7%</td>
<td>41%</td>
<td>-2%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>51%</td>
<td>51%</td>
<td>0%</td>
<td>46%</td>
<td>-5%</td>
<td>43%</td>
<td>-3%</td>
</tr>
</tbody>
</table>
B. General Issues

i. Segregation/Integration

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

iii. Disparities in Access to Opportunity
   a. Educational Opportunities
   b. Employment Opportunities
   c. Transportation Opportunities
   d. Low Poverty Exposure Opportunities
   e. Environmentally Healthy Neighborhood Opportunities
   f. Patterns in Disparities in Access to Opportunity

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

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

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

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

**Table 19: Dissimilarity Index**

<table>
<thead>
<tr>
<th>Dissimilarity Index Value (0-100)</th>
<th>Value</th>
<th>Level of Segregation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0-39</td>
<td>Low Segregation</td>
</tr>
<tr>
<td></td>
<td>40-54</td>
<td>Moderate Segregation</td>
</tr>
<tr>
<td></td>
<td>55-100</td>
<td>High Segregation</td>
</tr>
</tbody>
</table>

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

**Table 20: Racial/Ethnic Dissimilarity Trends**

<table>
<thead>
<tr>
<th>Racial/Ethnic Dissimilarity Index</th>
<th>(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-White/White</td>
<td>76.14</td>
<td>69.14</td>
</tr>
<tr>
<td>Black/White</td>
<td>82.45</td>
<td>76.63</td>
</tr>
<tr>
<td>Hispanic/White</td>
<td>69.94</td>
<td>64.14</td>
</tr>
<tr>
<td>Asian or Pacific Islander/White</td>
<td>50.15</td>
<td>48.38</td>
</tr>
</tbody>
</table>

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

Note 2: Refer to the Data Documentation for details (www.hudexchange.info).
1b. Explain how these segregation levels have changed over time (since 1990).

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

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

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

Race/Ethnicity

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

Race/Ethnicity

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

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

While there are some integrated areas bordering the segregated areas, the majority of the divisions are definitive. Some integrated areas include: South Philadelphia, east of Broad Street (White, Asian, and Hispanic) and north of Passyunk Avenue west of Broad Street (White, Asian, and Black); University City and Wynnewood Heights in West Philadelphia (White and Black); and sections of the Lower Northeast (White, Black, Hispanic and Asian).
Estimated Percent of All People Who Were Black Between 2010-2014
Estimated Percent of All People Who Were Hispanic Between 2010-2014
Estimated Percent of All People Who Were Asian Between 2010-2014
National Origin

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

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

National Origin

Source: HUD-provided map for AFH analysis
Limited English Proficiency (LEP)

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

Region - LEP

Source: HUD-provided map for AFH analysis
1d. Consider and describe the location of owner and renter occupied housing in determining whether such housing is located in segregated or integrated areas.

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

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

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

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

As also stated in the demographic section, White populations have consistently maintained higher levels of homeownership than those of minorities. Each racial/ethnic group has seen homeownership rates decline; Asian populations are the exception. This group has seen rates rise significantly from 2000 to 2010, though more recent numbers indicate that this change may be stagnating.
Estimated Percent of All Households That Rent a Home Between 2010-2014 with R/ECAP Overlay
Estimated Percent of All Households That Own a Home Between 2010-2014 with R/ECAP Overlay
1e. Discuss how patterns of segregation have changed over time (since 1990).

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

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

1990

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

Chart 11: Racial and Ethnic Composition of Northeast Philadelphia

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

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

Philadelphia’s African-American population remained relatively constant between 2000 and 2010, changing by less than one percentage point. However, there has been extensive change in the residential settlement patterns of Black families across Philadelphia neighborhoods - particularly when considering the slightly longer term perspective between 2000 and 2014. A substantial decline in Black population is seen in the Northern Liberties/Fishtown area, which has seen a boom in condominium construction and demand for housing by young professionals. Other neighborhoods that have also
experienced significant declines in Black population have similarly been the sites of concentrated private investment: Brewerytown, Southwest Center City, Point Breeze and University City. The data show that the percentage of African-Americans has increased substantially (by 20 percent or more) in parts of Lower Northeast Philadelphia, Overbrook and Southwest Philadelphia. The trends appear to show a more gradual outward migration of the Black population in Philadelphia away from the center to the periphery - with slight declines in several communities in the heart of North, South and West Philadelphia, and increases (of varying degrees) in bordering and outlying neighborhoods in the Northeast and Northwest sections of the city. The map below demonstrates the recent shift in Philadelphia’s African-American population:

**Estimated Percent Change in the Number of Black People 2000 and the period 2010-2014**
The Hispanic population of the jurisdiction and region more than doubled in both areas between 1990 and 2010, rising from 5.61 percent to 12.29 and 3.44 percent to 7.85 percent of the population respectively. In examining more recent figures, it’s clear that Hispanic population increases of more than 20 percent have occurred in large swaths of the city. Nearly every section of the city has increases at this dramatic level, as seen in the following map.

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

Given the relative size of their populations compared to total population, the locations of the Asian and Hispanic populations in Philadelphia are best illustrated by census tract. The maps in the Demographic Summary highlight areas in the city that have concentrations of minority populations, including African-American, Hispanic, and Asian. The maps reveal a concentration of Hispanic individuals in Eastern North Philadelphia and Hunting Park. Areas that see a large percentage of Asian populations are predominately found in South Philadelphia (east and west of Broad Street - the city’s main north/south artery), University City, Center City, Upper North Philadelphia, and part of the Northeast.
1f. Discuss whether there are any demographic trends, policies, or practices that could lead to higher segregation in the jurisdiction in the future.

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

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

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

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

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

* The descriptions of gentrification in Philadelphia in the Pew Report, though rooted in income, also include other indicators often associated with neighborhood change. Among them are housing crisis, educational attainment, and racial and ethnic composition.
Out of 372 residential tracts in the city, 15 gentrified from 2000 to 2014, according to our income-based definition. Median household income declined in more than 10 times as many tracts, 164 in all. There was no significant income change for 171 tracts.


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

**University Neighborhoods**

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

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

**Public Housing Redevelopment Areas**

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

Mortgages and Fair Housing

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

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

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

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

Home Equity Conversion Mortgages (HECM) (reverse mortgages) appeared to be concentrated in heavily Black areas, although not necessarily in R/ECAPS (see map on the next page).
Estimated Number of HECM Originations Between 2014 and 2015

Estimated number of HECM Originations between 2014 and 2015.

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

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

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

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

3. Contributing Factors of Segregation

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

Deteriorated vacant structures and land: Decades of urban disinvestment and population loss to the suburbs, have left Philadelphia with approximately 40,000 vacant properties, of which approximately 8,000 are publicly owned. Blighted vacant land often leads to increased crime and decreased property values. These conditions actually may increase vacancy as residents with options chose to leave
Section V: Fair Housing Analysis - General Issues - Segregation/Integration

declining neighborhoods. Areas with high long-term vacancies deter private investment which could promote continued patterns of segregation.

**Displacement of residents due to economic pressures:** As Philadelphia’s housing market changes and some areas gentrify (i.e. neighborhoods in North and South of Center City), increases in real estate taxes and rents pose threats to long-time residents and their ability to remain in those neighborhoods. Economic pressures such as increasing rents and property taxes in appreciating neighborhoods may pose a threat to long-term affordability. Displacement may disproportionately impact people of color.

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

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

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

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

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

**Community revitalization plans:** Stakeholders emphasized the importance of city and neighborhood plans that engage community residents as critical to ensuring all Philadelphians have access to housing and opportunities. The City Planning Commission will continue district planning efforts as part of its Philadelphia2035 comprehensive planning process. Communities across the city have adopted neighborhood plans.
Bii. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

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

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

Race/Ethnicity

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

- The largest R/ECAP area is found in North Philadelphia, east of Broad Street. This area contains predominately Black and Hispanic populations. Also in the eastern portion of North Philadelphia is a R/ECAP centered around Juniata.

- The Sharswood/Blumberg neighborhood, south of Cecil B Moore Avenue and north of Poplar Street, contains a predominately Black population and is identified as an R/ECAP.
Additional groupings in North Philadelphia include Strawberry Mansion to the west of Sharswood/Blumberg, which is also principally Black, and Germantown and Olney to the north, which exhibit a mix of Black, Hispanic and White populations.

- In the Lower Northeast, a narrow census tract running along the river, mainly consisting of a prison population, is a R/ECAP.

- Much of West Philadelphia falls within an R/ECAP designation. Neighborhoods include Mantua, Haddington, and Cobbs Creek/Angora, all of which are home to predominately Black populations. An anomaly is seen in a section south of Market Street between 41st Street and 45th Street, most likely due to a large student population. Also, R/ECAP coverage dissipates at the western portion of Lancaster Avenue, approaching the Main Line region of the Philadelphia suburbs.

- Two neighborhoods in Southwest Philadelphia, Elmwood and Paschall, are situated in R/ECAPs. They each share a diverse mix of races.

- In South Philadelphia, the only R/ECAP is predominately located in the Grays Ferry neighborhood, located on the western side adjacent to I-76 and an industrial swath of land. This neighborhood shares a mix of Black and White residents.

### National Origin

Source: HUD-provided map for AFH analysis
Very few foreign born individuals reside in R/ECAPs in the city of Philadelphia. An exception is seen in North Philadelphia, south of Glenwood Avenue, where a mix of Dominican and Asian residents is found. Of note is an area situated between the largest R/ECAP in North Philadelphia and a smaller R/ECAP present in Juniata. There is a high concentration of foreign-born individuals in this location. Primarily Indian and Vietnamese residents are found here.

**Limited English Proficiency (LEP)**

![Map showing Limited English Proficiency areas](image)

*Source: HUD-provided map for AFH analysis*

Limited English Proficiency is also not very extensive within R/ECAPs. There is, however, a very substantial concentration of those with limited English speaking proficiency in North Philadelphia, east of Broad Street. As noted earlier, a considerable Hispanic population resides here. Spanish is widely spoken.
1b. Which protected classes disproportionately reside in R/ECAPs compared to the jurisdiction and region? (Maps 1, 3, & 4; Table 4)

Race/Ethnicity

### Table 21: R/ECAP Population by Race/Ethnicity in Philadelphia and Region

<table>
<thead>
<tr>
<th>R/ECAP Race/Ethnicity</th>
<th>(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Population in R/ECAPs</td>
<td>303,875</td>
<td>366,636</td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>32,919</td>
<td>38,836</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>168,176</td>
<td>201,715</td>
</tr>
<tr>
<td>Hispanic</td>
<td>85,477</td>
<td>107,008</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>11,585</td>
<td>12,126</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>804</td>
<td>975</td>
</tr>
<tr>
<td>Other, Non-Hispanic</td>
<td>555</td>
<td>637</td>
</tr>
</tbody>
</table>

Source: HUD-provided table for AFH analysis.

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

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

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

The following maps show R/ECAPs in Philadelphia in relation to concentrations of the different races/ethnicities referenced above.
Estimated Percent of All People Who Were White Between 2010-2014 With R/ECAP overlay
Estimated Percent of All People Who Were Black Between 2010-2014 With R/ECAP overlay
Estimated Percent of All People Who Were Hispanic Between 2010-2014
With R/ECAP overlay
Estimated Percent of All People Who Were Asian Between 2010-2014 With R/ECAP overlay
National Origin

Table 22: R/ECAP Population by National Origin in Philadelphia and Region

<table>
<thead>
<tr>
<th>R/ECAP National Origin Country</th>
<th>#</th>
<th>%</th>
<th>R/ECAP National Origin Country</th>
<th>#</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>R/ECAP Population</td>
<td>303,875</td>
<td></td>
<td>(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Dominican Republic</td>
<td>4,741</td>
<td>1.56%</td>
<td>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</td>
<td>6,066</td>
<td>1.65%</td>
</tr>
<tr>
<td>2 Vietnam</td>
<td>2,188</td>
<td>0.72%</td>
<td></td>
<td>3,644</td>
<td>0.99%</td>
</tr>
<tr>
<td>3 Mexico</td>
<td>1,873</td>
<td>0.62%</td>
<td></td>
<td>2,214</td>
<td>0.60%</td>
</tr>
<tr>
<td>4 China excl. Hong Kong &amp; Taiwan</td>
<td>1,710</td>
<td>0.56%</td>
<td></td>
<td>1,733</td>
<td>0.47%</td>
</tr>
<tr>
<td>5 Liberia</td>
<td>1,384</td>
<td>0.46%</td>
<td></td>
<td>1,697</td>
<td>0.46%</td>
</tr>
<tr>
<td>6 Jamaica</td>
<td>1,380</td>
<td>0.45%</td>
<td></td>
<td>1,507</td>
<td>0.41%</td>
</tr>
<tr>
<td>7 Guatemala</td>
<td>1,065</td>
<td>0.35%</td>
<td></td>
<td>1,101</td>
<td>0.30%</td>
</tr>
<tr>
<td>8 Cambodia</td>
<td>853</td>
<td>0.28%</td>
<td></td>
<td>922</td>
<td>0.25%</td>
</tr>
<tr>
<td>9 Trinidad &amp; Tobago</td>
<td>830</td>
<td>0.27%</td>
<td></td>
<td>878</td>
<td>0.24%</td>
</tr>
<tr>
<td>10 Colombia</td>
<td>771</td>
<td>0.25%</td>
<td></td>
<td>862</td>
<td>0.24%</td>
</tr>
</tbody>
</table>

Source: HUD-provided table for AFH analysis.

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

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

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

The following map depicts all foreign born residents and their location in the city relative to R/ECAPs.
Estimated Percent of All People Who Were Foreign Born as of 2010-2014 With R/ECAP Overlay
Families with Children

Table 23: R/ECAP Population by Family Type in Philadelphia and Region

<table>
<thead>
<tr>
<th>R/ECAP Family Type</th>
<th>(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Families in R/ECAPs</td>
<td>63,422</td>
<td>76,009</td>
</tr>
<tr>
<td>Families with children</td>
<td>32,203</td>
<td>39,226</td>
</tr>
</tbody>
</table>

Source: HUD-provided table for AFH analysis.

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

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

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

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

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

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

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

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

Southwest Philadelphia saw coverage areas decrease, but a closer examination shows that this occurred in highly industrial areas.
Coverage also dissipated while traveling along the Germantown Avenue corridor from Nicetown in North Philadelphia to the Germantown neighborhood in lower Northwest Philadelphia.

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

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

The region also did not experience very many changes in the location or overall coverage area of R/ECAPs. Of note, however, is that the small R/ECAP in Salem, NJ was no longer present. Other changes
were seen in Chester where an R/ECAP retreated from the water line along the Delaware River and Camden experienced a subtle contraction in the northern part of the city.

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

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

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

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

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

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

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

In both the city and region, R/ECAPs are generally clustered together. In the rare instances where R/ECAPs are not adjacent, they often occur within close proximity of one another.
2a. Additional Information

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

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

Percent of All Households That Are Single Female-Headed with Children in 2010 with R/ECAP Overlay
2b. The program participant may also describe other information relevant to its assessment of R/ECAPs, including activities such as place-based investments and mobility options for protected class groups.

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

**Racially and Ethnically Concentrated Areas of Poverty, 1990 with Promise Zone and Choice Neighborhoods**
In 1990, all of these place-based strategy areas were either entirely or mostly covered by R/ECAPs. In addition, some of the surrounding areas also contained R/ECAPs.

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

There was some R/ECAP movement in and around these areas between 1990 and 2000. While North Central and vicinity remains largely the same, a R/ECAP disappears in the northwest corner and on the west side of Sharswood/Blumberg and a R/ECAP develops in the western portion of the Promise Zone.
Major changes occurred surrounding the North Central Neighborhood between 2000 and 2010. An R/ECAP directly to the west, in and around the vicinity of Temple University’s campus is no longer present. Also, a large R/ECAP area once located directly south of here has completely receded. R/ECAPs dissolve further east of the neighborhood are dissolving. Though much of North Central is still found in R/ECAP designation at this time, we are see conditions rapidly changing here.
The status of Sharswood/Blumberg in relation to the position of R/ECAPs has remained largely the same, with the exception of the disappearance of an R/ECAP north of the neighborhood.

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

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

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

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

The New Kensington (blue) housing development area did not contain any R/ECAPs from 1990 to 2010. There were, however, notable changes in the R/ECAP-status of tracts bordering New Kensington over
this period. In 1990, R/ECAPs were located directly west and northwest of New Kensington. By 2000 a R/ECAP had formed just north of New Kensington’s northwest corner. Finally, in 2010, roughly half of the tracts west of New Kensington lost their R/ECAP status, specifically the southernmost tracts.

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

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

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

**Displacement Risk Ratio (DRR)**

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

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

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

The higher the index value, the more likely the typical household living there in 2000 would be priced out of the neighborhood at the later date. Values higher than 2.5 are considered unaffordable to most longtime residents and are therefore associated with a higher risk of displacement. Rising values generally indicate increasing investment and can also represent an opportunity to help lower-income
households remain in improving neighborhoods. Negative DRR values indicate relative declines in home sale prices, which connote greater affordability than the city average. To that end, viewed over the course of time, declining and lower/negative values of DRR suggest declining economic fortunes in an area.

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

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

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

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

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

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

* While high Black and Hispanic tracts in strong markets appeared to have notable DRR increases, there were only two tracts in each of these categories.
Low and Declining DRR Value Between 2010-11 and 2014-15 (Annual Average)

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

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

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

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

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

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

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

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

Location and type of affordable housing: Of the occupied units of publicly supported housing representing all four categories of housing as identified in the HUD maps and tables, an estimated 35 percent are located in R/ECAP tracts. Stakeholders emphasized the need to develop new affordable rental and homeownership housing in all neighborhoods, and to encourage private developers to take advantage of the city’s inclusionary zoning mixed-income housing bonus to provide affordable housing in areas of opportunity.
Estimated Typical (Median) Year a Housing Unit Was Built As of 2010-2014 With R/ECAP Overlay
Number of New Construction and Improvement Permits in 2015 With R/ECAP Overlay
Impediments to mobility: Housing Choice Voucher (HCV) holders often face a number of impediments including limited access to transportation, lack of knowledge of other communities and the public/private amenities and investments within those communities, among other factors. Voucher payment standards are often insufficient to rent in high opportunity areas. HUD recently issued a notice with regard to the utilization of Small Area Fair Market Rents in hopes to address this issue in Philadelphia and elsewhere. However, this initiative provides no additional funding, raising concerns that the leasing of HCV units in higher opportunity, more expensive areas will result in fewer available vouchers.

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

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


1. Analysis

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

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

School Proficiency Index

![School Proficiency Index Map](image)

Source: HUD-provided map for AFH analysis

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

According to the HUD School Proficiency Index table below, all populations within the city have an educational index of 26 or below, indicating low access to high quality schools. Whites, whether in the total population or below the poverty line, have the greatest access to high quality schools within the city and the region.
Table 24: School Proficiency Index

<table>
<thead>
<tr>
<th></th>
<th>Metro Area</th>
<th>Philadelphia</th>
</tr>
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<tbody>
<tr>
<td><strong>Total Population</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>58.83</td>
<td>26.26</td>
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<tr>
<td>Black, Non-Hispanic</td>
<td>22.08</td>
<td>8.22</td>
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<tr>
<td>Hispanic</td>
<td>30.35</td>
<td>12.09</td>
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<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>50.95</td>
<td>21.86</td>
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<tr>
<td>Native American, Non-Hispanic</td>
<td>37.00</td>
<td>13.08</td>
</tr>
<tr>
<td><strong>Population below federal poverty line</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>45.84</td>
<td>22.81</td>
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<tr>
<td>Black, Non-Hispanic</td>
<td>13.52</td>
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<td>Hispanic</td>
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<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>31.24</td>
<td>16.98</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>22.83</td>
<td>12.83</td>
</tr>
</tbody>
</table>

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

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

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

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

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

Like many other school districts in older cities across the country, the SDP has faced significant and protracted budget deficits and an increase in the number of children in poverty. Since 2012, the SPD has operated with a deficit over several hundred million dollars. To prevent more significant
shortfalls, the SDP has closed 24 schools, laid off thousands of teachers, nurses, counselors and staff and eliminated important programs. As of December 2015, nearly 70 percent of the student population in district schools received a free lunch.

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

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

**Race/Ethnicity**

![Race/Ethnicity Map](image)

**School Proficiency Index: Low to High**

Source: HUD-provided map for AFH analysis

**National Origin**

![National Origin Map](image)

**School Proficiency Index: Low to High**

Source: HUD-provided map for AFH analysis
All concentrations of foreign-born individual fall outside of areas with high performing school except or those located near the Penn Alexander catchment in University City.

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

**Family Status**

![Map showing household distribution](image)

*Source: HUD-provided map for AFH analysis*

**Community Schools**

The City and City Council recognized the pressing need to coordinate and leverage a wide-range of services using neighborhood schools as the anchor. This past July they selected nine schools to receive extra money and support to create hubs for social, health, and other services in their neighborhoods as part Mayor Kenney’s new community schools initiative. Drawn from 31 applicants, the nine schools were selected on the basis of poverty and risk factors in their neighborhoods, including high rates of asthma, diabetes, and obesity. Five of the schools are in police districts that had the highest number of shootings in 2014. At four of the schools, more than 20 percent of the students are learning to speak English. The City plans to develop 25 community schools over the next four years. The goal is to identify the specific needs of students, parents, and their communities, and then forge partnerships with private providers to offer the needed services in the schools (http://articles.philly.com/2016-07-20/news/74587194_1_community-schools-nine-schools-logan-elementary).
As the map below illustrates, six of the nine community schools, indicated by the blue arrows, are within a R/ECAP or are at most two blocks away.

Community Schools and Racially- and Ethnically-Concentrated Areas of Poverty
High Quality Pre-K/Childcare

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

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

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

The map on the following page shows the distribution across the City of the estimated gap in certified childcare. Areas in blue tones are less well served while areas in brown tones are, relative to other parts of Philadelphia, reasonably well served. Some of Philadelphia’s R/ECAP areas are relatively well served. Some notable exceptions are the areas pointed out with arrows. The area identified with the red arrow includes sections of Philadelphia that are largely Hispanic section as well as other sections that are predominantly African-American. The area identified with the yellow arrow is largely African-American. In these sections, the critical activity would be to move existing childcare providers into a certified status. Note also the area identified with the black arrow. Although not an R/ECAP, this area is heavily African-American (generally in the low-middle-income range). It shows a substantial gap in certified care.
Extent to Which the Difference Between Certified Supply and Demand Matches the Expected Shortage, As of 2014
The map below shows the estimated gap in high-quality childcare in Philadelphia. Overall, less than 20 percent of all childcare capacity in Philadelphia is high-quality. But, some areas fare better than others. Areas in blue tones are less well served while areas in brown tones are, relative to other parts of Philadelphia, reasonably well served. Most of Philadelphia’s R/ECap areas are relatively well served. Some notable exceptions are the areas pointed out with arrows. The area identified with the red arrow is in Philadelphia’s Hispanic section while the areas identified with the yellow arrow is largely African-American. Targeting investments to expand the supply of high-quality childcare (either through upgrading existing supply or creation of new supply) could be productive.

**Extent to Which the Difference Between High Quality Supply and Demand Matches the Expected Shortage, As of 2014**
With the passage of the sweetened beverage tax in June 2016, Philadelphia City Council approved Mayor Kenney’s five-year plan to create 6,500 locally-funded, quality pre-K seats in Philadelphia. To achieve this, the city is partnering with dozens of early childhood education providers, including the SDP. The initiative includes expanding seats in priority neighborhoods at programs with capacity to grow right away, and partnering with providers committed to improving the quality of their programs by connecting them to training, technical assistance, and facilities supports.

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

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

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

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

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

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

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

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

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

The School District of Philadelphia also has an enrollment policies that may impact a student’s ability to attend a proficient school. For example, below is a summary of the three types of SDP schools and the application process.
Neighborhood School
A neighborhood school has an attendance boundary (catchment area) that gives admission priority to those students who live within that particular boundary. Students who live within the attendance boundary of a school do not need to submit an application to apply to that school. However, parents must be able to provide appropriate proof of residency for enrollment. Students who live outside of the neighborhood attendance boundary are required submit an application in order to be considered for acceptance.

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

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

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

Students with Limited English Proficiency (LEP)
In 1985, a class action lawsuit filed on behalf of Asian-language-speaking students and their parents sought to ensure individuals with LEP received appropriate translation and interpretation services from the District. That case, Y.S. v. School District of Philadelphia, requires that parents in Philadelphia receive appropriate translation and interpretation services to participate effectively in important educational decisions and school events for their children. The District must give annual notice to
LEP families of the translation and interpretation services available. The District also must make “maximum possible efforts” to employ bilingual personnel and conduct regular trainings to educate all employees on the necessary skills to serve English Language Learners and their families.

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

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

**Students with Disabilities**

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


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

Labor Markets

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

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

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

Labor Market Index Map - R/ECAP

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

### Table 25: Labor Market Index

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Metro</th>
<th>Philadelphia</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Population</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>67.56</td>
<td>48.03</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>31.33</td>
<td>18.01</td>
</tr>
<tr>
<td>Hispanic</td>
<td>36.06</td>
<td>16.70</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>62.17</td>
<td>37.08</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>45.06</td>
<td>24.40</td>
</tr>
<tr>
<td><strong>Population below federal poverty line</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>54.12</td>
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<td>19.73</td>
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</tr>
<tr>
<td>Hispanic</td>
<td>20.65</td>
<td>9.58</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>41.90</td>
<td>29.34</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>29.70</td>
<td>16.00</td>
</tr>
</tbody>
</table>

### Race/Ethnicity Labor Market

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

**National Origin Labor Market**

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

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

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

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

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

Job Proximity R/ECAP

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

**Table 26: Jobs Proximity Index**

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

There does not appear to be much disparity in terms of job proximity in either the city or the region for families with children (see Map in Appendix A).
1.b.ii. How does a person’s place of residence affect their ability to obtain a job?

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

**Philadelphia Employment by Area**

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

Job access elsewhere in the region is more problematic for Philadelphia residents in general and residents of R/ECAP areas in particular. Employment centers such as King of Prussia, the Route 202 corridor and the Route 422 corridor are not well served by public transit, with city residents facing long, multi-mode trips by bus or shorter but more expensive and less proximate trips by regional rail.
1.b.iii. Which racial/ethnic, national origin, or family status groups are least successful in accessing employment?

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

**Chart 12: Unemployment Rate by Race and Ethnicity**

<table>
<thead>
<tr>
<th>Race/Status</th>
<th>Unemployment Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>White alone, not Hispanic or Latino</td>
<td>5.50%</td>
</tr>
<tr>
<td>Black or African American alone</td>
<td>15.20%</td>
</tr>
<tr>
<td>Asian alone</td>
<td>10.50%</td>
</tr>
<tr>
<td>Some other race alone</td>
<td>12.10%</td>
</tr>
<tr>
<td>Hispanic or Latino origin (of any race)</td>
<td>14.50%</td>
</tr>
</tbody>
</table>

According to a 2015 Philadelphia Magazine article -

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

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

The article went on to report:

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

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

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

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

**LEP**

A recent report from Philadelphia Works concluded:

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

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

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

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

Transit Trips Index

![Transit Trips Index: Low to High](image)

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

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

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

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

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

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

**Low Transportation Cost Index**

Travel time should also be considered when examining public transportation accessibility. While regional rail can often be a convenient transportation option, frequency can be a burden for many riders, especially during non-peak times where trains often run only once per hour. This may be less of concern for city riders, when there is greater frequency in subway and bus travel. However, riders who must make multiple transfers sometimes face long commute times. In addition, a recent Philadelphia Inquirer analysis found on-time performance declining on SEPTA’s regional rail lines. ([http://www.philly.com/philly/business/transportation/septa_regional_rail_trains_timetable_reliability.html](http://www.philly.com/philly/business/transportation/septa_regional_rail_trains_timetable_reliability.html)). The map on the following page exhibits the average travel time to work:
Estimated Travel Time to Work in Minutes 2010-2014
1cii. Which racial/ethnic, national origin or family status groups are most affected by the lack of a reliable, affordable transportation connection between their place of residence and opportunities?

**Race/Ethnicity**

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

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

Those living in poverty have high transit access as well. In the city, low-income individuals of every race/ethnicity experience near identical values to those when earnings are not taken into consideration. Transit Index values actually increase for those living in poverty in the region. Every race/ethnicity experiences an uptick.

**Transit Trips Index and Race/Ethnicity**

![Map of Transit Trips Index: Low to High](image)

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

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

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

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

Low Transportation Cost Index: Low to High

Source: HUD-provided map for AFH analysis

Table 28: Low Transportation Cost Index by Race/Ethnicity for Philadelphia and the Region

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

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

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

Transit Trips Index and National Origin

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

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

**Low Transportation Cost and National Origin**

*Source: HUD-provided map for AFH analysis*
Families with Children

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

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

Maps depicting these conditions are in Appendix A.

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

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

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

A weekday Student Pass is available to Philadelphia School District students. It is valid for trips on multiple bus, subway or trolley lines. These passes can only be used by students for their travel to or from school.
Describe how the jurisdiction’s and region’s policies, such as public transportation routes or transportation systems designed for use personal vehicles, affect the ability of protected class groups to access transportation.

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

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

Access to Public Transportation in the Delaware Valley: Degrees of Disadvantage by Census Tract
The report explained:

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

DVRPC’s DoD methodology:

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

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

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

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

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

Walking, biking, taking transit or summoning cars via mobile apps are central to the new urban experience, but for many, being car-less is not a choice but rather a significant burden and a barrier to accessing dispersed employment opportunities. While 93 percent of suburban households have access to a vehicle and 61 percent have access to more than one, 33 percent of Philadelphia households lack access to a vehicle (see chart on the next page).
For city households below the median income ($37,460), 50 percent have no access to a car. For them, connecting to employment opportunities in auto-oriented centers can be a considerable challenge, including commute times of more than an hour, requiring several changes of mode.

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

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

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

In its Connections 2040 report DVRPC writes:

**Coordinated Human Services Transportation Plan And Jarc/New Freedom Funding**

Many lower-income and transportation-disadvantaged people have a difficult time reaching many of the region’s employment centers, which tend to be scattered in auto-dependent suburban areas. In order to bridge this gap, DVRPC has developed a Coordinated Human Services Transportation Plan (CHSTP). The CHSTP seeks to
help improve transportation options and provide better service to transportation-disadvantaged riders. It includes a range of strategies and services that can help make it easier for targeted populations to use transit. FTA and our state and regional partners have invested dedicated funds to help implement the CHSTP.

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

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

The Center City District et. al. offer:

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

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

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

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

- **Refine customer & employee feedback loops:**
  - Continue liaison activities with Citizen Advisory Committee, Youth Advisory Committee, and the Advisory Committee for Accessible Transportation.

- **Adopt long-range plan for capacity enhancements & service expansion**
  - Increase system capacity by improving station access via bike-to-transit and parking expansion.
  - Pursue transit-oriented development (TOD) projects in partnership with communities and developers.
  - Plan for long-term service expansion opportunities.

- **Prioritize accessibility in station rehabilitation and vehicle replacement investments:**
  - Purchase low-floor trolleys.
  - Install high-level platforms at additional Regional Rail stations.
  - Install elevators and escalators at additional locations.
SEPTA is also advancing an initiative to address one of the gaps identified in the Center City District report - the difficulty for Philadelphia residents to access the King of Prussia area by public transportation. Upper Merion Township is home to approximately 60,000 jobs, more than 30,000 of which are in or around King of Prussia. Although six bus routes serve King of Prussia, area traffic, including on the Schuylkill Expressway, the route for bus routes 124 and 125 from Center City, means these bus routes have an on-time performance of only 65 percent. An extension of the Norristown High Speed Line, which runs on dedicated right-of-way and has an on-time performance of 99 percent, to King of Prussia could be operational by 2023.

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

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

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

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

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

Location

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

Low Poverty Index

Source: HUD-provided map for AFH analysis
Race/Ethnicity

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

Race/Ethnicity Index

Table 29: Low Poverty Opportunity Indicator by Race/Ethnicity (Jurisdiction)

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction Low Poverty Index</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Population</strong></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>48.32</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>19.95</td>
</tr>
<tr>
<td>Hispanic</td>
<td>17.34</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>35.95</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>25.36</td>
</tr>
<tr>
<td><strong>Population below federal poverty line</strong></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>39.13</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>14.22</td>
</tr>
<tr>
<td>Hispanic</td>
<td>9.52</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>28.58</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>17.02</td>
</tr>
</tbody>
</table>
Table 30: Low Poverty Opportunity Indicator by Race/Ethnicity (Region)

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Low Poverty Index</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Population</strong></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>73.29</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>34.99</td>
</tr>
<tr>
<td>Hispanic</td>
<td>39.71</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>63.74</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>50.11</td>
</tr>
<tr>
<td><strong>Population below federal poverty line</strong></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>57.50</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>20.77</td>
</tr>
<tr>
<td>Hispanic</td>
<td>21.13</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>41.06</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>30.89</td>
</tr>
</tbody>
</table>

**National Origin**

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

**National Origin Index (Jurisdiction)**

Source: HUD-provided map for AFH analysis
Section V: Fair Housing Analysis - Disparities in Access to Opportunity: Low Poverty Exposure

National Origin Index (Region)

![Map of National Origin Index (Region)](image)

**Low Poverty Index for National Origin Region: Low to High**

*Source: HUD-provided map for AFH analysis*

**Family Status**

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

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

As illustrated in the map on page 162, the areas of the city with the lowest neighborhood exposure to poverty are in Center City, University City and portions of South, Northwest and Northeast Philadelphia. The areas with the highest neighborhood exposure to poverty are in North and West Philadelphia. Not surprisingly, these contain R/ECAP areas.

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

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

As noted earlier, foreign-born residents from the Dominican Republic and Vietnam have the greatest exposure to poverty. Regionally, those with national origins in Mexico have high exposure to poverty. Areas where the majority of households have children are often the areas with the greatest poverty exposure.
iv. Describe how the jurisdiction's and region's policies affect the ability of protected class groups to access low poverty areas.

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

**Low Poverty Index**

![Low Poverty Index](image1)

**School Proficiency Index**

![School Proficiency Index](image2)

**Labor Market Index**

![Labor Market Index](image3)

Low Poverty Index: Low to High

Source: HUD-provided map for AFH analysis
These metrics feed off each other. Low school proficiency leads to low labor market engagement which results in exposure to poverty. Research has shown that poverty contributes to low educational attainment, starting the cycle again.

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

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

- coordination of public and private investments in high poverty areas;
- promotion of mobility strategies like PHA's HCV mobility program and the City's Zoning Mixed Income Density Bonus; and
- a broad range of education and jobs skills programs for low-income residents.
Biii. Disparities in Access to Opportunity:
e. Environmentally Healthy Neighborhood Opportunities.

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

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

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

Environmental Health Index

* In its AFFH Rule guidebook HUD cautions program participants to be aware of limitations with the Environmental Health Index data, particularly the use of maps. “The maps at the jurisdiction and regional level may be more useful in showing broader overall patterns, rather than in differences between individual neighborhoods. The maps are less applicable in identifying localized differences, such as comparing one Census tract to the tract immediately adjacent to it.”
The HUD Environmental Index below also shows the region with higher values than the city. While all residents are equally impacted, neighborhoods populated by Whites have higher Index values than neighborhoods populated by other races/ethnicities.

**Table 31: Environmental Health Index**

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

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

As air quality only provides a limited view of Environmental Health, access to health-care, the presence of vacant properties and high incidences of violent crime provide a better picture of the disparities in access to healthy communities.
Access to Health Care

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

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

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

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

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

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

**Health Impacts of Vacant Buildings and Land**

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

As illustrated in the map on the next page, high vacancy rates are seen in and around R/ECAP neighborhoods - also areas with higher rates of crime and lower property values. The city’s partnership with the Pennsylvania Horticultural Society (PHS) to clean and green vacant lots has proven to have far-reaching benefits beyond beautification. A recent study found that greening vacant lots was linked to reduced gun crime rates, increased resident exercise and reduced resident stress. The cleaned lots also brought investment to neighborhoods, as 10 percent of the lots that have been improved under this program over the last 13 years have been redeveloped and placed back into productive use.
Percent of All Address That Were Vacant in the Second Quarter of 2016
Neighborhood Residence and Life Expectancy

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

The Center for Society and Health at Virginia Commonwealth University developed a series of life expectancy maps to illustrate that opportunities to lead a long and healthy life can vary dramatically by neighborhood. The aim of these maps is to serve as a resource—raising awareness of factors that shape health and spurring discussion and action on a complex web of factors that influence health. The map below illustrates babies born in Philadelphia zip codes only five miles apart face up to a 20-year difference in life expectancy. (http://www.societyhealth.vcu.edu/work/the-projects/mapsphiladelphia.html)

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

Philadelphia Life Expectancy by Zip Code
Biii. Disparities in Access to Opportunity:
f. Patterns in Disparities in Access to Opportunities

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

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

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

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

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

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

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

**Age of housing and vacant land:** The prevalence of vacant land and older housing in R/ECAPs prevent residents from accessing a range of opportunities. R/ECAP areas with high vacancies also have high violent crime rates, fewer amenities and depressed housing markets. Minority residents in and around R/ECAPS also have less access to healthcare, experience more health problems and have significantly shorter life expectancies than non-minority Philadelphians.
Preservation of existing affordable housing remains a top priority for the City and PHA. A total of 51.4 percent of PHA’s 81 Public Housing developments are located in R/ECAP tracts and many were developed from 1940 through the 1970s. As such, they have enormous capital needs and, in many cases, require complete redevelopment to meet modern standards. Much of the privately-owned homes in R/ECAPs were built before 1939. Many of these homes are in need of repairs that their low-income owners cannot afford.

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

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

- In an email to his Cabinet members and Department heads, Mayor Kenney said that his administration “is committed to building a government that mirrors the diversity of the City; fosters principles of inclusion; addresses racial, ethnic, disability, gender, gender identity, sexual orientation, language and salary disparities within the workforce; lifts people from the grips of long term unemployment or poverty and reduces barriers in contracting so that everyone and every business has an opportunity within our geographical boundaries to fully participate and succeed. The Administration will partner with institutions in the private sector committed to increasing opportunities for minorities, women, people with disabilities, persons irrespective of gender identity or sexual orientation and all others who have suffered from discriminatory practices; address disparate lending practices by directing commerce into those neighborhoods adversely impacted; and leverage the combined resources of the talent that makes up this City to grow the economy and our diverse cultures.”

- PHA, the City and their partners’ efforts to leverage HUD’s Placed-Based Initiatives through the Choice grant program at Sharswood/Blumberg and Norris Apartments in North Philadelphia

- The City’s Communities in Schools and Universal Pre-K programs targeted to bridge the educational gap and leverage a range of other public and private services to community residents in neighborhood schools

- PHA’s broad range of educational, skills development and job training programs including the Community Partners Program, Jobs Plus and the Family Self-Sufficiency Programs

- PHA’s Housing Choice Voucher (HCV) Mobility Program, designed to encourage voucher holders to find housing and jobs in areas that provide higher economic, educational, and social mobility opportunities within and outside the City*

- The City’s comprehensive preservation strategies through housing counseling, Adaptive Modifications, Basic Systems Repairs, Heater Hotline and Weatherization Assistance programs.

* As of March 2016, 133 families enrolled in the program, 78 of which moved to areas of higher opportunity
c. Contributing Factors to Access to Opportunities

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

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

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

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

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

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

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

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

The following map shows the percentage of households that are cost burdened and the location of various subsidized developments in Philadelphia and their affordability expiration date. While state and city resources can help to preserve expiring tax credit developments the demand for financial assistance is significant. The analysis is based on information from HUD Tables 9, 10, and 11 and Maps 7 and 8.
Low-Income Housing Tax Credits (LIHTC) and Other Federal Housing Program Subsidized Units with Program Compliance Expiration Year

Data Source: HUD, PHFA 2014 ACS 5-Year Estimate
The charts below depict the status of LIHTC developments in Philadelphia.

**Chart 14: Inventory of HUD Elderly and Special Need Units by Project Expiration**

<table>
<thead>
<tr>
<th>Expiration</th>
<th>HUD Remaining</th>
<th>Past Expiration Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>6986</td>
<td>2843</td>
</tr>
<tr>
<td>2017</td>
<td>6560</td>
<td>3269</td>
</tr>
<tr>
<td>2018</td>
<td>5953</td>
<td>3876</td>
</tr>
<tr>
<td>2019</td>
<td>5591</td>
<td>4238</td>
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<tr>
<td>2020</td>
<td>5099</td>
<td>4730</td>
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<tr>
<td>2021</td>
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<td>4834</td>
</tr>
<tr>
<td>2022</td>
<td>4995</td>
<td>4834</td>
</tr>
<tr>
<td>2023</td>
<td>4995</td>
<td>4834</td>
</tr>
<tr>
<td>2024</td>
<td>4995</td>
<td>4834</td>
</tr>
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<td>5314</td>
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<tr>
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<td>4515</td>
<td>5314</td>
</tr>
<tr>
<td>2029</td>
<td>4515</td>
<td>5314</td>
</tr>
</tbody>
</table>

**Chart 15: LIHTC Units by Compliance Period**

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

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

**Race/Ethnicity**

**Housing Problems**

Of Philadelphia’s 580,510 households, 42.0 percent, across all ethnicities and races, face substandard housing, overcrowding, or cost burdens, which are characterized as experiencing housing problems. More than half - 52 percent - of survey respondents regard the affordability of housing in their neighborhood as only “fair” or “poor.” In addition, of those respondents who had looked to move in the past five years, 45 percent identified affordability as limiting their housing options.
Hispanic households in the jurisdiction are disproportionately impacted by housing problems, with 53.2 percent of Hispanic households experiencing housing problems. Other non-Hispanic minority race households are the third most affected group (47.5 percent), followed by non-Hispanic Black (45.5 percent), Asian or Pacific Islander (44.8 percent), and White (35.3 percent) households.

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

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

### Table 32: Households Experiencing Housing Problems by Race/Ethnicity

<table>
<thead>
<tr>
<th>Disproportionate Housing Needs</th>
<th>(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households experiencing any of four housing problems</td>
<td># HHs w/ problems</td>
<td># HHs</td>
</tr>
<tr>
<td>Race/Ethnicity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>85,930</td>
<td>243,690</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>109,735</td>
<td>241,215</td>
</tr>
<tr>
<td>Hispanic</td>
<td>29,460</td>
<td>55,405</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>13,690</td>
<td>30,555</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>673</td>
<td>1,158</td>
</tr>
<tr>
<td>Other, Non-Hispanic</td>
<td>4,040</td>
<td>8,500</td>
</tr>
<tr>
<td>Total</td>
<td>243,535</td>
<td>580,510</td>
</tr>
</tbody>
</table>

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

The table below shows the percentage of race/ethnicity groups experiencing one of four severe housing problems: housing cost burden (defined as paying more than 50 percent of income for monthly housing costs including utilities), overcrowding, lacking a complete kitchen, or lacking plumbing.
Table 33: Households Experiencing Severe Housing Problems by Race/Ethnicity

<table>
<thead>
<tr>
<th>Disproportionate Housing Needs</th>
<th>(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Experiencing Any of Four Severe Housing Problems*</td>
<td># HHs w/ severe problems</td>
<td>% HHs w/ severe problems</td>
</tr>
<tr>
<td>Race/Ethnicity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>46,135</td>
<td>243,690</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>64,105</td>
<td>241,215</td>
</tr>
<tr>
<td>Hispanic</td>
<td>19,595</td>
<td>55,405</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>8,235</td>
<td>30,555</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>383</td>
<td>1,158</td>
</tr>
<tr>
<td>Other, Non-Hispanic</td>
<td>2,430</td>
<td>8,500</td>
</tr>
<tr>
<td>Total</td>
<td>140,890</td>
<td>580,510</td>
</tr>
</tbody>
</table>

Cost Burden

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

**Table 34: Households Experiencing Severe Housing Cost Burden by Race/Ethnicity**

<table>
<thead>
<tr>
<th>Disproportionate Housing Needs</th>
<th>(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households with Severe Housing Cost Burden**</td>
<td># HHs w/ severe cost burden</td>
<td># HHs</td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>42,165</td>
<td>243,690</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>57,075</td>
<td>241,215</td>
</tr>
<tr>
<td>Hispanic</td>
<td>17,115</td>
<td>55,405</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>6,330</td>
<td>30,555</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>365</td>
<td>1,158</td>
</tr>
<tr>
<td>Other, Non-Hispanic</td>
<td>1,940</td>
<td>8,500</td>
</tr>
<tr>
<td>Total</td>
<td>124,990</td>
<td>580,510</td>
</tr>
</tbody>
</table>
Family Status

**Housing Problems**

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

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

**Table 35: Households Experiencing Housing Problems by Household Type and Size**

<table>
<thead>
<tr>
<th>Household Type and Size</th>
<th>(Philadelphia, PA CDBG, HOME, ESG)</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># HHs w/ problems</td>
<td># HHs</td>
</tr>
<tr>
<td>Family households, &lt;5 people</td>
<td>92,715</td>
<td>264,585</td>
</tr>
<tr>
<td>Family households, 5+ people</td>
<td>23,885</td>
<td>47,705</td>
</tr>
<tr>
<td>Non-family households</td>
<td>126,930</td>
<td>268,220</td>
</tr>
</tbody>
</table>

**Cost Burden**

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

**Table 36: Households with Severe Housing Cost Burden by Household Type and Size**

<table>
<thead>
<tr>
<th>Household Type and Size</th>
<th>(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># HHs w/ severe cost burden</td>
<td># HHs</td>
</tr>
<tr>
<td>Family households, &lt;5 people</td>
<td>46,065</td>
<td>264,585</td>
</tr>
<tr>
<td>Family households, 5+ people</td>
<td>8,030</td>
<td>47,705</td>
</tr>
<tr>
<td>Non-family households</td>
<td>70,905</td>
<td>268,220</td>
</tr>
</tbody>
</table>

1. **b. Which areas in the jurisdiction and region experience the greatest housing burdens? Which of these areas align with segregated areas, integrated areas, or R/ECAPs and what are the predominant race/ethnicity or national origin groups in such areas?**

**Housing Burden by Neighborhood**

The most rent-burdened regions of the city are within the R/ECAP areas in North Philadelphia. In most of the census tracts in these areas, the number of subsidized units does not meet the demonstrated need of cost-burdened renter households. The maps on the next two pages show the residential living patterns of rent burdened households or, those households with rents over 30 percent of income and the residential living patterns of severely-rent burdened households or, those households with rents over 50 percent of income.

The following two maps show the number of renter households in each census tract who are cost-burdened (spending more than 30 percent of their income on rent) and the number of renter households in each census tract who are severely cost-burdened (spending more than 50 percent of their income on rent).
Rent Burden in Philadelphia by Census Tract
Severe Rent Burden in Philadelphia by Census Tract
The map below illustrates the difference between the number of cost-burdened renters and the number of subsidized units. The map on the next page illustrates the difference between the number of severely cost-burdened renters and the number of subsidized units. The most significant deficits exist within the boundaries of R/ECAP areas.

**Availability of Subsidized Housing Compared to Number of Rent-Burdened Households Paying More Than 30% of Income in Rent**

![Map of Philadelphia showing availability of subsidized housing compared to rent burdened households paying more than 30% of income in rent.](image-url)
Availability of Subsidized Housing Compared to Number of Severely Rent-Burdened Households Paying More Than 50% of Income in Rent
Housing Burden and Race/Ethnicity

The percentage of households with housing burdens varies throughout the region; however, areas with the greatest housing burden are located in and around the region’s major cities and R/ECAPs. Notably, areas with relatively low percentages of burdened households are occupied by predominately White residents.

The map on the next page shows the residential living patterns for persons by race/ethnicity and R/ECAPs, overlaid by shading indicating the percentage of households experiencing one or more housing problems. Darker shading indicates a higher prevalence of such problems.

Areas with the highest percentages of burdened households in Philadelphia are contained largely within the city’s R/ECAPs—highly segregated areas containing high concentrations of Black and Hispanic residents. There are, however, several areas surrounding R/ECAPs and areas in South Philadelphia and the Far Northeast that also exhibit relatively high levels of housing burden and segregation. The more burdened areas surrounding R/ECAPs are predominately Black, while the more burdened areas in the Far Northeast are primarily White. A concentration of Asian residents also exists in the more burdened areas of South Philadelphia.

The prevalence of burdened households is also relatively high for the more integrated parts of the city—areas with varying compositions of White, Black, Asian, and Hispanic residents. The percentage of households with housing burdens ranges from approximately 28 percent to over 55 percent in the most integrated parts of South and Northeast Philadelphia. In the most integrated parts of University City, burdened households account for approximately 45 to 55 percent of households.

Source: HUD-provided map for AFH analysis
Housing Burden and National Origin

Foreign-born populations in the region generally appear to be more concentrated in areas with moderate-to-high levels of housing burden. The map below shows the regional residential living patterns for persons by national origin, R/ECAPs and housing burden.

Housing Burden and National Origin

In Philadelphia, concentrations of residents born in China, Vietnam, India, Dominican Republic, and Jamaica reside in and around areas of moderate-to-high housing burden. Chinese and Indian populations are concentrated largely outside the moderately high burden areas contained within the city’s R/ECAPs. There are some concentrations of Vietnamese just inside and along the border of R/ECAPs in the North and Southwest areas of the city. Dominicans are the most highly concentrated foreign-born group within R/ECAPs and areas of high burden, particularly in North Philadelphia. Concentrations of Jamaicans also exist along the border of the northernmost and westernmost R/ECAPs.
1. c. Compare the needs of families with children for housing units with two, and three or more bedrooms with the available existing housing stock in each category of publicly supported housing.

There are 54,095 family households experiencing severe housing cost burden in the jurisdiction (see “Table 28: Households with Severe Housing Cost Burden by Household Type and Size” on page 187). The number of families with a severe housing cost burden far exceeds the stock of publicly supported housing units with two or more bedrooms—an estimated 24,125 units.

The table below shows the number of units by bedroom size in each of the four program categories—Public Housing, Project-Based Section 8, Other Multifamily and HCV Program.

**Table 37: Publicly Supported Housing by Program Category: Units by Number of Bedrooms**

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Households in 0-1 Bedroom Units</th>
<th>Households in 2 Bedroom Units</th>
<th>Households in 3+ Bedroom Units</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>Public Housing</td>
<td>3,199</td>
<td>23.4%</td>
<td>3,581</td>
<td>26.2%</td>
</tr>
<tr>
<td></td>
<td>6,867</td>
<td>50.3%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>13,647</td>
<td>43.5%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Project-Based Section 8</td>
<td>5,548</td>
<td>73.7%</td>
<td>1,185</td>
<td>15.8%</td>
</tr>
<tr>
<td></td>
<td>749</td>
<td>10.0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>7,482</td>
<td>23.0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Multifamily</td>
<td>2,329</td>
<td>96.9%</td>
<td>57</td>
<td>2.4%</td>
</tr>
<tr>
<td></td>
<td>12</td>
<td>0.5%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2,398</td>
<td>33.5%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HCV Program</td>
<td>7,481</td>
<td>39.1%</td>
<td>5,014</td>
<td>26.2%</td>
</tr>
<tr>
<td></td>
<td>6,660</td>
<td>34.8%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>19,155</td>
<td>43.5%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total all 4 housing types</td>
<td>18,557</td>
<td>43.5%</td>
<td>9,837</td>
<td>23.0%</td>
</tr>
<tr>
<td></td>
<td>14,288</td>
<td>33.5%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>42,682</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Households with children account for 42.9 percent of all households living in public housing and 29.6 percent of households using Housing Choice Vouchers (HCV). Public housing and the HCV program provide enough three or more bedroom units to house all of the households with children living within each housing type. A smaller percentage of households with children reside in project-based Section 8 (19.0 percent) and other multifamily (0.7 percent) housing. The number of units with two or more bedrooms exceeds the number of households with children living in each housing type.
1. d. Describe the differences in rates of renter and owner occupied housing by race/ethnicity in the jurisdiction and region.

In both the city and region, more White and Asian residents live in their own homes than rent. The opposite is true for Black and Hispanic residents, which have higher rates of renter occupancy. White homeownership is by far the greatest, at 58.4 percent in the jurisdiction and 74.8 percent in the region. Of the largest ethnic groups, Hispanic homeownership is the lowest both in the city (43 percent) and region (44.9 percent).

Table 38: Owner and Renter Occupancy Rates by Race/Ethnicity in Philadelphia and the Region, 2014

| Race/Ethnicity                  | Jurisdiction | | | Region | | | |
|---------------------------------|--------------|--------|--------|--------|--------|--------|--------|--------|
|                                 | Owner Occupied | Renter Occupied | Owner Occupied | Renter Occupied |
| White                           | 154,817 | 58.39% 110,311 | 41.61% | 1,191,916 | 74.76% | 402,456 | 25.24% |
| Black                           | 119,488 | 48.38% 127,503 | 51.62% | 221,572 | 49.00% | 230,652 | 51.00% |
| Asian                           | 16,080 | 51.46% 15,166 | 48.54% | 60,045 | 62.37% | 36,231 | 37.63% |
| American Indian and Alaskan Native | 776 | 40.82% 1,125 | 59.18% | 2,290 | 50.07% | 2,284 | 49.93% |
| Hispanic                        | 25,069 | 43.01% 33,214 | 56.99% | 61,684 | 44.92% | 75,624 | 55.08% |

Source: 2010-2014 ACS 5-Year Estimates
**2. Additional Information**  
*a. Beyond the HUD-provided date, provide additional relevant information, if any, about disproportionate housing needs in the jurisdiction and region affecting groups with other protected characteristics.*  
*b. The program participant may also describe other information relevant to its assessment of disproportionate housing needs. For PHAs, such information may include a PHA’s overriding housing needs analysis.*

Local data suggest that single female-headed households with children and senior households likely face disproportionate housing problems and cost burden.

**Single Female-headed Households with Children**

The median income for single female-headed households with children in Philadelphia is $22,017. This figure is substantially lower than city’s median family income—$37,460. Single female-headed households with children make up 14.5 percent of all households and 37 percent of households living in subsidized housing.

The map on the next page shows that tracts with the highest percentages of single female-headed households with children are located in and around R/ECAPs.

**Seniors**

Over a third (35 percent) of the city’s subsidized housing population is 62 or older, while 32.8 percent of homeowners and 54.6 percent of renters aged over 65 are burdened by housing costs.

The following table shows that residents 65 and over are slightly more cost burdened than the under 65 cohort.

**Table 39: Homeowners and Renters with Housing Cost Burden by Age, 2014**

<table>
<thead>
<tr>
<th>Age</th>
<th>Homeowner</th>
<th></th>
<th>Renter</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>Under 65</td>
<td>69,922</td>
<td>31.61%</td>
<td>123,290</td>
<td>52.32%</td>
</tr>
<tr>
<td>65 and Over</td>
<td>28,108</td>
<td>32.83%</td>
<td>20,675</td>
<td>54.63%</td>
</tr>
</tbody>
</table>

*Source: 2010-2014 ACS 5-Year Estimates*
Percent of All Households That Are Single Female-Headed with Children in 2010 with R/ECAP Overlay
Evictions

Evictions are an indicator of housing instability, which previous research has shown to be associated with negative education outcomes and employment prospects. Reinvestment Fund completed an analysis that evaluated eviction filings in Philadelphia Municipal Court in 2014 and 2015 (two years were combined to create a more significant sample). The data were processed to create the set of unique households that were at risk of eviction due to at least one court filing. This analysis does not capture efforts by landlords to remove tenants independent of the courts.

- RECAPs had higher eviction filing rates than other parts of the city (10 percent compared to 7 percent) and more households subject to multiple eviction filings over a two-year period as a share of total households faced with evictions (12 percent compared to 7 percent).

- Eviction filings were more common in distressed and middle markets than in strong markets (10 percent and 9 percent compared to 5 percent), though there was little variation in households experiencing multiple filings between market types.

- Within each market type (strong, middle, distressed), areas with heavily Black populations had eviction filing rates that were about twice as high as in areas with a smaller Black presence. The relationship between the relative size of the Black population and rates of multiple eviction filings per household was less straightforward, with the highest rates in neighborhoods with a moderate share of Black residents.

- As a group, areas with high Hispanic population levels did not experience elevated eviction levels. But when combined with race, areas with higher levels of Black and Hispanic residents did have different patterns than low-minority areas, particularly in terms of the share of households with an eviction filing facing multiple eviction filings. In middle markets, that figure was 21 percent for high-Black/mid-Hispanic tracts, seven times the 3 percent rate in low-Black, low-Hispanic tracts. In distressed markets, households with multiple eviction filings accounted for 15 percent of all households with an eviction filing, compared to 8 percent in mid-Black, low-Hispanic areas. There was little variation in eviction activity associated with the level of diversity in a tract.
Foreclosures and Foreclosure Assistance

A high rate of foreclosures in a neighborhood can indicate housing instability, both for owners at risk of losing their homes and for their neighbors. Research has shown that individual foreclosures have a ripple effect that lowers values on surrounding properties, threatening to strip equity from other homeowners. Foreclosures can feed into cycles of property deterioration and abandonment, increasing the severity of disproportionate housing needs. They may also indicate lending discrimination, if racial and ethnic minorities have been targeted with risky loans that heighten the likelihood of foreclosure.

- Analysis of foreclosures from January 2014 through the second quarter of 2016 (30 months total) found slightly elevated foreclosure levels in areas where racial and ethnic minority populations were concentrated. While the Census tracts with more foreclosures were appeared to be better served by Pennsylvania's Homeowners' Emergency Mortgage Assistance Program (HEMAP) than other areas, with higher acceptance and participation rates, the number of households in the program was a small fraction of those facing foreclosure. It should be noted that government-insured mortgages (FHA loans) are excluded from Act91/HEMAP protections and, since 2008, mortgage activity in minority neighborhoods has been dominated by FHA loans. This may have led to small HEMAP enrollment numbers.

- Residential foreclosure rates were modestly higher in R/ECAPs, at 4.1 percent compared to 2.8 percent for the city as a whole. R/ECAPs had lower HEMAP rejection rates then other tracts, and HEMAP acceptances as a share of all foreclosures were higher, at 3.3 percent of the total.

- The differences between minority neighborhoods and non-minority neighborhoods were more apparent when tracts were examined by both race and ethnicity together. Neighborhoods with both high Hispanic populations and mid-level African-American populations were the hardest hit by foreclosures. At 4.9 percent of owner-occupied housing, the foreclosure rate was nearly three times the rate in areas with low levels of Hispanic and Black households (1.7 percent). These areas also had the lowest levels of HEMAP applications and acceptance rates as a percent of foreclosure filings. This could indicate a mix of ineligibility for HEMAP (for FHA loans) and a lack of education about foreclosure protection.

- Within middle markets, areas with larger African-American populations had higher foreclosure rates, while low-Hispanic/low-Black tracts had the highest HEMAP acceptance rate. Within strong market areas, low-Hispanic/mid-Black and mid-Hispanic/mid-Black tracts had the highest foreclosure rates (but still below the citywide rate of 3 percent) while non-Hispanic, non-African-American tracts had the lowest foreclosure rate (1.6 percent) of all.
3. Contributing Factors of Disproportionate Housing Needs

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of disproportionate housing needs.

High development costs: High development costs in Philadelphia as compared with the broader region also create disproportionate housing need. Philadelphia’s construction costs are 18 percent above the national average, though the city’s home values are 40 percent below the national average. In Pennsylvania alone, the median home value is $164,900, while the median home value in Philadelphia is $143,200.

The availability of affordable units in a range of sizes: There is a mismatch between household income and housing costs. For instance, the median income of renters in Philadelphia is $26,624. Renters at this income level would need a rent of $666 per month or less to avoid being cost burdened. Only 30.9 percent of rental units are under $750 per month, and median rents in the city are increasing (from $801 in 2009 to $915 in 2014). Almost 36 percent of city households earn less than $25,000 a year, so the need for affordable rental units is high. For units with three or more bedrooms, the percentage of units under $750 per month is only 23.3 percent. Given the large number of families in the city, the lack of affordable rentals with larger bedroom counts is certainly a contributing factor to family households with children facing disproportionate housing needs. Additionally, Philadelphia housing prices and sale volume are also at an all-time high, which may pose issues for first-time homebuyers (“Philly is officially a seller’s market with house prices at all-time high”, Curbed).

Lack of communication between government and residents: The City, PHA and partners have wide-range of housing services such as home repair, housing counseling, tangled title and tax relief programs. There is a need to work with the network of partners - Neighborhood Advisory Committees, Community Development Corporations, Universities and other City agencies such as the Office of Community Empowerment and Opportunity to conduct outreach, trainings and to provide assistance in connecting low-income residents to programs to enable them to stay in their homes.

Lending disparities: Lending is another factor increasing the severity of disproportionate housing needs. Reinvestment Fund’s HMDA analysis found that higher minority tracts consistently have lower levels of traditional lending activity. In neighborhoods with 20-80 percent Black households, those with over 20 percent Hispanic households have purchase loans activity at just over half the rate of 20 to 80 percent Black neighborhoods with less than 20 percent Hispanic households (35 percent vs 68 percent) The lowest level of lending activity to sales is in the most heavily minority neighborhoods, those with 80 percent or more African-American households and 5 to 20 percent Hispanic households. The 23 percent ratio of purchase loans to sales is just above one third of the city wide rate of 66 percent.

Anecdotally, according to a Philadelphia realtor, another challenge with obtaining traditional financing in the weaker markets of Philadelphia is that many of the properties are being sold “as is” and will not pass inspection for underwriting purposes.
Residential foreclosures: A high rate of foreclosures in a neighborhood can indicate housing instability, both for owners at risk of losing their homes and for their neighbors. Research has shown that individual foreclosures have a ripple effect that lowers values on surrounding properties, threatening to strip equity from other homeowners. Foreclosures can feed into cycles of property deterioration and abandonment, increasing the severity of disproportionate housing needs. In addition to mortgage foreclosures, housing counseling agencies and nonprofit legal advocates are seeing a rise of low-income residents in tax foreclosures.

Residential evictions: Evictions are often a sign of housing instability. Reinvestment Fund analyzed evictions for 2014-2015 and reported 40,547 evictions out of 271,086 rental units - approximately seven percent. Nine percent of those households experienced multiple evictions. There is a need for expanded housing counseling for tenants to help them remain in housing.

Age and condition of housing: The majority of Philadelphia’s housing stock was built before 1979 and in R/ECAP areas homes large portion of homes are older than 1939. Many of the households in these homes pay up to 50 percent of their annual income on housing and do not have available resources to make necessary repairs.
C. Publicly Supported Housing Analysis

Introduction

This chapter provides the required analysis of four categories of publicly supported housing: Public Housing; Project-Based Section 8; Other HUD Multifamily Assisted developments; and the Housing Choice Voucher (HCV) Program. The Project-Based Section 8 category includes only those subsidized housing developments where the owner has a contract directly with the US Department of Housing and Urban Development (HUD), and does not include project-based developments where the owner has a Housing Assistance Payments contract directly with the Philadelphia Housing Authority. PHA-administered vouchers, both for tenant-based and project-based units, are included in the HCV Program category.

Generally, data from HUD’s AFH maps and tables is utilized for the analysis; however, where available, supplementary local data related to Public Housing, HCV, Rental Assistance Demonstration Program and the Low Income Housing Tax Credit Program (LIHTC) from the Philadelphia Housing Authority (PHA), the Philadelphia Housing Finance Agency (PHFA) and other local sources is included and/or substituted for HUD data. Reinvestment Fund (RF) prepared an analysis of PHA’s 2011-2015 HCV data, parts of which are referenced herein. As applicable, discrepancies between HUD and local data are noted. For example, the household counts for the Public Housing and Housing Choice Voucher Program shown in HUD Table 6 undercount the actual number of current participants, based on a review of PHA data. There are also inconsistencies among the various HUD maps and tables. For example, HUD Table 6 shows a citywide total of 10,239 vouchers, compared to the 19,673 vouchers shown on HUD Table 7. (PHA data indicates a total HCV household count of 19,155). Note also that HUD data combines race and ethnicity, i.e. a Black or White Hispanic resident is classified in the HUD tables only as Hispanic, and is not counted separately as either Black or White.
Highlights

- The supply of publicly supported housing in Philadelphia is less than 12 percent of the citywide demand/need for housing assistance as measured by the number of low income households.

- A significant percentage of publicly supported housing is located in R/ECAP areas, highlighting the need for ongoing public and private investments in those areas to remove barriers and address disparities in opportunity. Of the occupied units of publicly supported housing representing all four categories of housing as identified in the HUD maps and tables, an estimated 35 percent are located in R/ECAP tracts. HUD data indicates that 51 percent of Public Housing units are located in R/ECAP areas compared to 29 percent of HCV units, 25 percent of Other HUD Multifamily and 28 percent of Project-Based Section 8 units. It is important to note that some locations which are categorized as non-R/ECAP are located adjacent or near to R/ECAP areas and may experience similar barriers to opportunity to those residents living in R/ECAP areas.

- With the exception of Public Housing, residents living in publicly supported housing are more likely to live in non-R/ECAP tracts than R/ECAP tracts. However, there are differences among the four categories and percentages vary by race/ethnicity. Overall and in all four of the publicly supported housing categories, elderly households and persons with disabilities are more likely to live in non-R/ECAP tracts than R/ECAP tracts. Families with children living in Public Housing are more likely to live in R/ECAP tracts than non-R/ECAP tracts, highlighting the importance of strategies to address school performance problems and other barriers confronting these families.

- The percentage of Black households participating in publicly supported housing programs is higher than the percentage of Black residents with incomes less than 80 percent AMI while the percentages of White, Hispanic and Asian or Pacific Islander households are lower than the corresponding citywide percentages for each population group. Data indicates that the percentages of both Hispanic and Asian households living in publicly supported housing has increased somewhat since 2000, although not in proportion to the large increase in the size of these communities in recent years.

- Residents of publicly supported housing face barriers to opportunity comparable to other very low-income residents of Philadelphia primarily related to the need to improve school performance, provide jobs and training opportunities and improve environmental health.

- Based on the survey results, 64 percent of PHA respondents would choose to continue to live in their neighborhoods. This figure compares to 69 percent of all respondents and 63 percent of respondents living in a zip code with a R/ECAP.
C.1.a.i. Analysis: Are certain racial/ethnic groups more likely to be residing in one category of publicly supported housing than other categories (Public Housing, Project-Based Section 8, Other HUD Multifamily Assisted developments, and Housing Choice Voucher (HCV)?

There are an estimated 41,617 publicly supported housing units in various locations throughout Philadelphia in the four listed categories of publicly supported housing. (See Subsidized Units map.) Note that some, but not all, of the estimated 13,002 Low-Income Housing Tax Credit (LIHTC) units in Philadelphia are included in this figure.

The table below and the chart on the next page provide race/ethnicity data for households living in all categories of publicly supported housing:

<table>
<thead>
<tr>
<th>Publicly Supporting Housing Category</th>
<th>White</th>
<th>Black</th>
<th>Hispanic</th>
<th>Asian or Pacific Islander</th>
<th>Native American</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>#</td>
</tr>
<tr>
<td>Public Housing</td>
<td>341</td>
<td>2.7%</td>
<td>11,600</td>
<td>91.0%</td>
<td>684 5.4%</td>
<td>103 0.8%</td>
</tr>
<tr>
<td>Project-Based Section 8</td>
<td>1,451</td>
<td>19.6%</td>
<td>4,694</td>
<td>63.5%</td>
<td>569 7.7%</td>
<td>679 9.2%</td>
</tr>
<tr>
<td>Other Multifamily</td>
<td>502</td>
<td>21.6%</td>
<td>1,502</td>
<td>64.5%</td>
<td>169 7.3%</td>
<td>155 6.7%</td>
</tr>
<tr>
<td>HCV Program</td>
<td>1,752</td>
<td>9.1%</td>
<td>16,172</td>
<td>84.4%</td>
<td>1,149 6.0%</td>
<td>57 0.3%</td>
</tr>
<tr>
<td>Total</td>
<td>4,046</td>
<td>9.7%</td>
<td>33,968</td>
<td>81.6%</td>
<td>2,571 6.2%</td>
<td>994 2.4%</td>
</tr>
</tbody>
</table>

The source of the Project-Based Section 8 and Other Multifamily data is HUD Table 6, which provides data on households. As this data source substantially undercounts the population of both Public Housing and HCV programs in comparison to the detailed occupancy data maintained by PHA, the Public Housing and HCV Program data is derived from PHA data for households. Note that the PHA data was prepared to be consistent with HUD’s methodology whereby Hispanic is designated as a separate category along with White, Black, and Asian or Pacific Islander. PHA data includes the category “American Indian/Alaska Natives, which is not included in HUD Table 6. PHA data does not include households for which race/ethnicity data was not reported.
As shown, Black households predominate in publicly supported housing both in absolute numbers and relative percentages, followed in descending order by White, Hispanic, Asian or Pacific Islander and Native American households. Although the proportion of each race/ethnic group varies by publicly supported housing category, Black households represent a majority in each of the publicly supported housing categories. The highest percentages of Hispanics (7.7 percent) and Asians (9.2 percent) live in Project-Based Section 8.
Low-Income Housing Tax Credits and Subsidized Units
The following charts focus separately on each racial/ethnic group, indicating of the total households of each group served in publicly supported housing, the percentage residing within each publicly assisted housing category. For example, of all Black households living in publicly supported housing, 47.6 percent participate in HCV, 34.1 percent live in public housing, etc.

While Black households are the majority within each category of publicly supported housing, they are more likely to reside in the HCV and Public Housing programs.

**Chart 17: Publicly Supported Housing - All Black Households**

![Chart 17: Publicly Supported Housing - All Black Households](image)

White households make up 9.7 percent of all publicly supported housing residents, and are more likely to participate in HCV and Project-Based Section 8 than the other categories of publicly supported housing.

**Chart 18: Publicly Supported Housing - All White Households**

![Chart 18: Publicly Supported Housing - All White Households](image)
Hispanic households make up 6.2 percent of all publicly supported housing residents, and are more likely to participate in the HCV Program than the other categories of publicly supported housing.

**Chart 19: Publicly Supported Housing - All Hispanic Households**

Asian or Pacific Islander households make up 2.4 percent of all publicly supported housing residents, and are more likely to reside in Project-Based Section 8 housing than other categories of publicly supported housing.

**Chart 20: Publicly Supported Housing - All Asian or Pacific Islander Households**
C.1.a.ii. Compare the demographics, in terms of protected class, of residents of each category of Publicly Supported Housing (Public Housing, Project-Based Section 8, Other HUD Multifamily Assisted developments, and HCV) to the population in general, and persons who meet the income eligibility requirements for the relevant category of Publicly Supported Housing. Include in the comparison, a description of whether there is a higher or lower proportion of groups based on protected class.

The following tables include information on protected classes, which are defined by the Fair Housing Act as race, color, national origin, religion, sex, disability and the presence of children. Note that no reliable HUD or local data is available for national origin and religion of residents of publicly supported housing. In addition, although HUD does not publish data on the sex of participants in publicly supported housing programs, the limited local data that is available is provided below.

According to Table 6, 23 percent of all Philadelphia residents (n=347,670) are “low income,” with household incomes up to 80 percent of AMI. Public housing eligibility is limited to households with incomes up to 80 percent of AMI, although the overwhelming percentages of current residents and waiting list households have much lower incomes, generally up to 30 percent of AMI ("extremely low income"). HCV Program eligibility is generally limited (with some exceptions) to households with incomes up to 50 percent of AMI ("very low income"). PHA data indicates that 93 percent of Public Housing residents and 100 percent of HCV Program participants are very low income, and almost all new admissions are extremely low income households.

**Race/Ethnicity**

The following table provides race and ethnicity data for all city residents, all low-income residents, and households participating in publicly supported housing. The citywide data in the table below is based on HUD Table 1 data from the 2010 U.S. Census. Please note that the 2014 U.S. Census cited in the Demographics Chapter shows a higher citywide population of 1,546,920. According to the 2014 census, the ethnic composition is 13.0 percent Hispanic or Latino and 87.0 percent not Hispanic or Latino and the racial composition is 43.0 percent Black or African American, 41.6 percent White, 6.7 percent Asian, 0.3 percent Native American, 0.1 percent Native Hawaiian and Other Pacific Islander, 5.6 percent some other race, and 2.6 percent two or more races.
Table 41: Race/Ethnicity Data

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Citywide (Residents)</th>
<th>0%-80% AMI</th>
<th>Total Publicly Supported Housing</th>
<th>Public Housing</th>
<th>Project-Based Section 8</th>
<th>Other Multifamily</th>
<th>HCV Program</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>White</td>
<td>562,585</td>
<td>37.6%</td>
<td>112,205</td>
<td>31.0%</td>
<td>4,046</td>
<td>9.7%</td>
<td>341</td>
</tr>
<tr>
<td>Black</td>
<td>644,287</td>
<td>43.0%</td>
<td>173,960</td>
<td>48.0%</td>
<td>33,968</td>
<td>81.6%</td>
<td>11,600</td>
</tr>
<tr>
<td>Hispanic</td>
<td>187,611</td>
<td>12.5%</td>
<td>42,285</td>
<td>11.7%</td>
<td>2,571</td>
<td>6.2%</td>
<td>684</td>
</tr>
<tr>
<td>Asian or Pacific Islander</td>
<td>95,978</td>
<td>6.4%</td>
<td>19,220</td>
<td>5.3%</td>
<td>994</td>
<td>2.4%</td>
<td>103</td>
</tr>
<tr>
<td>Native American</td>
<td>3,498</td>
<td>0.2%</td>
<td>N/A</td>
<td>N/A</td>
<td>38</td>
<td>0.1%</td>
<td>13</td>
</tr>
<tr>
<td>Other</td>
<td>4,105</td>
<td>0.3%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Total</td>
<td>1,498,064</td>
<td></td>
<td>347,670</td>
<td>41,617</td>
<td>12,741</td>
<td>7,393</td>
<td>2,328</td>
</tr>
</tbody>
</table>

The source of the citywide data is HUD Table 1, which reflects the number and percent of residents. Low-Income data is from HUD Table 6 and reflects the number and percent of residents with income between 0% and 80% of AMI; Project-Based Section 8 and Other Multifamily data is from HUD Table 6 and reflects the number and percent of households; and Public Housing and HCV Program data reflect the data in Table C-1. Note that the percentages in HUD Tables 1 and 6 do not total 100%.

According to the data in the table above:

- Black, Non-Hispanic residents represent 43.0 percent of Philadelphia’s total population, and 48.0 percent of those with low incomes. In comparison, as previously noted Black Non-Hispanic households represent 81.6 percent of households participating in all categories of publicly supported housing.

- White, Non-Hispanic residents represent 37.6 percent of Philadelphia’s total population, and 31.0 percent of those with low incomes. In comparison, White Non-Hispanic households represent 9.7 percent of total households participating in publicly supported housing.

- Hispanic residents of all races represent 12.5 percent of Philadelphia’s total population and 11.7 percent of those with low incomes. In comparison, Hispanic households represent 6.2 percent of total households participating in publicly supported housing.

- Asian or Pacific Islander residents represent 6.4 percent of Philadelphia’s total population and 5.3 percent of those with low incomes. In comparison, they represent 2.4 percent of total households participating in publicly supported housing.

- HUD data on other racial/ethnic groups is not available. Note that the Native American and Other populations each account for less than 0.5 percent of the City’s population.

For informational purposes, the racial/ethnic composition of PHA’s waiting lists is as follows:

- PHA’s Public Housing waiting list consists of 29,267 non-duplicated applicants and the PAPMC (Public Housing units that are combined with LIHTC) waiting list consists of 30,531 non-duplicative applicants. Of those applicants who reported race/ethnicity, the racial composition of PHA's combined Public Housing and PAPMC waiting list is 84.6 percent Black, 9.5 percent White, 1.5 percent Asian, 1.5 percent Native American, 0.5 percent Hawaiian or Pacific Islander, and 2.5 percent other and the ethnic composition is 9.0 percent Hispanic and...
91.0 percent non-Hispanic. Comparing race/ethnicity of current Public Housing residents to PHA’s Public Housing waiting list, all race/ethnic groups have lower percentages of current occupants compared to their respective waiting list percentages with the exception of Black households.

- There are 13,422 non-duplicated applicants on PHA’s HCV waiting list. Of those applicants who reported race/ethnicity, the racial composition of the HCV waiting list is 84.2 percent Black, 8.1 percent White, 2.3 percent Asian, 1.4 percent Native American, 0.2 percent Hawaiian or Pacific Islander, and 3.7 percent other and the ethnic composition is 5.9 percent Hispanic and 94.1 percent non-Hispanic. Comparing race/ethnicity of current HCV participants to PHA’s HCV waiting list, the current percentage of Black HCV voucher holders is higher than the Black waiting list percentage, while the percentage of Hispanic HCV voucher holders is consistent with the Hispanic waiting list percentage. Other racial groups have somewhat lower percentages of current HCV voucher holders compared to the composition of the HCV waiting list.

**Gender**

HUD does not publish gender-specific data for low-income residents or for residents of publicly supported housing; however, PHA has this information for the Public Housing and HCV Programs. As detailed below, female-headed households predominate in both the Public Housing and HCV programs.

**Table 42: Gender**

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Citywide (Residents)</th>
<th>Low Income</th>
<th>Total Publicly Supported Housing</th>
<th>Public Housing</th>
<th>Project-Based Section 8</th>
<th>Other Multifamily</th>
<th>HCV Program</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Male</td>
<td>730,499</td>
<td>47.2%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>1,845</td>
</tr>
<tr>
<td>Female</td>
<td>816,421</td>
<td>52.8%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>10,907</td>
</tr>
</tbody>
</table>

The source of citywide data is the U.S. Census American Fact Finder report DP05: ACS Demographic and Housing Estimates 2010-2014 American Community Survey 5-Year Estimates. HUD does not provide data on gender by income category. Public Housing and HCV Program data is derived from PHA data for households. Note that PHA data does not include households for which gender data is not available.
Disability
An estimated 16.8 percent of Philadelphia’s population age five and older live with one or more disabilities. In comparison, an estimated 31.3 percent of all households in all publicly supported housing reported that they have a disability with the highest percentage (46.9 percent) from the HCV program.

Table 43: Disability Status

<table>
<thead>
<tr>
<th>Disability Status</th>
<th>Citywide (Residents)</th>
<th>Low Income</th>
<th>Total Publicly Supported Housing</th>
<th>Public Housing</th>
<th>Project-Based Section 8</th>
<th>Other Multifamily</th>
<th>HCV Program</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Disabled</td>
<td>2338443</td>
<td>16.8%</td>
<td>N/A</td>
<td>N/A</td>
<td>13066</td>
<td>31.3%</td>
<td>1276</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>2481</td>
<td>19.5%</td>
<td>333</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1276</td>
<td>17.0%</td>
<td>8976</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>8976</td>
<td>46.9%</td>
<td></td>
</tr>
</tbody>
</table>

The source of citywide data is HUD Table 14: Disability by Age Group. Project-Based Section 8 and Other Multifamily data is from HUD Table 15 and reflects the number and percent of households. The source of the data for the Public Housing and HCV Program data is derived from PHA data and reflects the disability status of household heads.

Families with Children
As detailed below, 43.8 percent of Philadelphia’s households are families with children compared to 30.0 percent of all publicly supported housing. All publicly supported housing categories have lower percentages of households with children than the citywide Chart. It should be noted that the Other HUD Multifamily Assisted category consists of greater than 97 percent studio and one-bedroom apartments, and are generally not intended for occupancy by children. The Project-Based Section 8 category consists of 74.2 percent studio and one-bedroom units. Additionally, some Public Housing developments and units are designated for occupancy by elderly persons, which at PHA includes persons age 55 and over.

Table 44: Family Status

<table>
<thead>
<tr>
<th>Family Status</th>
<th>Citywide</th>
<th>Low Income</th>
<th>Total Publicly Supported Housing</th>
<th>Public Housing</th>
<th>Project-Based Section 8</th>
<th>Other Multifamily</th>
<th>HCV Program</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Families with Children</td>
<td>149193</td>
<td>43.8%</td>
<td>N/A</td>
<td>N/A</td>
<td>12565</td>
<td>30.0%</td>
<td>5472</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1421</td>
<td>18.9%</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>5655</td>
</tr>
</tbody>
</table>

The source of citywide data is HUD Table 1. HUD does not provide data on families with children by income category. Data on publicly supported housing by category is from HUD Table 11 and reflects the number and percent of households with children, with the exception of the Public Housing data and HCV Program data, which is based on PHA data. PHA data does not include households for which family status is not available.
C.1.b.i. Describe patterns in the geographic location of Publicly Supported Housing by program category (Public Housing, Project-Based Section 8, Other HUD Multifamily Assisted developments, HCV, and LIHTC) in relation to previously discussed segregated areas and R/ECAPs.

HUD data indicates that R/ECAP areas exist in 74 of the 384 census tracts within Philadelphia, primarily located in the west, north and northeast sections of the City as shown in the accompanying maps. R/ECAP tracts are primarily clustered together or adjacent to another R/ECAP area if there are not consecutive census tracts declared R/ECAPs. As seen on HUD Map 5, regionally, there is a large group of census tracts located just over the Delaware River to the east in Camden, New Jersey.

Overall, 35.3 percent of publicly supported households are located in R/ECAP areas, compared to 64.7 percent in non-R/ECAP areas. Of the four housing categories, Public Housing has the highest proportion (51.4 percent) of households in R/ECAP tracts.

Table 45: Occupied Units in R/ECAP and non-R/ECAP Tracts

<table>
<thead>
<tr>
<th>Publicly Supported Housing Category</th>
<th>% of Occupied Units by Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Housing</td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>51.4%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>48.6%</td>
</tr>
<tr>
<td>Project-based Section 8</td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>27.6%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>72.4%</td>
</tr>
<tr>
<td>Other HUD Multifamily</td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>24.7%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>75.3%</td>
</tr>
<tr>
<td>HCV Program</td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>28.8%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>71.2%</td>
</tr>
<tr>
<td>All Publicly Supported Housing</td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>35.3%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>64.7%</td>
</tr>
</tbody>
</table>

The data for this table was extrapolated from HUD Table 7.

Public Housing

PHA data identifies 81 Public Housing developments of which 10 are scattered site management areas. Of these developments, 51.4 percent are located in R/ECAP tracts and 48.6 percent are located in non-R/ECAP tracts. Public Housing sites are located primarily in areas of Black population concentrations as seen with the dot clusters in the northern, western, and southwestern portions of the jurisdiction and a smaller dot density cluster of a Black populace located south of Center City.
Project-Based Section 8

HUD data identifies 87 Project-Based Section 8 developments with 8,124 units in Philadelphia. The majority (72.4 percent) of the occupied Project-Based Section 8 units are located in non-R/ECAP tracts. Project-Based Section 8 sites are located throughout the City in areas of varying racial and ethnic concentrations. Project-Based Section 8 sites that are not in R/ECAP areas appear to be near/surrounding the census tracts with a few seemingly distant from an R/ECAP tract or cluster, as seen in the far northeast and southern Center City areas.

Other HUD Multifamily Assisted Developments

HUD data identifies 58 Other HUD Multifamily Assisted developments with 3,055 units citywide. The majority (75.3 percent) are located in non-R/ECAP tracts. The Other HUD Multifamily Assisted housing category has many sites located far from R/ECAP areas and in more diversified locations in areas of different race and ethnicity densities. There is a greater density of Other HUD Multifamily Assisted sites in the West Philadelphia region, which the eastern portion is primarily White, while the western portion has a predominate Black demographic dot density cluster.

HCV Program

PHA data indicates that there are 19,155 HCV vouchers in use as of 2016. The majority (71.2 percent) of HCV units are located in non-R/ECAP tracts. The chart below, prepared by RF, provides details on total number of units citywide in both R/ECAP and non-R/ECAP areas, relative to vouchers in use in 2011 and 2015. Note that PHA voucher utilization has grown from 15,482 in 2011 to 17,813 in 2015 to the current 19,155 vouchers. The RF analysis looked only at the period 2011-2015. Of all rental units in the city, 77.8 percent are in R/ECAP areas, compared to 22.2 percent in non-R/ECAP tracts. Vouchers are in use in a higher percentage of rental units available in RECAP tracts (8.4 percent) than in non-RECAP areas (6.2 percent). The analysis also shows that vouchers in use in R/ECAP areas increased by 458 units from 2011 to 2015.

Table 46: Number of Units Citywide in Both R/ECAP and Non-R/ECAP Areas Relative to Vouchers in Use in 2011 and 2015

<table>
<thead>
<tr>
<th></th>
<th>Rental Units</th>
<th>% of Rental Units in City</th>
<th>Vouchers 2011</th>
<th>% of Vouchers in City 2011</th>
<th>Vouchers 2015</th>
<th>% of Vouchers in City 2015</th>
<th>% of Rental Units 2015</th>
<th>% Difference 2011 vs. 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not R/ECAP Tract</td>
<td>210,895</td>
<td>77.8%</td>
<td>10,909</td>
<td>70.5%</td>
<td>12,782</td>
<td>71.8%</td>
<td>6.1%</td>
<td>17.2%</td>
</tr>
<tr>
<td>R/ECAP Tract</td>
<td>60,191</td>
<td>22.2%</td>
<td>4,573</td>
<td>29.5%</td>
<td>5,031</td>
<td>28.2%</td>
<td>8.4%</td>
<td>10.0%</td>
</tr>
<tr>
<td>Grand Total</td>
<td>271,086</td>
<td>100.0%</td>
<td>15,482</td>
<td>100.0%</td>
<td>17,813</td>
<td>100.0%</td>
<td>6.6%</td>
<td>15.1%</td>
</tr>
</tbody>
</table>
RF’s analysis also categorized Philadelphia census tracts based on race and ethnicity. In terms of race, census tracts were classified using the following typology, based on 2009-2013 American Community Survey (ACS) data:

<table>
<thead>
<tr>
<th>Level</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>% of African-American population is less than 20</td>
</tr>
<tr>
<td>Mid</td>
<td>% of African-American population is between 20 and 80</td>
</tr>
<tr>
<td>High</td>
<td>% of African-American population is greater than or equal to 80</td>
</tr>
</tbody>
</table>

Using this classification, voucher usage from 2011-2015 increased in absolute numbers in each of the three neighborhood types, although as a percentage of all rental units, voucher usage decreased in the <20 percent and between 20-80 percent Black census tracts. The greatest increase in voucher use occurred in areas with >80 percent Black households, which increased from 9.6 percent of rental units in 2011 to 12.2 percent in 2015.

### Table 47: Black Population - Rental and Voucher Units Citywide Relative to Vouchers in Use in 2011 and 2015

<table>
<thead>
<tr>
<th>Level</th>
<th>Rental Units</th>
<th>% of Rental Units in City</th>
<th>Vouchers 2011</th>
<th>% of Vouchers in City 2011</th>
<th>% of Rental Units 2011</th>
<th>Vouchers 2015</th>
<th>% of Vouchers in City 2015</th>
<th>% of Rental Units 2015</th>
<th>% Difference 2011 vs. 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Low Black Pop</td>
<td>104,286</td>
<td>38.5%</td>
<td>2,674</td>
<td>17.3%</td>
<td>2.6%</td>
<td>2,726</td>
<td>15.3%</td>
<td>2.6%</td>
<td>1.9%</td>
</tr>
<tr>
<td>2. Mid Black Pop</td>
<td>96,872</td>
<td>35.7%</td>
<td>6,129</td>
<td>39.6%</td>
<td>6.3%</td>
<td>6,590</td>
<td>37.0%</td>
<td>6.8%</td>
<td>7.5%</td>
</tr>
<tr>
<td>3. High Black Pop</td>
<td>69,924</td>
<td>25.8%</td>
<td>6,679</td>
<td>43.1%</td>
<td>9.6%</td>
<td>8,497</td>
<td>47.7%</td>
<td>12.2%</td>
<td>27.2%</td>
</tr>
<tr>
<td>Grand Total</td>
<td>271,086</td>
<td>100.0%</td>
<td>15,482</td>
<td>100.0%</td>
<td>5.7%</td>
<td>17,813</td>
<td>100.0%</td>
<td>6.6%</td>
<td>15.1%</td>
</tr>
</tbody>
</table>

With respect to ethnicity, RF classified census tracts using the following typology, based on 2009-2013 ACS data:

<table>
<thead>
<tr>
<th>Level</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>% of Hispanic population is less than 20</td>
</tr>
<tr>
<td>Mid</td>
<td>% of Hispanic population is between 20 and 80</td>
</tr>
<tr>
<td>High</td>
<td>% of Hispanic population is greater than or equal to 80</td>
</tr>
</tbody>
</table>

Using this classification, voucher usage increased in absolute numbers and as a percentage of rental units in each of the three neighborhood types. The greatest increase in voucher use occurred in areas with <5 percent Hispanic households, which increased from 6.5 percent of rental units in 2011 to 7.7 percent in 2015. Census tracts with >20 percent Hispanic population represent 15.4 percent of all rental units and 16.4 percent of all vouchers in use in the city.

### Table 48: Hispanic Population - Rental and Voucher Units Citywide Relative to Vouchers in Use in 2011 and 2015

<table>
<thead>
<tr>
<th>Level</th>
<th>Rental Units</th>
<th>% of Rental Units in City</th>
<th>Vouchers 2011</th>
<th>% of Vouchers in City 2011</th>
<th>% of Rental Units 2011</th>
<th>Vouchers 2015</th>
<th>% of Vouchers in City 2015</th>
<th>% of Rental Units 2015</th>
<th>% Difference 2011 vs. 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Low Hispanic Pop</td>
<td>132,073</td>
<td>48.7%</td>
<td>8,527</td>
<td>55.1%</td>
<td>6.5%</td>
<td>10,190</td>
<td>57.2%</td>
<td>7.7%</td>
<td>19.5%</td>
</tr>
<tr>
<td>2. Mid Hispanic Pop</td>
<td>97,387</td>
<td>35.9%</td>
<td>4,171</td>
<td>26.9%</td>
<td>4.3%</td>
<td>4,705</td>
<td>26.4%</td>
<td>4.8%</td>
<td>12.8%</td>
</tr>
<tr>
<td>3. High Hispanic Pop</td>
<td>41,622</td>
<td>15.4%</td>
<td>2,784</td>
<td>18.0%</td>
<td>6.7%</td>
<td>2,918</td>
<td>16.4%</td>
<td>7.0%</td>
<td>4.8%</td>
</tr>
<tr>
<td>Grand Total</td>
<td>271,086</td>
<td>100.0%</td>
<td>15,482</td>
<td>100.0%</td>
<td>5.7%</td>
<td>17,813</td>
<td>100.0%</td>
<td>6.6%</td>
<td>15.1%</td>
</tr>
</tbody>
</table>
RF analysis also assessed the relative strength of local real estate markets, using a Market Value Analysis which combined multiple indicators to categorize census tracts as Strong, Middle or Distressed Markets. Using this approach, the absolute number of vouchers and their percentage of all rental units remained relatively constant in Strong market areas, while increasing in both Middle and Distressed markets.

Table 49: Local Real Estate Markets - Rental and Voucher Units
Citywide Relative to Vouchers in Use in 2011 and 2015

<table>
<thead>
<tr>
<th></th>
<th>Rental Units</th>
<th>% of Rental Units in City</th>
<th>Vouchers 2011</th>
<th>% of Vouchers in City 2011</th>
<th>Vouchers 2015</th>
<th>% of Vouchers in City 2015</th>
<th>% of Rental Units 2015</th>
<th>% Difference 2011 vs. 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Strong Markets</td>
<td>110,320</td>
<td>40.7%</td>
<td>2,899</td>
<td>18.7%</td>
<td>2,877</td>
<td>16.2%</td>
<td>2.6%</td>
<td>-0.81%</td>
</tr>
<tr>
<td>2. Middle Markets</td>
<td>78,474</td>
<td>28.9%</td>
<td>5,165</td>
<td>33.4%</td>
<td>6,257</td>
<td>35.1%</td>
<td>8.0%</td>
<td>21.1%</td>
</tr>
<tr>
<td>3. Distressed Markets</td>
<td>22,353</td>
<td>28.5%</td>
<td>7,354</td>
<td>47.5%</td>
<td>8,659</td>
<td>48.6%</td>
<td>9.5%</td>
<td>17.7%</td>
</tr>
<tr>
<td>Grand Total</td>
<td>271,086</td>
<td>100.0%</td>
<td>15,482</td>
<td>100.0%</td>
<td>17,813</td>
<td>100.0%</td>
<td>6.6%</td>
<td>15.1%</td>
</tr>
</tbody>
</table>

The HCV program incorporates a “portability” component which allows voucher holders from other communities to move to Philadelphia and for Philadelphia voucher holders to move outside the city, subject to meeting certain requirements. PHA data indicates that, from 2012 to mid-year 2016, 623 voucher holders moved into Philadelphia from other communities, while 178 PHA voucher holders moved outside the city.

Table 50: Portability of Vouchers to and From Philadelphia 2012 to Mid-Year 2016

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016 (YTD)</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Port Ins</td>
<td>133</td>
<td>137</td>
<td>42</td>
<td>183</td>
<td>128</td>
<td>623</td>
</tr>
<tr>
<td>Port Outs</td>
<td>45</td>
<td>30</td>
<td>33</td>
<td>40</td>
<td>30</td>
<td>178</td>
</tr>
</tbody>
</table>

LIHTC Developments

PHFA data indicates that there are 245 active LIHTC properties with a total of 13,002 LIHTC units citywide. For 12 of the properties with 702 units it could not be determined if the properties were located in or outside R/ECAP tracts since they are comprised of scattered site units. Exclusive of these scattered sites, 44.6 percent of the properties and 41 percent of the units are located in R/ECAP tracts.

HUD Map 5 includes demographic cluster patterns and LIHTC site clusters. There are more LIHTC properties in high concentrations of Black dot densities representing a predominately Black population in the north and west. Although there is a smaller cluster of LIHTC sites in the southern part of the City, most are located in the predominately Black part of southeast Philadelphia, straddling both east and west sides of the Schuylkill River. LIHTC sites not in R/ECAP tracts are primarily located surrounding them with minimal LIHTC sites in the far northeast, south, and far northwest portions of the jurisdiction.
C.1.b.ii. Describe patterns in the geographic location for Publicly Supported Housing that primarily serves families with children, elderly persons, or persons with disabilities in relation to previously discussed segregated areas or R/ECAPs?

**Families with Children**

Of the families with children residing in publicly supported housing, an estimated 57.4 percent live in non-R/ECAP areas, compared to 42.6 percent living in R/ECAP areas.

**Chart 21: Families with Children in Publicly Supported Housing - Percent in R/ECAP and non-R/ECAP Tracts**
As detailed below, excluding the Other HUD Multifamily Assisted category which has only three families with children, Public Housing has the highest percentage of families with children living in R/ECAP areas (56.9 percent).

**Table 51: Families with Children in R/ECAP and Non-R/ECAP Tracts by Publicly Supported Housing Category**

<table>
<thead>
<tr>
<th>Families with Children</th>
<th>% of Units Occupied by Families with Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Housing</td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>56.9%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>43.1%</td>
</tr>
<tr>
<td>Project-based Section 8</td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>43.2%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>56.8%</td>
</tr>
<tr>
<td>Other HUD Multifamily</td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>100.0%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>0.0%</td>
</tr>
<tr>
<td>HCV Program</td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>33.5%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>66.5%</td>
</tr>
<tr>
<td>Total Publicly Supported Housing</td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>42.6%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>57.4%</td>
</tr>
</tbody>
</table>

*The data for this table was extrapolated from HUD Table 7.*

**Elderly Persons**

Of the elderly persons living in publicly supported housing, 73.3 percent live in non-R/ECAP areas, compared to 26.7 percent living in R/ECAP areas.

**Chart 22: All Elderly Households in Publicly Supported Housing by R/ECAP and Non-R/ECAP Tracts**
As detailed below, overall and in all four of the publicly supported housing categories, elderly households are more likely to live in non-R/ECAP tracts than R/ECAP tracts.

**Table 52: Elderly Households in R/ECAP and Non-R/ECAP Tracts by Publicly Supported Housing Category**

<table>
<thead>
<tr>
<th>Elderly Households</th>
<th>% of Units Occupied by Elderly Households</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Public Housing</strong></td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>44.8%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>55.2%</td>
</tr>
<tr>
<td><strong>Project-based Section 8</strong></td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>22.4%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>77.6%</td>
</tr>
<tr>
<td><strong>Other HUD Multifamily</strong></td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>25.2%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>74.8%</td>
</tr>
<tr>
<td><strong>HCV Program</strong></td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>13.3%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>86.7%</td>
</tr>
<tr>
<td><strong>Total Publicly Supported Housing</strong></td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>26.7%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>73.3%</td>
</tr>
</tbody>
</table>

*The data for this table was extrapolated from HUD Table 7.*

**Persons with Disabilities**

As previously noted, HUD data varies with respect to the number of persons with disabilities residing in publicly supported housing. According to data extrapolated from HUD Table 7, an estimated 71.6 percent of households with a disability living in publicly supported housing reside in non-R/ECAP tracts and 28.4 percent live in R/ECAP tracts.

**Chart 23: Disabled Households in R/ECAP and Non-R/ECAP Tracts**
Within each of the four housing categories, a majority of households with disabilities live in non-R/ECAP areas.

**Table 53: Disabled Households in R/ECAP and Non-R/ECAP Tracts by Publicly Supported Housing Category**

<table>
<thead>
<tr>
<th>Disabled Households</th>
<th>% of Units Occupied by Disabled Households</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Public Housing</strong></td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>48.5%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>51.5%</td>
</tr>
<tr>
<td><strong>Project-based Section 8</strong></td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>28.9%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>71.1%</td>
</tr>
<tr>
<td><strong>Other HUD Multifamily</strong></td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>32.0%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>68.0%</td>
</tr>
<tr>
<td><strong>HCV Program</strong></td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>23.5%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>76.5%</td>
</tr>
<tr>
<td><strong>Total Publicly Supported Housing</strong></td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>28.4%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>71.6%</td>
</tr>
</tbody>
</table>

The data for this table was extrapolated from HUD Table 7. Note; however, the extrapolated total household counts for disabled households in the Public Housing and Housing Choice Voucher Program undercount the actual number of current disabled households, based on a review of PHA data.
C.1.b.iii. How does the demographic composition of occupants of Publicly Supported Housing in R/ECAPs compare to the demographic composition of occupants of Publicly Supported Housing outside of R/ECAPs?

This analysis is based on data from HUD Table 7. It includes a comparison of the percentages of occupants of publicly supported housing in and outside of R/ECAP tracts.

**Race/Ethnicity**

The percentage of residents of publicly supported housing by race and ethnicity varies among the housing categories. For all publicly supported housing, as shown in the charts and table below, Black households account for the largest racial/ethnic group, both within R/ECAP and non-R/ECAP tracts with the largest proportion within R/ECAP tracts:

- 89.1 percent of the R/ECAP area publicly supported housing units are populated by Black households as compared with 3.8 percent for White households, 5.6 percent for Hispanic households, and 0.3 percent for Asian or Pacific households.

*Chart 24: Race/Ethnicity R/ECAP Tracts - All Publicly Supported Housing*

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Black</td>
<td>89.1%</td>
</tr>
<tr>
<td>White</td>
<td>3.8%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>5.6%</td>
</tr>
<tr>
<td>Asian or Pacific Islander</td>
<td>0.3%</td>
</tr>
<tr>
<td>N/A</td>
<td>1.2%</td>
</tr>
</tbody>
</table>
79.6 percent of non-R/ECAP area publicly supported housing units are populated by Black households as compared with 13.0 percent for White households, 3.9 percent for Hispanic households, and 3.4 percent for Asian or Pacific households.

**Chart 25: Race/Ethnicity Non-R/ECAP Tracts - All Publicly Supported Housing**

The table below shows the racial/ethnic composition by publicly supported housing category.

**Table 54: Race/Ethnicity Demographics**

<table>
<thead>
<tr>
<th>Publicly Supported Housing Category</th>
<th>% Population</th>
<th>White</th>
<th>Black</th>
<th>Hispanic</th>
<th>Asian or Pacific Islander</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Housing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>2.0</td>
<td>93.9</td>
<td>3.9</td>
<td>0.3</td>
<td></td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>3.5</td>
<td>90.2</td>
<td>5.7</td>
<td>0.5</td>
<td></td>
</tr>
<tr>
<td>Project-based Section 8</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>16.0</td>
<td>70.4</td>
<td>12.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>21.4</td>
<td>59.8</td>
<td>5.8</td>
<td>12.7</td>
<td></td>
</tr>
<tr>
<td>Other HUD Multifamily</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>4.3</td>
<td>69.5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>25.0</td>
<td>64.8</td>
<td>2.2</td>
<td>7.7</td>
<td></td>
</tr>
<tr>
<td>HCV Program</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>1.4</td>
<td>92.5</td>
<td>5.8</td>
<td>0.3</td>
<td></td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>12.6</td>
<td>84.4</td>
<td>2.6</td>
<td>0.4</td>
<td></td>
</tr>
<tr>
<td>All Publicly Supported Housing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>3.8</td>
<td>89.1</td>
<td>5.6</td>
<td>0.3</td>
<td></td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>13.0</td>
<td>79.6</td>
<td>3.9</td>
<td>3.4</td>
<td></td>
</tr>
</tbody>
</table>

The data for this table was extrapolated from HUD Table 7.
In the Public Housing Program, Black households account for the largest proportion of Public Housing households than other racial/ethnic groups, both within R/ECAP (93.9 percent) and non-R/ECAP tracts (90.2 percent) with the largest proportion within R/ECAP tracts.

For the Project-Based Section 8 Program, there is a higher percentage of Black occupants in the units located in R/ECAP tracts (70.4 percent) compared to units located outside of R/ECAP tracts (59.4 percent). Also, while the percentage of Asian or Pacific Islander occupants is 12.7 percent in non-R/ECAP tracts, this group is not represented in R/ECAP tracts.

The Other HUD Multifamily Assisted Program has a higher percentage of White occupants in units located outside of R/ECAP tracts (25.0 percent) compared to units located in R/ECAP tracts (4.3 percent). Also, while the percentage in non-R/ECAP tracts is 7.7 percent for Asian or Pacific Islander occupants and 2.2 percent for Hispanic occupants, these groups are not represented in R/ECAP tracts.

The HCV Program has a higher percentage of White occupants in the units located outside of R/ECAP tracts (12.6 percent) compared to units located in R/ECAP tracts (1.4 percent). In contrast, the percentage of Black occupants (92.5 percent) is higher in R/ECAP tracts than non-R/ECAP tracts, where the percentage is 84.4 percent.
Other Protected Classes

The proportion of other protected classes of residents of publicly supported housing varies among housing categories. The table below shows the percentage of other protected classes for each category of publicly supported housing.

**Table 55: Other Protected Classes Demographics**

<table>
<thead>
<tr>
<th>Publicly Supported Housing Category</th>
<th>% Population</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Elderly</td>
</tr>
<tr>
<td>Public Housing</td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>23.5</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>30.6</td>
</tr>
<tr>
<td>Project-based Section 8</td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>54.5</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>72.0</td>
</tr>
<tr>
<td>Other HUD Multifamily</td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>92.7</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>90.0</td>
</tr>
<tr>
<td>HCV Program</td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>6.9</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>18.2</td>
</tr>
<tr>
<td>All Publicly Supported Housing</td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>24.3</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>36.4</td>
</tr>
</tbody>
</table>

The data for this table was extrapolated from HUD Table 7.

In the Public Housing Program there is a 10 percentage point difference between the proportion of families with children in R/ECAP tracts and non-R/ECAP tracts. Families with children have a higher percentage in R/ECAP tracts (50.4 percent) compared to outside of R/ECAP tracts (40.5 percent).

The Project-Based Section 8 Program has a higher percentage of elderly occupants in the units located in non-R/ECAP areas (72.0 percent) compared to units located in R/ECAP tracts (54.5 percent). There is a higher percentage of families with children in the units located in R/ECAP tracts (28.1 percent) compared to units located outside of R/ECAP tracts (14.1 percent). As previously noted, the Project-Based Section 8 Program primarily serves elderly and disabled households.

Elderly households account for a high percentage of Other HUD Multifamily Assisted households within both R/ECAP and non-R/ECAP tracts. As previously noted, this category of housing overwhelmingly serves the elderly and persons with disabilities.

The HCV Program has a higher percentage of elderly living in non-R/ECAP tracts (18.2 percent) compared to R/ECAP tracts (6.9 percent). For disabled HCV participants, the percentage is 31.7 percent in non-R/ECAP tracts and 24.1 percent in R/ECAP tracts. In contrast, the percentage of families with children is higher in R/ECAP tracts (56.9 percent) than non-R/ECAP tracts (45.7 percent).
C.1.b.iv.A. Do any developments of Public Housing, properties converted under the RAD, and LIHTC developments have a significantly different demographic composition, in terms of protected class, than other developments of the same category? Describe how these developments differ.

Public Housing

As previously noted, PHA data identifies 81 developments (of which 71 are multifamily properties on a single site and 10 are scattered site management groupings located in many different locations). PHA data indicates the following race and ethnicity percentages within its Public Housing program.

**Race/Ethnicity**

**Table 56: Public Housing Households by Race/Ethnicity**

<table>
<thead>
<tr>
<th>Race/Ethnicity of Head of Household</th>
<th>% of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Native American</td>
<td>0.1%</td>
</tr>
<tr>
<td>Asian</td>
<td>2.3%</td>
</tr>
<tr>
<td>Black</td>
<td>91.9%</td>
</tr>
<tr>
<td>Hawaiian/Pacific Isle</td>
<td>0.2%</td>
</tr>
<tr>
<td>White</td>
<td>5.4%</td>
</tr>
<tr>
<td>Hispanic or Latino</td>
<td>5.4%</td>
</tr>
<tr>
<td>Not Hispanic or Latino</td>
<td>94.6%</td>
</tr>
</tbody>
</table>

*This table is based on PHA Public Housing data, in which race is counted independently of ethnicity. Note that households for which race/ethnicity data is not available are not included.*

As detailed in the table below, there are variations in the racial and ethnic percentages among individual Public Housing developments, although the overwhelming majority are consistent with the citywide PHA average.

**Table 57: Percent of Public Housing Households by Race/Ethnicity by Development**

<table>
<thead>
<tr>
<th>% of Households</th>
<th>Black Head of Household</th>
<th>White Head of Household</th>
<th>Asian Head of Household</th>
<th>Hispanic Head of Household</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># of Dev.</td>
<td># of Units</td>
<td># of Dev.</td>
<td># of Units</td>
</tr>
<tr>
<td>0%-10%</td>
<td>2</td>
<td>2</td>
<td>71</td>
<td>394</td>
</tr>
<tr>
<td>10%+-20%</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>125</td>
</tr>
<tr>
<td>20%+-30%</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>21</td>
</tr>
<tr>
<td>30%+-40%</td>
<td>1</td>
<td>28</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>40%+-50%</td>
<td>1</td>
<td>14</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>50%+-60%</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>23</td>
</tr>
<tr>
<td>60%+-70%</td>
<td>2</td>
<td>287</td>
<td>1</td>
<td>56</td>
</tr>
<tr>
<td>70%+-80%</td>
<td>1</td>
<td>346</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>80%+-90%</td>
<td>8</td>
<td>1,557</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>90%+</td>
<td>66</td>
<td>9,475</td>
<td>1</td>
<td>65</td>
</tr>
<tr>
<td>Total</td>
<td>81</td>
<td>11,709</td>
<td>81</td>
<td>684</td>
</tr>
</tbody>
</table>

*This table is based on PHA Public Housing data, in which race is counted independently of ethnicity. Note that households for which race/ethnicity data is not available are not included.*
**Elderly Persons**

HUD has approved PHA’s Designated Housing Plan which designates units for occupancy by seniors only, including seniors with disabilities, in 26 developments throughout the City. Under its MTW Plan, “elderly” includes persons age 55 and over. According to PHA data, there are 3,425 Public Housing residents ages 65 and older living in Public Housing.

**Table 58: Public Housing Residents Ages 65+**

<table>
<thead>
<tr>
<th>Age</th>
<th># of Residents</th>
<th>% of Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 65</td>
<td>26,299</td>
<td>88.5%</td>
</tr>
<tr>
<td>65+</td>
<td>3,425</td>
<td>11.5%</td>
</tr>
</tbody>
</table>

*This table is based on PHA Public Housing data. The data does not include 1 resident for which age data is not available.*

**Gender**

Approximately 65.3 percent of all Public Housing residents and 85.5 percent of Public Housing heads of households are female. There are an estimated 19,395 female Public Housing residents and 10,907 female heads of households.

**Table 59: Gender of Public Housing Residents**

<table>
<thead>
<tr>
<th>Age</th>
<th># of Residents</th>
<th>% of Residents</th>
<th># of Households</th>
<th>% of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>19,395</td>
<td>65.3%</td>
<td>10,907</td>
<td>85.5%</td>
</tr>
<tr>
<td>Male</td>
<td>10,328</td>
<td>34.7%</td>
<td>1,845</td>
<td>14.5%</td>
</tr>
</tbody>
</table>

*This table is based on PHA Public Housing data. Note that residents/households for which gender data is not available are not included.*

The table below shows the number of developments and the number of associated units according to the percentage of Public Housing male heads of households. The majority of developments have fewer than 30 percent male head of households while only 4 developments have households in which the majority of heads of households are male.

**Table 60: Percent of Public Housing Male Headed Households by Development**

<table>
<thead>
<tr>
<th>% of Households</th>
<th>Male Head of Household</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># of Dev.</td>
</tr>
<tr>
<td>0%-10%</td>
<td>29</td>
</tr>
<tr>
<td>10%--20%</td>
<td>27</td>
</tr>
<tr>
<td>20%--30%</td>
<td>11</td>
</tr>
<tr>
<td>30%--40%</td>
<td>8</td>
</tr>
<tr>
<td>40%--50%</td>
<td>2</td>
</tr>
<tr>
<td>50%--60%</td>
<td>3</td>
</tr>
<tr>
<td>60%--100%</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>81</td>
</tr>
</tbody>
</table>

*This table is based on PHA Public Housing data. Note that residents/households for which gender data is not available are not included.*
Persons with Disabilities

As previously noted, an estimated 19.5 percent of household heads participating in PHA’s Public Housing Program are persons with disabilities.

Table 61: Disability Status of Public Housing Households

<table>
<thead>
<tr>
<th>Disability Status of Head of Household</th>
<th># of Households</th>
<th>% of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disabled</td>
<td>2,481</td>
<td>19.5%</td>
</tr>
<tr>
<td>Not Disabled</td>
<td>10,272</td>
<td>80.5%</td>
</tr>
</tbody>
</table>

This table is based on PHA Public Housing data.

The table below shows the number of developments and the number of associated units according to the percentage of Public Housing heads of households with a disability. There are variances among developments, with higher percentages of people with disabilities at some PHA elderly sites.

Table 62: Public Housing Percent of Disability Status by Development

<table>
<thead>
<tr>
<th>% of Head of Households with a Disability</th>
<th># of Dev.</th>
<th># of Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>0%-10%</td>
<td>11</td>
<td>88</td>
</tr>
<tr>
<td>10%+-20%</td>
<td>29</td>
<td>1035</td>
</tr>
<tr>
<td>20%+-30%</td>
<td>28</td>
<td>969</td>
</tr>
<tr>
<td>30%+-40%</td>
<td>7</td>
<td>184</td>
</tr>
<tr>
<td>40%+-50%</td>
<td>4</td>
<td>80</td>
</tr>
<tr>
<td>50%+-60%</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>60%+</td>
<td>2</td>
<td>125</td>
</tr>
<tr>
<td>Total</td>
<td>81</td>
<td>2,481</td>
</tr>
</tbody>
</table>

Families with Children

There are some variances in PHA developments in terms of the number and percentage of families with children. These variances relate to several factors including the bedroom size composition of the development, the length of occupancy of individual tenants and whether or not the site has been designated for elderly-only occupancy per PHA’s HUD-approved Designated Housing Plan.

Table 63: Public Housing Families with Children

<table>
<thead>
<tr>
<th>Families with Children</th>
<th># of Households</th>
<th>% of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families with Children</td>
<td>5,472</td>
<td>42.9%</td>
</tr>
</tbody>
</table>

This table is based on PHA Public Housing data.
The table below shows the number of developments and the number of associated units according to the percentage of Public Housing families with children.

**Table 64: Public Housing Percent of Families with Children by Development**

<table>
<thead>
<tr>
<th>% of Families with Children</th>
<th># of Dev.</th>
<th># of Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>0%-10%</td>
<td>21</td>
<td>11</td>
</tr>
<tr>
<td>10%+-20%</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td>20%+-30%</td>
<td>1</td>
<td>12</td>
</tr>
<tr>
<td>30%+-40%</td>
<td>9</td>
<td>1111</td>
</tr>
<tr>
<td>40%+-50%</td>
<td>14</td>
<td>1707</td>
</tr>
<tr>
<td>50%+-60%</td>
<td>15</td>
<td>1220</td>
</tr>
<tr>
<td>60%+-70%</td>
<td>12</td>
<td>976</td>
</tr>
<tr>
<td>70%+</td>
<td>6</td>
<td>420</td>
</tr>
<tr>
<td>Total</td>
<td>81</td>
<td>5,472</td>
</tr>
</tbody>
</table>
Public Housing Properties Proposed for RAD Conversion

PHA intends to convert approximately 3,795 units of Public Housing to project-based assistance under the Rental Assistance Demonstration (RAD) program. The conversion effort will involve two primary strategies:

1) conversion of just under 1,000 long-term vacant, uninhabitable units through the “transfer of assistance” provisions of RAD to new construction and/or substantially rehabilitated third party developments; and,

2) conversion of approximately 2,800 existing, primarily occupied units at 17 developments. (Blumberg Senior development is part of the 2nd strategy; however, it is currently vacant in anticipation of rehabilitation).

Note that the RAD conversion planning process is ongoing, thus these unit/development counts may change over time. As of September 2016, no Public Housing RAD unit conversions have been completed, and there are no RAD residents living in converted units as of October 2016.

The following is a listing of existing PHA developments which are currently planned for RAD conversion.

**Table 65: Public Housing Developments Proposed for RAD Conversion**

<table>
<thead>
<tr>
<th>Development Name</th>
<th>Units Proposed for RAD Conversion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blumberg Senior</td>
<td>96</td>
</tr>
<tr>
<td>Plymouth Hall</td>
<td>53</td>
</tr>
<tr>
<td>Westpark Plaza</td>
<td>65</td>
</tr>
<tr>
<td>Arch Homes</td>
<td>73</td>
</tr>
<tr>
<td>Abbotsford Homes</td>
<td>235</td>
</tr>
<tr>
<td>Herbert Arleen Homes</td>
<td>25</td>
</tr>
<tr>
<td>West Park Apartments</td>
<td>327</td>
</tr>
<tr>
<td>Harrison Plaza</td>
<td>299</td>
</tr>
<tr>
<td>Haddington Homes</td>
<td>147</td>
</tr>
<tr>
<td>Norris Apartments</td>
<td>147</td>
</tr>
<tr>
<td>Bartram Village</td>
<td>499</td>
</tr>
<tr>
<td>Southwark Plaza</td>
<td>470</td>
</tr>
<tr>
<td>MLK Phase I</td>
<td>49</td>
</tr>
<tr>
<td>MLK Phase III</td>
<td>45</td>
</tr>
<tr>
<td>Eight Diamonds</td>
<td>152</td>
</tr>
<tr>
<td>Spring Garden Mixed Finance</td>
<td>86</td>
</tr>
<tr>
<td>Spring Garden II</td>
<td>32</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>2,800</strong></td>
</tr>
</tbody>
</table>

The current demographic composition of the public housing developments proposed for RAD conversions is detailed on the following tables.
### Table 66: Race/Ethnicity of Public Housing Properties Proposed for RAD Conversion

<table>
<thead>
<tr>
<th>Development Name</th>
<th>% Black Head of Household</th>
<th>% White Head of Household</th>
<th>% Asian Head of Household</th>
<th>% Hispanic Head of Household</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blumberg Senior</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Plymouth Hall</td>
<td>94.0%</td>
<td>4.0%</td>
<td>2.0%</td>
<td>2.0%</td>
</tr>
<tr>
<td>Westpark Plaza</td>
<td>100.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Arch Homes</td>
<td>94.3%</td>
<td>5.7%</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Abbotsford Homes</td>
<td>95.6%</td>
<td>4.4%</td>
<td>0.0%</td>
<td>2.6%</td>
</tr>
<tr>
<td>Herbert Arlene Homes</td>
<td>100.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>West Park Apartments</td>
<td>95.8%</td>
<td>3.5%</td>
<td>0.3%</td>
<td>3.2%</td>
</tr>
<tr>
<td>Harrison Plaza</td>
<td>93.1%</td>
<td>4.5%</td>
<td>2.1%</td>
<td>5.2%</td>
</tr>
<tr>
<td>Haddington Homes</td>
<td>99.3%</td>
<td>0.0%</td>
<td>0.7%</td>
<td>1.4%</td>
</tr>
<tr>
<td>Norris Apartments</td>
<td>100.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>1.6%</td>
</tr>
<tr>
<td>Bartram Village</td>
<td>96.3%</td>
<td>2.9%</td>
<td>0.4%</td>
<td>1.6%</td>
</tr>
<tr>
<td>Southwark Plaza</td>
<td>77.8%</td>
<td>9.9%</td>
<td>11.2%</td>
<td>5.6%</td>
</tr>
<tr>
<td>MLK Phase I</td>
<td>100.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>4.1%</td>
</tr>
<tr>
<td>MLK Phase III</td>
<td>91.1%</td>
<td>8.9%</td>
<td>0.0%</td>
<td>4.4%</td>
</tr>
<tr>
<td>Eight Diamonds</td>
<td>98.0%</td>
<td>2.0%</td>
<td>0.0%</td>
<td>4.1%</td>
</tr>
<tr>
<td>Spring Garden Scattered Site</td>
<td>32.9%</td>
<td>65.9%</td>
<td>1.2%</td>
<td>63.5%</td>
</tr>
<tr>
<td>Spring Garden II</td>
<td>43.8%</td>
<td>56.3%</td>
<td>0.0%</td>
<td>59.4%</td>
</tr>
</tbody>
</table>

This table is based on PHA Public Housing data, in which race is counted independently of ethnicity. Note that households for which race data and/or ethnicity data is not available are not included. Note that Blumberg Senior is vacant.

### Table 67: Residents Ages 65+/Head of Household Disabled Status of Public Housing Properties Proposed for RAD Conversion

<table>
<thead>
<tr>
<th>Development Name</th>
<th>% of Residents Ages 65+</th>
<th>% of Head of Households with a Disability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blumberg Senior</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Plymouth Hall</td>
<td>41.2%</td>
<td>28.0%</td>
</tr>
<tr>
<td>Westpark Plaza</td>
<td>16.1%</td>
<td>12.9%</td>
</tr>
<tr>
<td>Arch Homes</td>
<td>6.0%</td>
<td>18.3%</td>
</tr>
<tr>
<td>Abbotsford Homes</td>
<td>10.5%</td>
<td>15.8%</td>
</tr>
<tr>
<td>Herbert Arlene Homes</td>
<td>1.2%</td>
<td>9.7%</td>
</tr>
<tr>
<td>West Park Apartments</td>
<td>3.9%</td>
<td>4.8%</td>
</tr>
<tr>
<td>Harrison Plaza</td>
<td>9.4%</td>
<td>21.8%</td>
</tr>
<tr>
<td>Haddington Homes</td>
<td>7.4%</td>
<td>15.8%</td>
</tr>
<tr>
<td>Norris Apartments</td>
<td>8.3%</td>
<td>20.2%</td>
</tr>
<tr>
<td>Bartram Village</td>
<td>2.3%</td>
<td>10.0%</td>
</tr>
<tr>
<td>Southwark Plaza</td>
<td>24.2%</td>
<td>14.6%</td>
</tr>
<tr>
<td>MLK Phase I</td>
<td>7.1%</td>
<td>32.7%</td>
</tr>
<tr>
<td>MLK Phase III</td>
<td>4.4%</td>
<td>13.3%</td>
</tr>
<tr>
<td>Eight Diamonds</td>
<td>1.0%</td>
<td>24.3%</td>
</tr>
<tr>
<td>Spring Garden Scattered Site</td>
<td>13.4%</td>
<td>7.1%</td>
</tr>
<tr>
<td>Spring Garden II</td>
<td>14.3%</td>
<td>15.6%</td>
</tr>
</tbody>
</table>

This table is based on PHA Public Housing data. Note that Blumberg Senior is vacant. Southwark Plaza, which is now known as Courtyard @ Riverview is part of PHA’s Designated Housing Plan.
Table 68: Gender of Residents of Public Housing Properties Proposed for RAD Conversion

<table>
<thead>
<tr>
<th>Development Name</th>
<th>% of Female Heads of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blumberg Senior</td>
<td>-</td>
</tr>
<tr>
<td>Plymouth Hall</td>
<td>44.0%</td>
</tr>
<tr>
<td>Westpark Plaza</td>
<td>90.3%</td>
</tr>
<tr>
<td>Arch Homes</td>
<td>88.7%</td>
</tr>
<tr>
<td>Abbotsford Homes</td>
<td>85.1%</td>
</tr>
<tr>
<td>Herbert Arlene Homes</td>
<td>96.8%</td>
</tr>
<tr>
<td>West Park Apartments</td>
<td>90.7%</td>
</tr>
<tr>
<td>Harrison Plaza</td>
<td>91.0%</td>
</tr>
<tr>
<td>Haddington Homes</td>
<td>92.5%</td>
</tr>
<tr>
<td>Norris Apartments</td>
<td>91.1%</td>
</tr>
<tr>
<td>Bartram Village</td>
<td>-88.7%</td>
</tr>
<tr>
<td>Southwark Plaza</td>
<td>80.9%</td>
</tr>
<tr>
<td>MLK Phase I</td>
<td>89.8%</td>
</tr>
<tr>
<td>MLK Phase III</td>
<td>71.1%</td>
</tr>
<tr>
<td>Eight Diamonds</td>
<td>95.3%</td>
</tr>
<tr>
<td>Spring Garden Scattered Site</td>
<td>83.5%</td>
</tr>
<tr>
<td>Spring Garden II</td>
<td>78.1%</td>
</tr>
</tbody>
</table>

This table is based on PHA Public Housing data. Note that Blumberg Senior is vacant.
Low-Income Housing Tax Credit (LIHTC) Developments

The data for LIHTC developments included herein was provided by PHFA. It is reported on an individual development basis to PHFA by a multitude of site management agents and is not complete. There are a total of 245 LIHTC developments with 13,022 units and an estimated 24,650 residents living in Philadelphia. It is important to note that there is some duplication of LIHTC data with other categories of publicly assisted housing, i.e. other categories of assisted housing often combine LIHTC with Public Housing, Project-Based Section 8 and/or other subsidies.

Race/Ethnicity

Approximately 81.9 percent of LIHTC households that reported race are Black/African-American, 15.8 percent are White, 1.7 percent are Asian, 0.4 percent are Native American, and 0.2 percent are Native Hawaiian. Eight hundred and forty-one households reported that they are Hispanic. Hispanics make up 6.5 percent of LIHTC units. The tables below show the racial composition of the 11,135 LIHTC households that reported race and the ethnic composition based on the limited data.

Table 69: Race of LIHTC Households Reporting Race/Ethnicity

<table>
<thead>
<tr>
<th>Race or Ethnicity</th>
<th>White</th>
<th>Black African-American</th>
<th>Asian</th>
<th>Native American</th>
<th>Native Hawaiian</th>
<th>Hispanic</th>
</tr>
</thead>
<tbody>
<tr>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>LIHTC Households</td>
<td>1,760</td>
<td>15.8%</td>
<td>9,114</td>
<td>81.9%</td>
<td>191</td>
<td>1.7%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

This table is based on data from PHFA in which race is counted independently of ethnicity. The statistics for race do not include households for which race/ethnicity data is not available. The percentage of Hispanic households is based on the total number of LIHTC households and assumes that households that were not identified as Hispanic are non-Hispanic.

PHFA data indicates that there are variations in the racial and ethnic composition among individual LIHTC developments, although the majority of developments are generally consistent with the citywide percentages.

Table 70: LIHTC Households by Race/Ethnicity

<table>
<thead>
<tr>
<th>% of Households</th>
<th>Black Head of Household</th>
<th>White Head of Household</th>
<th>Asian Head of Household</th>
<th>Hispanic Head of Household</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># of Dev.</td>
<td># of Households</td>
<td># of Dev.</td>
<td># of Households</td>
</tr>
<tr>
<td>0%-10%</td>
<td>9</td>
<td>17</td>
<td>175</td>
<td>135</td>
</tr>
<tr>
<td>10%-20%</td>
<td>4</td>
<td>33</td>
<td>12</td>
<td>65</td>
</tr>
<tr>
<td>20%-30%</td>
<td>3</td>
<td>95</td>
<td>9</td>
<td>133</td>
</tr>
<tr>
<td>30%-40%</td>
<td>2</td>
<td>11</td>
<td>10</td>
<td>79</td>
</tr>
<tr>
<td>40%-50%</td>
<td>11</td>
<td>299</td>
<td>3</td>
<td>66</td>
</tr>
<tr>
<td>50%-60%</td>
<td>7</td>
<td>107</td>
<td>11</td>
<td>261</td>
</tr>
<tr>
<td>60%-70%</td>
<td>8</td>
<td>116</td>
<td>4</td>
<td>76</td>
</tr>
<tr>
<td>70%-80%</td>
<td>11</td>
<td>455</td>
<td>3</td>
<td>229</td>
</tr>
<tr>
<td>80%-90%</td>
<td>15</td>
<td>1,026</td>
<td>6</td>
<td>252</td>
</tr>
<tr>
<td>90%+</td>
<td>170</td>
<td>6,955</td>
<td>7</td>
<td>464</td>
</tr>
<tr>
<td>Total</td>
<td>240</td>
<td>9,114</td>
<td>240</td>
<td>1,760</td>
</tr>
</tbody>
</table>

This table is based on data from PHFA in which race is counted independently of ethnicity. The data does not include developments and households for which race/ethnicity data is not available. The percentage of Hispanic households is based on the total number of LIHTC units and assumes that households that were not identified as Hispanic are non-Hispanic.
Households with Children
Of the total population living in LIHTC sites, approximately 36.7 percent are children ages 17 and younger. Using 37 percent as the citywide percentage, 132 sites surpass the overall proportion of children to the rest of the population living at LIHTC sites. Note that the percentage would be greater if units in elderly designated developments were removed from the data. There are 77 sites with 10 percentage points or more over the 37 percent citywide percentage and there are 57 sites with children ages 17 and younger representing over 50 percent of the population at the site.

Disabled Households
Based on PHFA data, 1,498 households reported that they are disabled. Disabled households make up 11.6 percent of LIHTC units. The table below shows disability data based on the limited information available. The majority of developments have households in which 30 percent or less of the households are disabled.

<table>
<thead>
<tr>
<th>% of Households</th>
<th>Disabled Head of Household</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># of Dev.</td>
</tr>
<tr>
<td>0%-10%</td>
<td>182</td>
</tr>
<tr>
<td>10%+-20%</td>
<td>23</td>
</tr>
<tr>
<td>20%+-30%</td>
<td>16</td>
</tr>
<tr>
<td>30%+-40%</td>
<td>7</td>
</tr>
<tr>
<td>40%+-50%</td>
<td>1</td>
</tr>
<tr>
<td>50%+-60%</td>
<td>6</td>
</tr>
<tr>
<td>60%+-70%</td>
<td>5</td>
</tr>
<tr>
<td>70%+-80%</td>
<td>1</td>
</tr>
<tr>
<td>80%+-90%</td>
<td>1</td>
</tr>
<tr>
<td>90%+</td>
<td>0</td>
</tr>
</tbody>
</table>

Total 242 1,498

This table is based on data from PHFA; however, the data is incomplete. Note that the statistics do not include developments for which race/ethnicity data was not provided.

Elderly
Of the 245 LIHTC developments, 42 properties with 3,349 units are designated as elderly sites, i.e. 25.7 percent of the LIHTC portfolio. Overall, approximately 4,144 residents of LIHTC sites are ages 65 or older, which equates to 16.8 percent of the LIHTC population.

Table 72: LIHTC Residents Ages 65+

<table>
<thead>
<tr>
<th>Age</th>
<th># of Residents</th>
<th>% of Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 65</td>
<td>20,506</td>
<td>83.2%</td>
</tr>
<tr>
<td>65+</td>
<td>4,144</td>
<td>16.8%</td>
</tr>
</tbody>
</table>

This table is based on data from PHFA.
C.1.b.v. Compare the demographics of occupants of developments, for each category of Publicly Supported Housing (Public Housing, Project-Based Section 8, Other HUD Multifamily Assisted developments, properties converted under RAD, and LIHTC) to the demographic composition of the areas in which they are located. Describe whether developments that are primarily occupied by one race/ethnicity are located in areas occupied largely by the same race/ethnicity. Describe any differences for housing that primarily serves families with children, elderly persons, or persons with disabilities. (Table 8 and Map 5)

This analysis is based primarily on HUD data.

Public Housing

Race

- Of 81 Public Housing developments (85 per HUD’s data), there are 7 multi-family sites in which there is an inverse relationship between the Black population at the Public Housing site and the census tract, i.e. where there is over 50 percent Black population at the Public Housing site and less than 50 percent within the census tract of the site.

- There are two multi-family sites with a White population that is greater than 50 percent; one of the sites is in a predominately Black census tract and the other is in a predominately White census tract.

- There are six multi-family sites with an Asian population that is greater on a percentage-point basis than the census tract.

Ethnicity

- There are 14 multi-family Public Housing sites that have at least five percentage points fewer Hispanics than in the census tracts in which they are located.

- There are two multi-family sites, which on a percentage basis, have at least five percentage points more Hispanics than the census tract in which they are located.

Families with Children

There are 25 multi-family Public Housing sites that have at least 10 percentage points more households with families than in their associated census tract.

Elderly Persons, Persons with Disabilities, National Origin, Religion and Sex

There is no comparable publicly supported housing data and census tract data.
Project-Based Section 8

**Race**

Of the 79 Project-Based Section 8 sites listed in HUD Table 8, 41 are reflective of the census tract in which the site resides with similar racial mixes.

- There are 11 Project-Based Section 8 sites in which there is an inverse relationship between the Black populace at the site and the census tract, i.e. there is over 50 percent Black population at the Project-Based Section 8 site and less than 50 percent within the associated census tract:

- There are eight sites with a White population that is greater than 50 percent; however, they are located in census tracts in which White is the most represented race:

- There is one site in which the census tract has an Asian population that is 15+ percentage points higher. There are 15 sites with an Asian population that is greater on a percentage-point basis than the census tract: seven are over 10 percentage points higher than the census tract in which they are located.

**Ethnicity**

- There are five Project-Based Section 8 sites that have at least five percentage points fewer Hispanics than the census tracts in which they are located.

- There are six sites, which on a percentage basis have at least five percentage points more Hispanics than the associated census tract.

**Families with Children**

There are 21 Project-Based sites that have at least 10 percentage points more households with families than the associated census tract:

**Elderly Persons, Persons with Disabilities, National Origin, Religion and Sex**

No comparable publicly supported housing data and census tract data is available.
Other HUD Multifamily Assisted Developments

Race

Of the 57 Other HUD Multifamily Assisted Development developments listed in HUD Table 8, seven sites are reflective of the census tract in which the site resides with similar racial mixes.

- There are seven sites in which there is an inverse relationship between the Black population at the site and the census tract, i.e. there is over 50 percent Black population at the site and less than 50 percent within the census tract.
- There are six sites with a White population that is greater than 50 percent; however, all but one are located in census tracts in which White is the most represented race (greater than 50 percent).
- There are nine sites where the Asian/Pacific Islander population on a percentage point basis is greater than the associated census tract. There are four sites in which the census tract has an Asian/Pacific Islander population that is 15+ percentage points higher than the site.

Ethnicity

Hispanic: There are nine sites have at least five percentage points fewer Hispanics than the census tracts in which they are located.

There are four Other HUD Multifamily sites, which on a percentage basis have at least five percentage points more Hispanics than the census tract in which they are located.

Families with Children

There are six sites that have a greater share of families with children on a percentage point basis than the census tracts in which they are located; however, there are no sites with at least 10 percentage points more households with families than in the associated census tract.

Elderly Persons, Persons with Disabilities, National Origin, Religion and Sex

No comparable publicly supported housing data and census tract data is available.
Residents of publicly supported housing face similar disparities in opportunity to other residents of the neighborhoods in which they reside, although these disparities are experienced to varying degrees depending on their individual household characteristics and further compounded by low household incomes:

- **Schools** - Access to quality education is one of the most important factors influencing children’s future health, career progression and economic potential. Relative to the broader region, Philadelphia’s school proficiency index is dramatically lower regardless of race, ethnicity or poverty status. Poor performing schools are an issue citywide for all racial and ethnic groups whether living in publicly supported housing or elsewhere; however, it is most acute for Black and Hispanic populations which have school proficiency indexes respectively of 8.22 and 12.09. Higher school proficiency levels - although still much lower than their regional counterparts - are found for White and Asian/Pacific Islander populations which have school proficiency indexes of 26.26 and 21.86 respectively. For all groups, those living below the poverty level - which encompasses many residents of publicly supported housing - school proficiency measures are even worse. As previously noted, publicly supported housing, especially the Public Housing and HCV categories, include large numbers of families with children, the majority of whom are Black. These families and all others living in publicly supported housing need improved access to quality public schools.

- **Employment** - While significant percentages of publicly supported housing residents are elderly persons and others with disabilities who are effectively out of the workforce, there is an ongoing high need to expand jobs and training opportunities for work-able adults. The need is very high for Hispanic and Black populations which have much lower labor market indexes (16.70 and 18.01 respectively), relative to White and Asian populations (48.03 and 37.08 respectively). For those living below the poverty line, lack of employment opportunities is an even more acute problem. Relative to the broader region, Philadelphia citizens have much fewer job prospects. Intensive efforts to remove barriers to employment through child care, remedial education, skills training and other interventions, and to create new jobs opportunities nearby or within commuting distance to housing sites are essential to improving access to opportunity for residents.

- **Environmental Health** - Environmental concerns are more pressing in Philadelphia than the broader region, as measured by HUD’s Environmental Health Index, which rates air quality and exposure to toxins. While there are some minor variations among racial/ethnic groups, unlike the other indices noted in this discussion, environmental health concerns generally impact all city residents to a similar degree.
Transportation - Relative to the broader region, Philadelphia offers a high degree of access to good, low cost transportation; however, there are variations in service levels by neighborhood which effect publicly supported housing residents, especially seniors and people with disabilities.

C.2.a. Additional Information

Beyond the HUD-provided data, provide additional relevant information, if any, about Publicly Supported Housing in the jurisdiction and region, particularly information about groups with other protected characteristics and about housing not captured in the HUD-provided data.

The preservation of existing affordable housing resources and development of new housing remains a top priority for the City and PHA. This includes a commitment to ensuring that existing LIHTC properties remain affordable beyond their initial and extend compliance periods. With respect to public housing, the vast majority of PHA properties were developed from 1940 through the 1970s. As such, they have enormous capital needs and, in many cases, require complete redevelopment to meet modern standards.

PHA has aggressively pursued capital funding for its existing developments, including successful completion of five major HOPE VI-funded redevelopments and the ongoing Choice Neighborhoods-funded redevelopment of Norris Apartments and the North Central Philadelphia neighborhood. In each of these redevelopment scenarios, investments in distressed housing developments has resulted in substantial leveraging of private equity and dramatic improvements to the surrounding neighborhoods.

PHA is continuing to work to substantially increase housing choices for current and future residents through an ambitious program of new construction, substantial rehabilitation, and modernization designed to revitalize PHA public housing developments, replace distressed housing lost to demolition and lack of capital funds, and improve Philadelphia’s neighborhoods. PHA has established the “6 in 5” program with the goal of creating or preserving 6,000 units of housing over a five year period. Detailed information on PHA’s development activities can be found in PHA’s annual Moving to Work Plans and Reports.

PHA has also greatly increased the number of households served under the HCV Program, including leasing up over 3,800 additional units for low-income households within the past three years.

PHA’s neighborhood development and revitalization activities enable PHA to focus on large scale neighborhood changing developments such as the Blumberg/Sharswood development and to undertake developments in impacted neighborhoods such as Strawberry Mansion. Below is a summary description of some of PHA’s ongoing neighborhood transformation initiatives:

Blumberg/Sharswood Neighborhood Transformation

As part of a comprehensive Choice Neighborhoods Transformation Plan that involved neighborhood residents and other stakeholders, PHA, working with the City and a wide array of partners, is undertaking the complete revitalization of Sharswood, one of the City’s most distressed and impoverished neighborhoods.
Sharswood is the site of the seriously distressed and obsolete Blumberg Apartments public housing development, which has now been demolished except for a single senior tower. The senior tower will be rehabilitated, and a total of 1,100 mixed income, homeownership and rental units will be developed on the former public housing site and throughout the neighborhood. The empty Vaux School building will be rehabilitated and transformed into a new state-of-the-art district school to be operated by Big Picture Schools. A new, full service grocery store and PHA Headquarters building will provide a major boost to the long-range effort to revitalize the Ridge Avenue commercial corridor. Community residents will be able to access a broad array of services and programs (child care, job training, entrepreneurial development, etc.)

**Unit Based Voucher (UBV) Initiative**
Utilizing its MTW flexibility, PHA partners with highly qualified, primarily non-profit housing developers to provide long-term rental assistance that supports quality housing for families, seniors and special needs populations including formerly homeless families and individuals. To date, approximately 2,000 units have been placed under long-term contracts. Pursuant to its MTW authority, PHA has implemented a UBV Program that converts tenant Based HCVs to Development Based. In FY 2016, 133 new UBV units were placed under contract, including new developments at Gordon Street and Oakdale Street that were undertaken by PHADC, PHA's nonprofit development subsidiary.

**Queen Lane and Queen’s Row Redevelopment**
In FY 2016, PHA completed construction of 55 new family rental units at Queen Lane LP and 24 rehabilitated family rental units at Queen’s Row, providing replacement housing for the 16-story tower that was demolished in FY 2015. These MTW public housing units are part of PHA’s multi-year “6 in 5” initiative to create or preserve 6,000 affordable housing units, subject to funding availability.

**North Central Philadelphia Choice Neighborhoods Revitalization**
In partnership with the City and other partners, PHA moved forward to implement its comprehensive neighborhood revitalization program for the Norris Apartments public housing development and the surrounding North Central neighborhood. Funded through MTW Block Grant, City, Pennsylvania Housing Finance Agency, a $30 million HUD Choice Neighborhoods Initiative grant and other sources, the initiative will result in 297 new rental and homeownership units, of which 147 will be replacement units, on and off-site throughout the North Central Philadelphia neighborhood, augmented by a wide array of supportive services and neighborhood improvements.

**RAD Transfer of Assistance**
As briefly noted above, PHA is converting vacant and uninhabitable public housing units to productive uses through conversion to project-based assistance under the “transfer of assistance” provisions of RAD. By partnering with local, mission-driven organizations, PHA plans to support development of approximately 1,000 new units that will serve veterans, homeless individuals and families, seniors and other special-needs populations. Most of these developments will combine intensive on-site or nearby
services for residents designed to remove barriers to opportunity, promote economic self-sufficiency and/or maximize the potential for independent living. As of October 2016, the following is a listing of developments that have already closed and are in or about to begin the construction phase.

Table 73: Developments Ready for Construction

<table>
<thead>
<tr>
<th>Development</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blumberg Phase I</td>
<td>57</td>
</tr>
<tr>
<td>2415 North Broad</td>
<td>88</td>
</tr>
<tr>
<td>HELP V</td>
<td>37</td>
</tr>
<tr>
<td>St. John Neumann Place II</td>
<td>52</td>
</tr>
<tr>
<td>New Courtland @ St. Bartholomew’s</td>
<td>42</td>
</tr>
</tbody>
</table>

In addition, several other RAD transfer of assistance developments are scheduled to close by the end of the first quarter of 2017:

Table 74: Developments Expected to Close 2017

<table>
<thead>
<tr>
<th>Development</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lehigh Park I and II</td>
<td>75</td>
</tr>
<tr>
<td>Roberto Clemente</td>
<td>38</td>
</tr>
<tr>
<td>Norris Community Square</td>
<td>29</td>
</tr>
<tr>
<td>Haddington III</td>
<td>48</td>
</tr>
<tr>
<td>Strawberry Mansion</td>
<td>55</td>
</tr>
</tbody>
</table>
C.2.b. The program participant may also describe other information relevant to its assessment of Publicly Supported Housing. Information may include relevant programs, actions, or activities, such as tenant self-sufficiency, place-based investments, or mobility programs.

See above summary description of PHA place-based investments. PHA also provides a broad array of programs either directly or in partnership with local supportive service, educational, youth development and training organizations to help remove barriers to opportunity among residents of Public Housing and HCV. Highlights of PHA initiatives follow:

Blueprint to End Homelessness
PHA is an active partner in the City’s Blueprint program, providing 500 housing opportunities per year to support the effort.

Community Partners Program
PHA contracts with a wide array of education, training and service partners to help prepare and connect residents with good paying jobs with benefits. The ultimate goal is to assist residents in becoming economically self-sufficient. The Community Partners program incorporates skills assessments, case management, job training, job placement and post-placement follow up. To date, it has graduated hundreds of Public Housing residents who have move on to jobs in health care, hospitality, retail, construction, commercial transportation and other industries.

Jobs Plus
Jobs Plus is a place-based, pilot program which focuses on expanding education, training, job placement and post-placement services to residents of Raymond Rosen Apartments. Through partnerships with Philadelphia Works and numerous other local agencies, residents of this development will receive intensive support services, job coaching, job placement and other financial incentives that are intended to transform the community, building a culture that promotes and encourages work.

Family Self-Sufficiency Program
PHA administers a Family Self-Sufficiency (FSS) Program that coordinates housing assistance with public and private resources to support families in achieving economic self-sufficiency. Participation generally lasts five (5) years, during which participants work to identify and achieve educational, professional, and personal goals including transitioning out of subsidized housing and/or into homeownership. Supportive services provided to FSS program participants may include child care, transportation, remedial education, and job training.

Self-Sufficiency and Youth Development Programs
PHA supports self-sufficiency and youth development programs, including financial literacy programming, occupational skills training, and GED and literacy programs. Under the Section 3 program, qualified individuals are placed in employment. PHA offers a broad array of self-sufficiency
services focused on helping residents prepare for the workforce and obtain jobs with living wage incomes. In addition, youth participate in summer food/camp programs offered by PHA and are enrolled in afterschool activities.

**HCV Mobility Pilot Program**
Using its MTW flexibility, PHA is implementing a Housing Choice Voucher Mobility Program designed to encourage voucher holders to find housing and jobs in areas that provide higher economic, educational, and social mobility opportunities within and outside the City of Philadelphia. The program provides participants with a broad range of supportive services, housing counseling, and other efforts to promote the successful transition to higher opportunity areas. Through March 31, 2016, 133 families enrolled in the program, of which 78 moved to areas of higher opportunity.

**Veteran’s Affairs Supportive Housing Program (VASH)**
The VASH program combines HCV rental assistance for homeless veterans with case management and clinical services provided by the U.S. Department of Veterans Affairs (VA) at its medical centers and in the community. PHA collaborates with the VA, City and other partners in administering the VASH program.

**Nursing Home Transition Initiative (NHTI)**
Using its MTW flexibility, PHA provides housing to individuals transitioning out of nursing homes to community based housing. NHTI is a partnership with the Department of Public Welfare (DPW). As part of NHTI, PHA administers State-supported vouchers for referrals of disabled consumers in need of low-income housing. NHTI households may be eligible for a preference for public housing or HCV.

**Second Chance Initiative (Public Housing and HCV)**
PHA’s new Second Chance pilot program utilizes MTW flexibility to provide housing and services to formerly incarcerated, returning citizens. Through Second Chance, PHA provides ten (10) Tenant-Based Vouchers for returning citizens in good standing with the Eastern District Federal Court Supervision to Aid Reentry (STAR) program and the Mayor’s Office of Reintegration Services (RISE) program. Second Chance participants are provided with skills, training, and education necessary to successfully reintegrate into society, avoid recidivism, and lead constructive, useful lives. PHA plans to expand the program to cover returning citizens from the state court system.
C.3. Contributing Factors
Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of fair housing issues related to Publicly Supported Housing, including Segregation, R/ECAPs, and Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each contributing factor that is significant, note which fair housing issue(s) the selected contributing factor relates to.

Lack of Public and Private Investments in R/ECAP Neighborhoods
An estimated 35.3 percent of all publicly assisted housing units are located in R/ECAP areas. Survey results indicate that Philadelphia residents, including PHA residents, overwhelmingly want to continue living in their current neighborhoods, pointing to a need for increased public and private investments to address disparities in access to opportunity such as good schools, jobs and training opportunities.

Lack of Funding
There is an overwhelming need to both preserve existing affordable housing and to create new units so as to address the needs of underrepresented populations including Hispanic and Asian citizens. The availability of funding is extremely limited relative to the supply in virtually every category of need. There are no new funds nationally to support public housing development, and HUD Capital Funds are woefully inadequate to address PHA’s estimated billion dollar backlog in capital needs for existing units.

As previously noted, PHA has re-allocated existing funding to support leasing of approximately 3,800 additional households under HCV. In terms of preservation, PHA is aggressively moving to preserve existing public housing units through a combination of large-scale redevelopment efforts and more modest rehabilitation using RAD as a catalyst. It is important to note that RAD simply re-allocates existing funding from public housing uses to project-based uses. Any additional funds to support preservation of RAD units must come from limited LIHTC funds and other public and private equity sources. In terms of large scale redevelopment, the HOPE VI program, which supported five major redevelopment efforts in Philadelphia, has been defunded by Congress. Its replacement, Choice Neighborhoods, will only support a maximum of four implementation grants nationwide.

Community Opposition
While funding for additional affordable housing units is minimal, community opposition to new housing in higher opportunity areas in Philadelphia and elsewhere remains a challenge to expanding supply.

Turnover Rates
Hispanic, Asian and White citizens are underrepresented in publicly supported housing relative to their respective proportions of the overall low income Philadelphia population. As federal regulations prohibit race-based preferences, significant changes in the racial and ethnic composition of publicly
supported housing residents will be largely dependent on the rate of vacancies occurring in currently occupied subsidized housing and the availability of new HCV vouchers. New residents and voucher holders will typically be chosen based on their date and time of application. As there are few, if any, affordable housing alternatives for current residents of publicly supported housing, turnover among existing residents is well below 10 percent annually.

**Land Use and Zoning Laws**

Land use and zoning laws are linked to land values. Land values ultimately dictate highest and best use of a site and to redevelop affordable housing within the current financial constraints of the public sector, the options of where to build are quickly diminished. Land use and economics inherently go hand in hand unless there is mandated economic intervention, such as the City’s Inclusionary Housing policy. This policy has been designed to promote fair housing opportunities, and reduce disparity in access to opportunities and segregation.

Single-family housing also tends to promote segregation due to the spatial requirements rooted in zoning. Scattered Sites are prominent in the R/ECAP tracts as recognized above. Many of these scattered sites and housing fabric of Philadelphia outside the urban core is largely single family or low density housing.

**Impediments to Mobility**

Project-Based vouchers, Public Housing, and Other HUD Multifamily housing are founded on placed-based subsidy and wrap-around service initiatives. Addressing the fair housing issues related to a place-based housing resource structure will require investments in and around those developments.

With respect to HCV, voucher holders often face a number of impediments including limited access to transportation, lack of knowledge of other communities and public/private amenities and investments within those communities, among other factors. Voucher payment standards are often insufficient to rent in high opportunity areas. HUD recently issued a notice with regard to the utilization of Small Area Fair Market Rents (SAFMR) in Philadelphia and elsewhere; however, this initiative provides no additional funding, raising concerns that lease up of HCV units in higher opportunity, more expensive areas will result in fewer available vouchers. PHA submitted comments on the HUD SAFMR proposed rule, and will continue to explore alternatives to the existing payment standard model using its MTW flexibility with the goals of both promoting moves to higher opportunity areas and avoiding negative financial impacts or displacement of existing residents who wish to remain in their neighborhoods.

The lack of private and public investments in distressed market areas also creates impediments to mobility. Public investment to increase opportunity (i.e. quality schools, grocery stores, transportation options, health facilities, public space, etc.) is generally required to ultimately drive private investment in distressed markets.

To support and encourage mobility among voucher holders, PHA has implemented an HCV Mobility Program as noted above.

Although the sample size is small, PHA survey respondents who looked to move in the previous five years were 20 percent more likely to find housing unit size a barrier to mobility than all survey respondents.
D. Disability and Access Analysis

1. Population Profile

Persons with disabilities are a protected class under the Fair Housing Act, which defines “disability” as “a physical or mental impairment that substantially limits one or more of such person’s major life activities.”

Housing accessible to people with disabilities generally takes one of two forms: (a) newly constructed units with specialized accessibility or universal design features or (b) older units that allow for reasonable accommodations.

The Fair Housing Act’s reasonable accommodations provisions guarantee that persons with disabilities may request changes in policies, practices, and services so they can better “use and enjoy” their homes. Some typical reasonable accommodations requests include:

- Allowing an assistance animal in a “no pets” community or housing development;
- Printing a lease application in large print;
- Permitting a live-in personal care attendant;
- Transferring to a more accessible unit or community; and
- Installing a reserved marked handicapped parking space.

1a. How are persons with disabilities geographically dispersed or concentrated in the jurisdiction and region, including R/ECAPs and other segregated areas identified in previous sections?

Philadelphia is home to a sizable population of persons with disabilities. Recent Census data indicate that 238,443 people age five or older identify as disabled. Ambulatory difficulties predominate—9.4 percent of the city’s population have a mobility impairment. Further, 7.4 percent have cognitive difficulties, 7.1 percent have independent living difficulties and 6.5 percent have a hearing or vision disability.

In the region, 699,750 persons ages five and above have one or more disabilities. Similar to the city, the most common difficulties are ambulatory (6.7 percent), cognitive (5.1 percent), those related to independent living (5.0 percent) and hearing or vision (5.2 percent).
Table 75: Disability Type in Philadelphia and Region

<table>
<thead>
<tr>
<th>Disability Type</th>
<th>(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>Hearing difficulty</td>
<td>44,512</td>
<td>3.14%</td>
</tr>
<tr>
<td>Vision difficulty</td>
<td>47,883</td>
<td>3.38%</td>
</tr>
<tr>
<td>Cognitive difficulty</td>
<td>104,386</td>
<td>7.37%</td>
</tr>
<tr>
<td>Ambulatory difficulty</td>
<td>133,029</td>
<td>9.39%</td>
</tr>
<tr>
<td>Self-care difficulty</td>
<td>53,382</td>
<td>3.77%</td>
</tr>
<tr>
<td>Independent living difficulty</td>
<td>100,663</td>
<td>7.11%</td>
</tr>
</tbody>
</table>

Source: HUD-provided table for AFH analysis.

Table 76: Disability by Age Group

<table>
<thead>
<tr>
<th>Age of People with Disabilities</th>
<th>(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>Age 5-17 with Disabilities</td>
<td>19,477</td>
<td>1.37%</td>
</tr>
<tr>
<td>Age 18-64 with Disabilities</td>
<td>141,863</td>
<td>10.01%</td>
</tr>
<tr>
<td>Age 65+ with Disabilities</td>
<td>77,103</td>
<td>5.44%</td>
</tr>
</tbody>
</table>

Source: HUD-provided table for AFH analysis.

There are high concentrations of persons with disabilities in the R/ECAP areas in North Philadelphia, South Philadelphia and the Lower Northeast. The R/ECAP area in West Philadelphia has a lower, although still high, concentration.

In the region, the R/ECAPs in Chester and Coatesville, PA, Camden and Salem, NJ, and Wilmington, DE, all have higher concentrations of people with disabilities than the region as a whole.
Concentrations in Persons with Disabilities in Philadelphia
Concentrations of Persons with Disabilities in the Region

Estimated percent of people with one or more disabilities between 2010-2014 with R/ECAP overlay.

Percent People with a Disability
Year: 2014
Shaded by:
Zip Code Tabulation Area, 2010
- Insufficient Data
- 6.99% or less
- 7.00% - 9.99%
- 10.00% - 12.99%
- 13.00% - 15.99%
- 16.00% or more

Source: Census
1b. Describe whether these geographic patterns vary for persons with each type of disability or for persons with disabilities in different age ranges.

An analysis of pertinent Census data for both Philadelphia and the region at large shows little linkage between type of disability and neighborhood of residence. The geographic spread and concentration of disabled persons is more or less the same for each disability type for both the jurisdiction and region.

In accordance with the information presented in Section 1B, Philadelphia has a higher percentage of persons with disabilities in each age group than the region. Similarly, the percentage of people with each type of disability is higher in the city than in the region.

2. Housing Accessibility

It is difficult to paint a clear picture of housing accessibility in Philadelphia due to the sparse data that is collected regarding persons with disabilities. However, given that the maximum monthly SSI payment is not enough to afford fair market rent in Pennsylvania, that there is a shortage of affordable, accessible housing in the city and the region seems inevitable.

2a. Describe whether the jurisdiction and region have sufficient affordable, accessible housing in a range of unit sizes.

A 2003 study from University of Pennsylvania researchers Amy Hillier and Dennis Culhane, “Closing the Gap: Housing (un)Affordability in Philadelphia,” identified housing difficulties faced by people with disabilities. The duo worked with Liberty Resources, a services provider and advocacy organization for Philadelphia’s disabled community, to assess Philly’s housing stock and conduct a survey regarding disabled persons’ experiences securing housing. Their study highlighted that most persons with disabilities must navigate the private housing market and even when modifications funds are available, it is difficult to make Philly’s multi-story row homes accessible due to their “steep stairways and limited frontage space.” Overall, 50 percent of Hillier and Culhane’s respondents desired housing modifications, and only one-third of respondents reported that they had fully accessible housing. Affordability was a pressing issue for the respondents; over one-third spent more than 50 percent of their monthly income on rent. For Philadelphia’s low-income renters, finding an affordable unit is quite difficult. Yet for Philadelphia’s low-income, disabled renters, finding a unit that is both affordable and accessible is a compounded difficulty.

Both the Philadelphia Housing Authority (PHA) and the Division of Housing and Community Development (DHCD) are working to change this, though their respective waiting lists point to a continuing need for affordable, accessible housing. As noted in the Assessment of Past Goals, Actions, and Strategies, DHCD has been implementing a four pronged approach to increasing Philadelphia’s number of accessible, affordable units for the disabled. Chief among these strategies is DHCD’s Adaptive Modifications Program, operated in partnership with the Philadelphia Housing Development Corporation, which helps individuals with permanent physical disabilities live more independently in the home. There is currently a lengthy waiting list for this program. For its part, PHA’s public housing waiting list
includes more than 700 households (of a total Public Housing and PAPMC waiting list of more than 59,000 households) that indicate the need for an accessible unit.

PHA has made significant strides in serving Philadelphians with mobility, hearing, and vision impairments. Its portfolio includes approximately 1,230 accessible units with 0-6 bedrooms at locations throughout the city. Of PHA’s 81 sites (including 10 scattered site management areas) with over 13,000 units, accessible units are found at 73 sites. All of PHA’s newly developed housing sites (including sites developed with PHA funds by PHA partners) include accessible units. Hundreds of other PHA residents have received various modifications to their units and/or other reasonable accommodations.

There are other accessible, affordable units in addition to those produced through DHCD or PHA funding. The table below compares Philadelphia’s inventory of affordable, accessible rental units to that of other major cities within the region, excluding the PHA and other subsidized housing inventories. These data, which were sourced from socialserve.com, suggest that Philadelphia hosts the lion’s share of the region’s accessible units and further underscore the paucity of affordable, accessible housing in the region.

<table>
<thead>
<tr>
<th>City</th>
<th>Number of Accessible Units Listed</th>
<th>Number of Income Based Rentals</th>
<th>Number of Units Currently Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Philadelphia, PA</td>
<td>187</td>
<td>185</td>
<td>45</td>
</tr>
<tr>
<td>Camden, NJ</td>
<td>21</td>
<td>21</td>
<td>4</td>
</tr>
<tr>
<td>Wilmington, DE</td>
<td>50</td>
<td>49</td>
<td>6</td>
</tr>
<tr>
<td>Newark, DE</td>
<td>19</td>
<td>19</td>
<td>6</td>
</tr>
</tbody>
</table>

2b. Describe the areas where affordable accessible housing units are located. Do they align with R/ECAPs or other areas that are segregated?

There is a notable overlap between Philadelphia’s affordable, accessible units and Philadelphia’s racially segregated poverty pockets. Over half of PHA sites with accessible housing units are located in or just outside R/ECAPs. Most of these are located in North Philadelphia, specifically in Strawberry Mansion, Germantown, and East of Broad Street in neighborhoods such as Poplar, Yorktown, and Old Kensington. The developments East of Broad fall within a R/ECAP where disabled persons are notably concentrated. Accessible units are also found in the West within the Mantua/Parkside and Kingsessing R/ECAPs and in the Gray’s Ferry R/ECAP in the South. (See map below.)

In homes outside of DHCD- and PHA-funded developments, accessible housing for low-income persons with disabilities and their families can be found across Philadelphia, but is heavily concentrated in the northern and western periphery of Center City.
Due to provisions in the 1988 Fair Housing Amendments Act, newer housing is more likely to meet accessibility requirements for persons with disabilities than is older housing. The updated legislation mandated specific design and construction requirements for multifamily properties built after 1991, such as wider passage ways, reinforced walls for grab bars, and “usable” kitchens and bathrooms built with wheelchair users in mind.* There is a spatial match between these units and areas where Philadelphia residents with disabilities reside. As depicted in the maps below, a small but notable overlap exists between areas with a higher than average number of persons with disabilities (> 16.8 percent) and areas where the proportion of homes built in 1990 or later is higher than the city average (> 6.7 percent), including areas where persons with disabilities account for over 30 percent of the population. Roughly two-thirds of these areas are R/ECAPs.

R/ECAPs, Persons with Disabilities and Multifamily Housing Development Since 1990
Affordable, accessible units are located within the region’s urban hubs—Philadelphia, Camden, and Wilmington—and concentrated within those city’s respective R/ECAPs. (See maps below.)

**Affordable, Accessible Housing in Camden, NJ**

Source: socialserve.com

**Affordable, Accessible Housing in Wilmington, DE**

Source: socialserve.com
2c. To what extent are persons with different disabilities able to access and live in the different categories of publicly supported housing?

Many PHA consumers, including both public housing residents and Housing Choice Voucher holders, are persons with disabilities. PHA data indicate that 19.5 percent of current public housing household heads are persons with disabilities, as are 46.9 percent of Housing Choice voucher participant household heads. HUD data indicate that 13.9 percent of Other Multifamily Assisted and 17.0 percent of Project-Based Section 8 households have a disabled member.

The disability status of publicly supported housing residents within the broader region (based on HUD data in AFH Table 15) are:

- Public Housing           16.2 percent
- Project-Based Section 8  17.6 percent
- Other Multifamily Assisted 23.0 percent
- HCV Program             26.5 percent
3. Integration of Persons with Disabilities Living in Institutions and Other Segregated Settings

As stipulated in the various laws regulating housing accessibility—the Fair Housing Act, the Americans with Disabilities Act, and Section 504 of the Rehabilitation Act—jurisdictions are encouraged to ensure that persons with disabilities, particularly those who are institutionalized, have opportunities to live comfortably within and among the community. According to HUD, examples of integrated settings include:

- Scattered-site apartments providing permanent supportive housing
- Tenant-based rental assistance that enables persons with disabilities to live within integrated developments
- Accessible apartments scattered throughout public and multifamily housing developments

Conversely, segregated settings are those that are occupied exclusively or primarily by individuals with disabilities. Segregated settings often mimic behavioral health institutions in their rigidity and lack of privacy and autonomy.

3a. To what extent do persons with disabilities in or from the jurisdiction or region reside in segregated or integrated settings?

While it appears that aggregated local and regional data regarding integrated and segregated settings is not collected, both the City of Philadelphia and the Commonwealth of Pennsylvania understand their obligations under Olmstead v. L.C. and are working toward integrating persons with physical and mental impairments.

What can be measured is the number of Philadelphians served by the Pennsylvania State Hospital System. Although Philadelphians with a disability comprise approximately 20 percent of the statewide total number of people with a disability, only 131 of the 1,503 persons served by the system in fiscal year 2014, or 8.7 percent, list Philadelphia as their county of origin. Further, the State Hospital System admitted 26 Philadelphians and discharged 51 Philadelphians in fiscal year 2014, while admitting 653 persons and discharging 687 persons overall during that year, 4.0 percent and 7.4 percent respectively.*

Tailored housing supports are required so that this population may access integrated communities upon their return. The Philadelphia Housing Authority offers a number of support services for those navigating this transition.

The Commonwealth of Pennsylvania has begun to examine this issue, especially through the lens of housing affordability. “Supporting Pennsylvanians through Housing,” the Commonwealth’s five-year affordable housing plan, identifies “individuals who live in institutions but could live in the community with housing services and supports” as one of its three target populations.** Under the

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plan, the state will work with counties such as Philadelphia to connect its target populations with the affordable, integrated, and supportive housing that will best meet their needs. The following “Supporting Pennsylvanians” goals can assist in integrating persons currently living in institutions:

- Partnering with the Pennsylvania Housing Finance Agency to implement HUD Section 811 Project Rental Assistance
- Continuing to strengthen the PA Office of Mental Health and Substance Abuse Services Health Choices Reinvestment Program for permanent supportive housing
- Increasing housing opportunities and services for individuals in the criminal justice system with serious mental illness and/or a substance use disorder

Locally, the Philadelphia Department of Behavioral Health and Intellectual disAbility Services remains committed to serving individuals with mental illness and/or a substance use disorder who are involved in the legal system. Through the Department’s Behavioral Health and Justice Related Services (BHJRS) division, efforts are underway to create alternatives and to improve access to behavioral health services for those who enter the criminal justice system. These efforts include:

- enhancing residential treatment capacity in Philadelphia by creating more beds in the community
- partnering with justice partners such as the Prosecutor and Defender offices, the courts, and Adult Probation & Parole to divert individuals with serious mental illness from jail
- providing housing subsidies to support individuals with mental illness and/or substance use disorder that are in recovery

3b. Describe the range of options for persons with disabilities to access affordable housing and supportive services.

The Philadelphia Housing Authority leads the charge in ensuring that low-income Philadelphians can access housing within integrated, community-based settings. The agency’s portfolio includes accessibility features for those with mobility, hearing, and vision impairments. As noted in Section 2A, PHA grants a waiting list preference to households with disabled family members. PHA also provides reasonable accommodations, modifying units and facilities where accessibility is lacking. This effort is led by a dedicated PHA staffer who oversees the agency’s compliance with the Americans with Disabilities Act and Section 504 of the Rehabilitation Act. PHA also collaborates with the Commonwealth of Pennsylvania and the City to implement its Nursing Home Transition Program, which facilitates the transition of disabled persons from nursing homes to community-based settings in either Public Housing or HCV programs.

Moreover, in May 2008, the Office of the Deputy Mayor for Health and Opportunity (currently referred to as the Deputy Managing Director’s Office of Health & Human Services) forged a renewed partnership with the Philadelphia Housing Authority (PHA) to offer affordable housing targeted to the behavioral health population. The PHA partnership provides up to 200 single individuals with behavioral health challenges access to Housing Choice Vouchers (HCV) every year. To date, 1,045 individuals have been...
issued HCVs coupled with services and supports coordinated by the Department of Behavioral Health and Intellectual disAbility Services (DBHIDS).

The City also enhances the ability of people with disabilities to live in and visit City-supported housing. In City-supported developments, 10 percent of all new-construction units must be accessible to people with a physical disability. In addition, four percent of all such units must be accessible to people with hearing and vision disabilities. These units must be marketed to people with disabilities for 30 days before being marketed to the general public.

DHCD also requires all new City-supported construction, to the extent feasible, to include visitability design features. This includes at least one no-step entrance at the front, side, back or garage entrance, all doors at least 32 inches wide, and hallways and other room entrances at least 36 inches wide.

DHCD also supports modifications to existing homes and apartments. The Adaptive Modifications Program is designed to help individuals with permanent physical disabilities to live more independently in their homes. It provides free adaptation, allowing easier access to and mobility within the home.

Service providers in Southeastern Pennsylvania make a robust range of housing services available to persons with disabilities. Selected agencies are highlighted below.

- **Horizon House.** Serving adults with intellectual and developmental disabilities, Horizon House offers community residential living with around-the-clock, in-home supports. In Montgomery County, Horizon House treats hard-to-serve populations such as adult males with maladaptive psycho-sexual behaviors, assisting them in developing the skills and positive attitudes they need to live successfully within both this intensively supervised environment and within the community at large. Pennsylvanians in Philadelphia, Delaware, Montgomery, and Bucks Counties can access Horizon House’s supported living residences and live safely within integrated, community settings with little supervision. The organization’s Life Sharing program pairs persons with intellectual and developmental disabilities with local families in Philadelphia, Delaware, Montgomery, and Bucks Counties who may serve as their support system.

- **Salvation Army Department of Developmental Disabilities.** Persons in eastern Pennsylvania and the State of Delaware may access a range of supportive housing environments with the Salvation Army. The Salvation Army’s Developmental Disabilities Program has options for both those who require minimal assistance and can live independently within their own home or apartment and those whose complex needs necessitate 24/7 support.

- **NHS Human Services, Inc.** NHS sites in the states of Pennsylvania, Delaware, and New Jersey offer the following services: Community Living/Group Homes, Family/Shared Living, Intermediate Care, Respite Care, Specialized Residential Care, and Support Living.

- **Wilmington Housing Authority.** Finally, the Wilmington Housing Authority shares PHA’s commitment to furnishing homes that are designed or modified to meet the needs of persons with vision, mobility, and hearing impairments. Several WHA properties are accessible, including the Kennedy Apartments, the Herlihy Apartments, Compton Towers, and the New Village of Eastlake.
4. Disparities in Access to Opportunity

4a. To what extent are persons with disabilities able to access the following? Identify major barriers faced concerning:

4i. Government services and facilities

- The Mayor’s Commission on People with Disabilities (MCPD) in partnership with all other city departments supports the city’s compliance with the Americans with Disabilities Act, the Fair Housing Act, and other laws governing the city’s relationship with people with disabilities.
- During the community participation process, stakeholders identified government compliance with ADA as an issue.

4ii. Public infrastructure (e.g., sidewalks, pedestrian crossings, pedestrian signals)

- The City’s pedestrian planning efforts are influenced by the Federal Americans with Disabilities Act (ADA). The ADA’s implementing regulations require that all new and altered facilities—including sidewalks, street crossings, and related pedestrian facilities in the public right-of-way—be accessible to and usable by people with disabilities.
- The Streets Department, in collaboration with the Mayor’s Commission on People with Disabilities, has partnered to identify ADA curb ramp locations that need upgrades and locations where there is a specific need for a ramp to be installed. The public can submit a location online or through the Streets helpline. All ADA curb ramp requests are investigated through a review process and a determination is made based upon greatest need.

4iii. Transportation

- SEPTA is dedicated to making it easier for customers to use its fixed route and paratransit services through a comprehensive program of accessibility improvements - fleet enhancements, station construction, and other service initiatives.
- All of SEPTA buses are accessible: equipped with a wheelchair lift or ramp, can be lowered to make the step up from street level easier, have automated route and stop announcements audible both inside and outside the bus, display route information electronically on front and side, transport mobility devices of any type including wheelchairs and wheelchair strollers.
- There are over 100 accessible SEPTA stations.
- SEPTA system now has 95 elevators at Regional Rail and Subway Stations and multi-modal transportation centers.

4iv. Proficient schools and educational programs

- There are an estimated 23,000 children with disabilities enrolled in the School District of Philadelphia. The District’s overall percentage of children with disabilities (13.7 percent) is lower than the statewide average (15.2 percent), which suggests that there may be...
more children with disabilities who have not been identified or who are not in SDP schools. Philadelphia’s performance measures for students with disabilities fall significantly behind statewide averages for students with disabilities.

- Dropout Rate: 24.0 percent Philadelphia 11.1 percent PA
- Graduation Rate: 75.0 percent Philadelphia 87.3 percent PA
- Proficiency Rates in Reading: 15.4 percent Philadelphia 32.7 percent PA
- Proficiency in Math: 21.7 percent Philadelphia 38.9 percent PA

Philadelphia Coalition of Special Education Advocates coalition has received an increasing number of complaints from families throughout the district about transportation barriers. The types of calls vary but the primary complaint is that children don’t get to school on time and therefore cannot access the full benefit of their education program. In some cases, children do not get to school at all.

4v. Jobs

- (Philadelphia Works) There are approximately 126,000 (16 percent) of self-identified adults with disabilities living in households ages 25-64 in Philadelphia. Only 31.3 percent of people with a disability were participating in the labor force, compared to 71.3 percent for all adults ages 25-64; 28 percent of them were unemployed, 14.5 percentage points higher than all adults.
- A variety of programs, such as JEVS Human Services hireAbility and Gaudenzia’s program helps people with disabilities obtain competitive jobs, employers find overlooked talent, and employers and workers integrate people with disabilities into the workforce.
- State offices of vocational rehabilitation provide vocational rehabilitation services to help persons with disabilities prepare for, obtain, or maintain employment.

4b. Describe the processes that existing the jurisdiction and region for persons with disabilities to request and obtain reasonable accommodations and accessibility modifications to address the barriers discussed above.

- People with disabilities may file a fair housing complaint with
  - Pennsylvania Human Relations Commission
  - U.S. Department of Housing and Urban Development
  - County and regional fair housing agencies
  - Philadelphia Commission on Human Relations/Fair Housing Commission
- PHA provides people with disabilities with reasonable accommodations to its policies and procedures in order to provide open access to PHA programs, services and activities. This includes making alterations to a unit or facility if needed to provide access. An Accommodation Request Form must be completed and submitted to PHA.
The Mayor’s Commission on People with Disabilities (MCPD) in partnership with all other city departments supports the city’s compliance with the Americans with Disabilities Act, the Fair Housing Act, and other laws governing the city’s relationship with people with disabilities. MCPD website provides:

- Accommodation Request form to request a reasonable accommodation
- Braille and Alternate Format Policy: (Under Title II of the ADA) all city documents available to the public must be made available in an alternate, accessible format to people who are blind or visually impaired upon request
- Sign Language Policy: (Under Title II of the ADA) All City information provided to the public orally must be made available in an alternate, accessible format to people who are deaf or hard of hearing upon request
- ADA Grievance form: for those who believe the City has violated their rights under the ADA
- ADA Curb Ramp Partnership Program: Submit a location online or call Street Department Customer Service Information Helpline. Upon submission of this request a confirmation customer service will be assigned. All ADA curb ramp requests will be investigated through a review process and a determination is made based upon greatest need.
- SEPTA service will make reasonable modifications to policies and practices to ensure program accessibility subject to several government exceptions. Submit a request online or contact the SEPTA Customer Service Department by mail or telephone.

4c. Describe any difficulties in achieving homeownership experienced by persons with disabilities and by persons with different types of disabilities.

In Pennsylvania, heads of households with disabilities not living in institutions or group homes have a lower homeownership rate than the population without disabilities. Still almost two-thirds of households headed by persons with disabilities are homeowner households. Homeowners with a disability are more likely than those headed by householders without disabilities to be financially burdened by their owner expenses. The data show that 22.4 percent of those with a disability are considered burdened (owner costs greater than 30 percent, but less than 50 percent of income), compared to 15.4 percent burdened for the population without disabilities. The disparity becomes even greater when examining the population severely burdened, those with owner costs greater or equal to 50 percent of income. 16.0 percent of the homeowners with a disability are severely burdened by owner costs, while only 7.6 percent of the owners without disabilities are severely burdened.
5. Disproportionate Housing Needs

When drafting this Assessment of Fair Housing, City staff contacted and received preliminary counsel from several Philadelphia organizations that serve persons with disabilities including Liberty Resources, the Legal Clinic for the Disabled, and SpArc Philadelphia. From these organizations, two overarching themes emerged: the SSI “affordability gap” and the oft-overlooked housing needs of persons with intellectual and developmental disabilities (ID/DD).

5a. Describe any disproportionate housing needs experienced by persons with disabilities and by persons with certain types of disabilities.

Affordability

Tight housing markets in cities across the country leave non-elderly adults with disabilities who rely on SSI particularly rent burdened. Philadelphia is no exception to this trend. The Technical Assistance Collaborative, a human services and community development nonprofit, issues a biennial, national report tracking this gap by calculating the disparity between monthly SSI payments and the average rental housing costs of a modest apartment. Their latest report in this series, “Priced Out in 2014,” indicates that since persons with disabilities in Philadelphia receive a monthly SSI payment of only $743, 129 percent of their SSI payment is required to rent a one-bedroom apartment at Fair Market Rent (FMR) while 110 percent of their monthly income is required to rent a studio at FMR.* Since SSI is many recipients’ only source of income, these steep housing costs severely restrict disabled persons’ abilities to meet their basic needs.

ID/DD Housing Needs

Housing accessibility is equally important for persons with intellectual and developmental disabilities as it is for persons with ambulatory disabilities. Philadelphia’s ID/DD community requires services such as residential supports in smaller settings that enable them to feel included within their communities and exercise autonomy over their own lives. Unfortunately, research conducted at the University of Pennsylvania suggests that these resources are often located in neighborhoods with unpromising conditions.

A 2009 assessment of housing records from the Department of Behavioral Health and Intellectual disAbility Services (DBHIDS) supportive housing inventory compares the “neighborhood characteristics” of publicly-assisted housing for persons with developmental disabilities to that of publicly-assisted housing for persons with psychiatric disabilities. The assessment considers three factors:

1) “social distress” or low socioeconomic status and family disruption;

2) “residential instability” or housing characteristics like vacancy and proportion of households that have recently moved; and

3) “public insecurity” or crime.

The study found that Philadelphians with psychiatric disabilities are more likely to live in neighborhoods that are marked by these ills than are their peers with developmental disabilities.* As evidenced in the maps below, the developmentally disabled were found to be more dispersed, while those with psychiatric disabilities are concentrated in neighborhoods like North Philadelphia that are marked by social distress. Also apparent from the maps is the considerable clustering of supportive housing residences that serve persons with psychiatric disabilities, highlighting this population’s need for housing in neighborhoods that are conducive to their recovery and mental stability.

Distribution of Residents with Developmental and Psychiatric Disabilities, 2009

6. Additional Information

6a. Beyond the HUD-provided data, provide additional relevant information, if any, about disability and access issues in the jurisdiction and region affecting groups with other protected characteristics.

Please refer to the previous sections.

6b. The program participant may also describe other information relevant to its assessment of disability and access issues.

Homelessness in Philadelphia

While the AFH Assessment Tool does not specifically call for recipients to address issues affecting the homeless, the City and PHA recognize that people facing homelessness have their own needs and challenges to overcome. Because homeless individuals and families often face multiple factors that contribute to their homelessness, and because the City’s Office of Homeless Services works closely with agencies that address issues facing people with disabilities, the review of homeless needs are included here.

The City of Philadelphia conducted its annual homeless Point in Time Count on the night of January 27, 2016. On that night, 885 families, 2,702 single individuals, and 23 youth under the age 18 years old were staying in emergency shelters, transitional housing programs, and safe havens in Philadelphia. In addition, 705 single individuals spent the night unsheltered (see the following tables).

As highlighted in the 2016 Point in Time Count, 41 percent had reported severe mental illness and 43 percent reported chronic substance abuse. While neither constitutes a disability, both statistics underscore the challenges related to housing vulnerable populations with myriad health concerns.
Table 78: Point-in-Time Subpopulations Summary for PA-500 - Philadelphia CoC: Chronically Homeless Subpopulations

Date of PIT Count: 1/27/2016 Population: Sheltered and Unsheltered Count

<table>
<thead>
<tr>
<th></th>
<th>Sheltered</th>
<th>Unsheltered</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Emergency Shelters</td>
<td>Safe Haven</td>
<td></td>
</tr>
<tr>
<td>Chronically Homeless Individuals</td>
<td>295</td>
<td>77</td>
<td>402</td>
</tr>
<tr>
<td>Chronically Homeless Families (Total Number of Families)</td>
<td>22</td>
<td>0</td>
<td>22</td>
</tr>
<tr>
<td>Chronically Homeless Families (Total Persons in Household)</td>
<td>79</td>
<td>0</td>
<td>79</td>
</tr>
<tr>
<td>Chronically Homeless Veterans</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chronically Homeless Individuals</td>
<td>56</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>Chronically Homeless Families (Total Number of Families)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Chronically Homeless Families (Total Persons in Household)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other Homeless Subpopulations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adults with a Serious Mental Illness</td>
<td>1,387</td>
<td>375</td>
<td>1,762</td>
</tr>
<tr>
<td>Adults with a Substance Use Disorder</td>
<td>1,487</td>
<td>364</td>
<td>1,851</td>
</tr>
<tr>
<td>Adults with HIV/AIDS</td>
<td>103</td>
<td>66</td>
<td>169</td>
</tr>
<tr>
<td>Victims of Domestic Violence</td>
<td>469</td>
<td>179</td>
<td>648</td>
</tr>
</tbody>
</table>

Table 79: Point-in-Time Subpopulations Summary for PA-500 - Philadelphia CoC: Persons in Households With At Least One Adult and One Child

Inventory Count Date: 1/27/2016 Population: Sheltered and Unsheltered Count

<table>
<thead>
<tr>
<th></th>
<th>Sheltered</th>
<th>Unsheltered</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Emergency</td>
<td>Transitional</td>
<td></td>
</tr>
<tr>
<td>Total Number of Households</td>
<td>462</td>
<td>423</td>
<td>0</td>
</tr>
<tr>
<td>Total Number of Persons (Adults and Children)</td>
<td>1,482</td>
<td>1,200</td>
<td>0</td>
</tr>
<tr>
<td>Number of Persons (under age 18)</td>
<td>962</td>
<td>768</td>
<td>0</td>
</tr>
<tr>
<td>Number of Persons (18 - 24)</td>
<td>151</td>
<td>155</td>
<td>0</td>
</tr>
<tr>
<td>Number of Persons (over age 24)</td>
<td>369</td>
<td>277</td>
<td>0</td>
</tr>
<tr>
<td>Gender (Adults and Children)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>975</td>
<td>782</td>
<td>0</td>
</tr>
<tr>
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### Table 80: Point-in-Time Subpopulations Summary for PA-500 - Philadelphia CoC: Persons in Households With Only Children

Inventory Count Date: 1/27/2016  
Population: Sheltered and Unsheltered Count

<table>
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<tr>
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<th>Sheltered</th>
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<tr>
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<tr>
<td>Total Number of Households</td>
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</tr>
<tr>
<td>Transgender (female to male)</td>
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<td></td>
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</tr>
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<tr>
<td>Multiple Races</td>
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</table>
Table 81: Point-in-Time Subpopulations Summary for PA-500 - Philadelphia CoC: Persons in Households Without Children

Inventory Count Date: 1/27/2016  
Population: Sheltered and Unsheltered Count

<table>
<thead>
<tr>
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<th>Sheltered</th>
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<th>Total</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Emergency</td>
<td>Transitional</td>
<td>Safe Haven</td>
</tr>
<tr>
<td>Total Number of Households</td>
<td>2,144</td>
<td>469</td>
<td>77</td>
</tr>
<tr>
<td>Total Number of Persons (Adults)</td>
<td>2,154</td>
<td>471</td>
<td>77</td>
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<tr>
<td>Number of Persons (18 - 24)</td>
<td>172</td>
<td>65</td>
<td>0</td>
</tr>
<tr>
<td>Number of Persons (over age 24)</td>
<td>1,982</td>
<td>406</td>
<td>77</td>
</tr>
<tr>
<td>Gender (Adults)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>508</td>
<td>96</td>
<td>22</td>
</tr>
<tr>
<td>Male</td>
<td>1,639</td>
<td>375</td>
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<tr>
<td>Transgender (female to male)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ethnicity (Adults)</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Non-Hispanic/Non-Latino</td>
<td>1,863</td>
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<td>White</td>
<td>422</td>
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<td>Asian</td>
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<tr>
<td>American Indian or Alaska Native</td>
<td>3</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Native Hawaiian or Other Pacific Islander</td>
<td>8</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Multiple Races</td>
<td>76</td>
<td>9</td>
<td>15</td>
</tr>
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</table>
### Table 82: Point-in-Time Subpopulations Summary for PA-500 - Philadelphia CoC: Total Households and Persons

Inventory Count Date: 1/27/2016  
Population: Sheltered and Unsheltered Count

<table>
<thead>
<tr>
<th></th>
<th>Sheltered</th>
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<th>Unsheltered</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Emergency</td>
<td>Transitional</td>
<td>Safe Haven</td>
<td></td>
</tr>
<tr>
<td>Total Number of Households</td>
<td>2,626</td>
<td>893</td>
<td>77</td>
<td>696</td>
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<tr>
<td>Total Number of Persons</td>
<td>3,656</td>
<td>1,674</td>
<td>77</td>
<td>705</td>
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<tr>
<td>Number of Children (under age 18)</td>
<td>982</td>
<td>771</td>
<td>0</td>
<td>705</td>
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<tr>
<td>Number of Persons (18 - 24)</td>
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<td>220</td>
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<td>25</td>
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<tr>
<td>Number of Persons (over age 24)</td>
<td>2351</td>
<td>683</td>
<td>77</td>
<td>680</td>
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<tr>
<td>Gender (Adults and Children)</td>
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<td></td>
<td></td>
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<tr>
<td>Female</td>
<td>1497</td>
<td>881</td>
<td>22</td>
<td>152</td>
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<tr>
<td>Male</td>
<td>2152</td>
<td>793</td>
<td>54</td>
<td>534</td>
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<td>Transgender (male to female)</td>
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<td>1</td>
<td>19</td>
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<td>Transgender (female to male)</td>
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<td>0</td>
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<tr>
<td>Ethnicity (Adults and Children)</td>
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</tr>
<tr>
<td>Non-Hispanic/Non-Latino</td>
<td>3285</td>
<td>1585</td>
<td>73</td>
<td>641</td>
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<tr>
<td>Hispanic/Latino</td>
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<td>89</td>
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<td>64</td>
</tr>
<tr>
<td>Race (Adults and Children)</td>
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<td>White</td>
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<tr>
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<td>Native Hawaiian or Other Pacific Islander</td>
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<tr>
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<td>128</td>
<td>41</td>
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Housing Instability

Required to navigate the tricky confluence of Philadelphia's housing affordability gap and the low monthly SSI benefits provided by the state and federal governments, persons with disabilities in Philadelphia are often at risk for housing instability. With that in mind, this section features a review of the City of Philadelphia’s housing instability analysis.

In contrast to the residential stability that marks many neighborhoods where Philadelphians with intellectual disabilities reside (Question 5), “housing instability” refers to a variety of precarious experiences, such as frequent moves, failures to pay rent or utility bills, evictions, and foreclosures. Taken together, events such as these can be understood as a “continuum of risk” that leads toward homelessness.*

Philadelphia’s response to housing instability has included convening multiple leadership tables that can coordinate efforts among the City’s housing and poverty related agencies, bolstering housing supports, conducting outreach to maximize access to those supports, and completing preliminary assessments to identify neighborhoods where residents may be vulnerable to housing instability.

The Data Management Office (DMO) within the Office of the Deputy Managing Director for Health and Human Services employed fiscal year 2014 data to assess the following phenomena that suggest a vulnerability to housing instability: homelessness, behavioral health systems usage, incarceration, foster care systems involvement, and city funded-service usage. DMO’s findings are summarized below.

- **Homelessness.** Homelessness is most acute in Near Northeast along the Delaware River. As expected, Center City and Lower North also features homeless hotspots.

- **Behavioral Health.** Residents in Far Northeast, Near Northeast, and Upper and Lower North Philadelphia are the city’s most active behavioral health systems users. The Far Northeast hotspot reflects the concentration of Philadelphia Prison System institutions within that district.

- **Incarceration.** Incarcerated Philadelphians are concentrated in Upper and Lower North Philadelphia, as well as in Far Northeast. Again, the prison system has produced a notable blot in Far Northeast.

- **Aged out youth.** Transitioning adults exiting the foster care system are geographically dispersed—they can be found throughout Philadelphia. However, Southwest Philadelphia is home to the largest contiguous census tracks where 0.26 percent - 0.46 percent of adults over 18 years old were previously systems involved.

- **City-funded services.** Similar to the patterns produced by the previous indicators, the city-funded services data indicate that frequent users reside in Upper and Lower North Philadelphia, Near Northeast, and Far Northeast.

Housing Instability (FY14): Homelessness

Percentage (%) of individuals 18 years or older receiving an emergency shelter service for a defined period of time during Fiscal Year 2014 by census track. Location information is the result of aggregated data from multiple city agencies and does not reflect current permanent address.
Housing Instability (FY14): Behavioral Health

Percentage (%) of individuals 18 years of age or older receiving behavioral health services, including drug and alcohol and mental health services, by census track (FY14).
Housing Instability (FY14): Incarceration
Percentage (%) of incarcerated individuals 18 years of age or older by census track (FY14).
Housing Instability (FY14): Aged Out Youth
Percentage (%) of individuals 18 years of age or older receiving child dependency services by census track (FY14).
Housing Instability (FY14): City-Funded Services

Percentage (%) of individuals 18 years of age or older receiving one or more city-funded service by census track (FY14).
7. Disability and Access Issues Contributing Factors

Please refer to earlier text in this section for discussions of:

- Access to Publicly Supported Housing for Persons with Disabilities
- Lack of Affordable, Accessible Housing in a Range of Unit Sizes
- Lack of Assistance for Housing Accessibility Modifications
- Location of Accessible Housing
E. Fair Housing Enforcement, Outreach Capacity and Resources Analysis

1. List and summarize any of the following that have not been resolved: a charge or letter of finding from HUD concerning a violation of a civil rights-related law, a cause determination from a substantially equivalent state or local fair housing agency concerning a violation of a state or local fair housing law, a letter of findings issued by or lawsuit filed or joined by the Department of Justice alleging a pattern or practice or systemic violation of a fair housing or civil rights law, or a claim under the False Claims Act related to fair housing, nondiscrimination, or civil rights generally, including an alleged failure to affirmatively further fair housing.

The following is an overview of the public entities responsible for Fair Housing outreach and enforcement in Philadelphia. Also included below is an update of the discrimination cases received and processed by the these entities -- the Philadelphia Commission on Human Relations, the Pennsylvania Human Relations Commission, and the U.S. Office of Housing and Urban Development.

Philadelphia Commission on Human Relations

Established under the Home Rule Charter, the Philadelphia Commission on Human Relations (PCHR) administers and enforces all statutes and ordinances prohibiting discrimination, and conducts educational programs promoting equality and understanding among the city’s diverse populations.

In particular, the PCHR enforces the Philadelphia Fair Practices Ordinance, Chapter 9-1100 of the Philadelphia Code, which prohibits discrimination in employment, housing, use of public accommodations, and the delivery of City services for over 16 protected categories. Community Relations staff members work with community leaders, neighborhood organizations, local businesses, schools, and the police to resolve conflicts and promote intergroup harmony within Philadelphia’s diverse neighborhoods.

Under the Fair Practices Ordinance, it is illegal to discriminate in employment on the bases of race, ethnicity, color, sex (including pregnancy, childbirth, or a related medical condition, and sexual harassment), sexual orientation, gender identity, religion, national origin, ancestry, age (over 40), disability, marital status, familial status, genetic information, or domestic violence victim status. For public accommodations and the delivery of City services, the bases are the same as those covered in employment, except age and genetic information. In terms of housing, all of the categories are covered except genetic information is not covered, and source of income, and any age are covered.

In 2010, the Commission began a year-long process of overhauling and updating the Fair Practices Ordinance, the first since 1963, with three primary goals: 1) Creating greater capacity for enforcement by the Philadelphia Commission on Human Relations; 2) Extending protections to new classes of Philadelphians; and 3) Updating the language of the ordinance to make it more accessible.

Amendments and changes to the Fair Practices Ordinance included:
Increasing penalties for discrimination from $300 to the maximum allowance of $2,000

Expanding remedies available to victims of discrimination

Extending protections to cover discrimination based upon genetic information, domestic or sexual violence victim status, or familial status

Providing greater protections for members of the LGBT community who lack protection under federal and state law

Extending existing housing protections to cover all property, including commercial uses

Providing greater consistency with federal and state anti-discrimination laws

During 2010-2016, PCHR’s Compliance Division investigated close to 1,700 complaints of discrimination in all areas and assisted in settlements.

In addition, the PCHR continued to implement the Unpaid Leave for Domestic and Sexual Violence law, which became permanent in 2009. And, the Fair Criminal Records Screening Act, or the “Ban the Box” law enacted in 2011 that prohibits employers from inquiring about a job applicant’s criminal history until after an offer of employment is made.

The table below shows the total number of housing complaints received by the PCHR by basis of the complaint between 2010 and 2016. A total of 90 housing complaints were filed in this time period (some contain multiple basis). The most frequent basis for registering a housing complaint with the PCHR was Disability, which accounted for 41 percent of all complaints filed. Race was the second most frequent basis for complaints (23 percent), followed by sexual orientation and gender identity (18 percent).

<table>
<thead>
<tr>
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<td>Source Of Income</td>
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<td>1</td>
<td>1</td>
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<td></td>
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<tr>
<td><strong>Total Filings</strong></td>
<td><strong>8</strong></td>
<td><strong>5</strong></td>
<td><strong>13</strong></td>
<td><strong>17</strong></td>
<td><strong>21</strong></td>
<td><strong>17</strong></td>
<td><strong>9</strong></td>
</tr>
</tbody>
</table>

*Source: Philadelphia Human Relations Commission*
A total of 26 housing cases were closed over this six-year time period. Cases filed with the PCHR can be closed in one of five ways:

- **Settlement**: a voluntary settlement is reached between the complainant and respondent.
- **Charge not substantiated (CNS)**: no evidence is found to support the allegations once the investigation is completed and all documentation, witness testimony, and evidence have been analyzed.
- **Administrative closure**: a complainant decides to pursue the case in state or federal court, or the complainant failed to cooperate or is unable to be located.
- **Withdrawn**: the complainant chooses not to pursue the case.
- **Public hearing**: evidence is found that supports a charge, a finding of probable cause is made and the Commissioners hold a public hearing, render a decision, and issue an order. Decisions from the Commission are appealable to the Court of Common Pleas.

### Table 84: Housing Complaints Closed By Resolution Type

<table>
<thead>
<tr>
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<tr>
<td>Administrative Closure</td>
<td>1</td>
<td>3</td>
<td>5</td>
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<td>4</td>
<td>9</td>
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<tr>
<td>No Cause Finding Issued</td>
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<td>1</td>
<td>2</td>
<td>3</td>
<td>5</td>
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<td>13</td>
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<td>Settlement With Benefits</td>
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<td>1</td>
<td>2</td>
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<td></td>
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<tr>
<td>Withdrawal With Benefits</td>
<td>1</td>
<td>3</td>
<td>2</td>
<td>2</td>
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<tr>
<td><strong>Total</strong></td>
<td>4</td>
<td>5</td>
<td>13</td>
<td>8</td>
<td>13</td>
<td>5</td>
<td>26</td>
</tr>
</tbody>
</table>

*Source: Philadelphia Human Relations Commission*

While most people celebrate the City’s wonderful diversity, at times individuals and communities experience conflict motivated by prejudice or hate based on their race, color, ethnicity, national origin, age, religion, sex (gender), disability, sexual orientation, or gender identity. The PCHR’s Community Relations Division (CRD) works to resolve conflicts in neighborhoods and bring people together across differences. To resolve these conflicts, PCHR staff works closely with local police districts, schools, community groups, City departments and other entities, to remain informed about community problems and to work cooperatively in the alleviation of tensions when they arise. PCHR staff also helps to establish long-term peace and harmony by empowering communities to work together to solve common problems. The highest percentage of cases are generated from the 25th and 17th police districts more specifically the 19125 and 19146 zip codes.

In addition, bi-monthly, the PCHR convenes an Inter-Agency Civil Rights Task Force meeting made up of local, state and federal law enforcement agencies and community partners to work on the prevention of intergroup tension and bias crimes throughout Philadelphia. Task Force meetings are used to strengthen connections between agencies, share information and coordinate rapid responses to bias incidents and crimes.
The following table shows that from 2010-2016, the PCHR helped to resolve 192 intergroup conflicts, 847 prevention cases and 2,880 neighbor disputes that may have escalated to violence without intervention. Of those disputes, almost all were resolved through a variety of conflict resolution techniques, including informal mediation, and approximately 5% were resolved through formal mediation. Resolving all of these conflicts greatly increased the quality of life of people living in Philadelphia’s neighborhoods.

### Table 85: Community Relations Statistics

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Dispute Resolution Cases</td>
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<td>400</td>
<td>455</td>
<td>437</td>
<td>310</td>
<td>365</td>
<td>356</td>
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<tr>
<td>Inter-Group Tension Cases</td>
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<td>43</td>
<td>21</td>
<td>37</td>
<td>9</td>
<td>16</td>
<td>30</td>
</tr>
<tr>
<td>Prevention Cases</td>
<td>72</td>
<td>156</td>
<td>48</td>
<td>172</td>
<td>106</td>
<td>141</td>
<td>152</td>
</tr>
<tr>
<td>Total</td>
<td>665</td>
<td>599</td>
<td>524</td>
<td>646</td>
<td>425</td>
<td>522</td>
<td>538</td>
</tr>
</tbody>
</table>

*Source: Philadelphia Human Relations Commission*

The PCHR also oversee Philadelphia’s Fair Housing Commission (FHC). The FHC enforces the Philadelphia Fair Housing Ordinance, Chapter 9-800 of the Philadelphia Code. The law prohibits certain unfair rental practices by landlords against tenants. It also gives the Commission the authority to address unsafe and unhealthy conditions in rental properties. Through its public hearing process, the FHC ensures that landlords repair their homes, come into compliance with License and Inspections code violations, and obtain the proper licenses and certificates to rent a healthy and safe home.

The following table shows that from 2010-2016, the Fair Housing Commission heard 2,194 landlord and tenant disputes through its public hearing process and 2,332 new cases were filed. Each year, approximately 150 landlords who were previously unlicensed, obtain their housing rental licenses after complaints are filed against them with the FHC.

### Table 86: Fair Housing Commission Statistics

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Case Filed</td>
<td>279</td>
<td>335</td>
<td>385</td>
<td>429</td>
<td>350</td>
<td>247</td>
<td>307</td>
</tr>
<tr>
<td>Cases Heard by Commissioners</td>
<td>193</td>
<td>211</td>
<td>369</td>
<td>386</td>
<td>429</td>
<td>302</td>
<td>294</td>
</tr>
<tr>
<td>Total</td>
<td>472</td>
<td>546</td>
<td>754</td>
<td>815</td>
<td>779</td>
<td>549</td>
<td>601</td>
</tr>
</tbody>
</table>

*Source: Philadelphia Human Relations Commission*
Pennsylvania Human Relations Commission

The Pennsylvania Human Relations Commission enforces commonwealth laws that prohibit discrimination: 1) the Pennsylvania Human Relations Act, which encompasses employment, housing, commercial property, education and public accommodations; and 2) the Pennsylvania Fair Educational Opportunities Act, which is specific to postsecondary education and secondary vocational and trade schools.

In general, the laws prohibit discrimination based on race; color; religious creed; ancestry; age (40 and over); sex; national origin; familial status (only in housing); and handicap or disability and the use, handling or training of support or guide animals for disability. The laws also empower the commission to track incidents of bias that may cause community tension and to educate the general public, law enforcement, educators and government officials in order to prevent discrimination and foster equal opportunity.

The commission consists of administrative, legal and investigative staff, overseen by an executive director in Harrisburg and regional directors in Harrisburg, Philadelphia and Pittsburgh.

Eleven commissioners, appointed by the Governor and confirmed by the Senate, act as public liaisons, set policies to be implemented by staff and resolve some cases that are not settled voluntarily. The commission is independent and nonpartisan, with no more than six commissioners from one political party. The commission chairperson is appointed by the governor, and a vice-chairperson, secretary and assistant secretary are elected by commissioners each year.

The PA HRC publishes an annual summary of docketed cases filed during the State’s fiscal year (July 1 - June 30). The following table illustrates the trends in housing complaints for the Commonwealth 2010 to 2016.

Table 87: Pennsylvania Human Relations Commission - Docketed Cases By Type for Philadelphia County*

<table>
<thead>
<tr>
<th>Time Period</th>
<th>Employment</th>
<th>Housing</th>
<th>Education</th>
<th>Commercial Property</th>
<th>Public Accommodation</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>7/1/2010 through 6/30/2011</td>
<td>452</td>
<td>45</td>
<td>16</td>
<td>1</td>
<td>24</td>
<td>538</td>
</tr>
<tr>
<td>7/1/2011 through 6/30/2012</td>
<td>388</td>
<td>34</td>
<td>13</td>
<td></td>
<td>33</td>
<td>468</td>
</tr>
<tr>
<td>7/1/2012 through 6/30/2013</td>
<td>382</td>
<td>23</td>
<td>10</td>
<td>1</td>
<td>27</td>
<td>443</td>
</tr>
<tr>
<td>7/1/2013 through 6/30/2014</td>
<td>230</td>
<td>17</td>
<td>2</td>
<td></td>
<td>15</td>
<td>264</td>
</tr>
<tr>
<td>7/1/2014 through 6/30/2015</td>
<td>231</td>
<td>18</td>
<td>13</td>
<td></td>
<td>36</td>
<td>298</td>
</tr>
<tr>
<td>7/1/2015 through 6/30/2016</td>
<td>92</td>
<td>19</td>
<td>9</td>
<td></td>
<td>16</td>
<td>136</td>
</tr>
<tr>
<td>7/1/2010 through 6/30/2016</td>
<td>1,775</td>
<td>156</td>
<td>63</td>
<td>2</td>
<td>151</td>
<td>2,081</td>
</tr>
</tbody>
</table>

*Docketed cases include all those for which an investigation was initiated. Cases found to be non-jurisdictional, filed in error or withdrawn prior to an investigation are not included in this number.

Source: Philadelphia Human Relations Commission
HUD’s Office of Fair Housing and Equal Opportunity (FHEO)

HUD’s Office of Fair Housing and Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. From June 30, 2012 to June 30, 2016, within the City of Philadelphia, 99 such complaints originated. Disability was the most common basis for complaints filed in Philadelphia during this period and race was the second most common basis for filing a complaint.

Table 88: Filed Cases by Basis - Philadelphia, Pennsylvania
June 30, 2012 to June 30, 2016

<table>
<thead>
<tr>
<th>Bases</th>
<th>Number of Filed Cases</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2012 Total</td>
</tr>
<tr>
<td>Race</td>
<td>2</td>
</tr>
<tr>
<td>Color</td>
<td>1</td>
</tr>
<tr>
<td>National Origin</td>
<td>1</td>
</tr>
<tr>
<td>Religion</td>
<td>3</td>
</tr>
<tr>
<td>Sex</td>
<td>2</td>
</tr>
<tr>
<td>Disability</td>
<td>3</td>
</tr>
<tr>
<td>Familial Status</td>
<td>3</td>
</tr>
<tr>
<td>Retaliation</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>7</td>
</tr>
</tbody>
</table>

Source: U.S. Department of HUD-FHEO, Philadelphia Regional Office

Chart 26: Complaints Filed June 30 2012-June 30 2016

Source: U.S. Department of HUD-FHEO, Philadelphia Regional Office
Below is the number of Philadelphia Cases completed by resolution type from June 30, 2012 through June 30, 2016.

Table 89: Philadelphia Cases Completed June 30, 2012 to June 30, 2016, by Resolution Type

<table>
<thead>
<tr>
<th>Resolution Type</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administrative Closure</td>
<td>4</td>
<td>2</td>
<td>4</td>
<td>2</td>
<td></td>
<td>12</td>
</tr>
<tr>
<td>Charged or FHAP Caused</td>
<td>2</td>
<td>1</td>
<td>4</td>
<td></td>
<td></td>
<td>7</td>
</tr>
<tr>
<td>Conciliation/ Setttement</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td></td>
<td>6</td>
</tr>
<tr>
<td>DOJ Closure</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>No Cause</td>
<td>7</td>
<td>7</td>
<td>11</td>
<td>11</td>
<td>0</td>
<td>36</td>
</tr>
<tr>
<td>Withdrawn after Resolution</td>
<td>3</td>
<td>6</td>
<td>6</td>
<td>11</td>
<td>2</td>
<td>28</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>19</strong></td>
<td><strong>17</strong></td>
<td><strong>26</strong></td>
<td><strong>26</strong></td>
<td><strong>2</strong></td>
<td><strong>90</strong></td>
</tr>
</tbody>
</table>

Source: U.S. Department of HUD-FHEO, Philadelphia Regional Office

The pattern of fair housing complaints filed with the regional HUD office mirrors the pattern of complaints filed with local and state Human Relations Commissions. Disability and Race tend to be the most frequent bases for complaints filed in the Philadelphia housing market. Disability is likely to continue as a major basis for discrimination complaints given the age of the Philadelphia housing stock and the aging of the baby boom cohort, which may lead to increased demands for wheelchair accessibility and other modifications in existing residential units.

2. Describe any local fair housing laws. What characteristics are protected under each law?

**Philadelphia Fair Practices Ordinance, Chapter 9-1100 of the Philadelphia Code**, which prohibits discrimination in housing based on race, ethnicity, color, sex (including pregnancy, childbirth, or a related medical condition, and sexual harassment), sexual orientation, gender identity, religion, national origin, ancestry, age, disability, marital status, familial status, source of income, or domestic violence victim status.

**Philadelphia Fair Housing Ordinance, Chapter 9-800 of the Philadelphia Code**. The law prohibits certain unfair rental practices by landlords against tenants. It also gives the Commission the authority to address unsafe and unhealthy conditions in rental properties.

**Pennsylvania Human Relations Act, Act of 1955**, P.L. 744, No. 222, as amended June 25, 1997 by Act 34 OF 1997, 43 P.S. §§ 951-963, which prohibits discrimination in housing based on race, color, familial status, age, religious creed, ancestry, sex, national origin or handicap or disability and the use, handling or training of support or guide animals for disability.
3. Identify any local and regional agencies and organizations that provide fair housing information, outreach, and enforcement, including their capacity and the resources available to them.

**Fair Housing Rights Center in Southeastern Pennsylvania**, FHRC works cooperatively and collectively with other fair housing agencies to provide innovative and effective services to the public for the prevention and elimination of housing discrimination throughout the Greater Philadelphia region. FHRC also provides its services as subrecipients of Montgomery County’s Community Development Block Grant Program (CDBG) to support the county’s commitment to furthering fair housing on a local level. Additionally, FHRC receives funds from Lower Merion Township, the Borough of Norristown, and HUD’s Fair Housing Initiatives Program (FHIP).

**Housing Equality Center of Pennsylvania** (formerly Fair Housing Council of Suburban Philadelphia) is leading the effort to eliminate housing discrimination through education, advocacy, and enforcement of fair housing laws. The Housing Equality Center’s service area includes the Pennsylvania counties of Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton and Philadelphia.

**The Public Interest Law Center of Philadelphia**, since 1969 has been the law firm to which individuals and organizations turn to address laws, policies and practices that perpetuate discrimination, inequality and poverty. We were founded as one of the original Lawyers Committees for Civil Rights Under Law in the midst of the civil rights movement, then incorporated by five past and then-present Chancellors of the Philadelphia Bar Association to secure the future of this firm of skilled attorneys. The Public Interest Law Center does not charge its clients and is able to provide these free services through generous donations from law firms, foundations, corporations, and individuals.

Philadelphia also has numerous organizations and agencies that provide fair housing information to people with disabilities, people with AIDS (PWAs), immigrants and refugees, lesbian, gay, bisexual, and transgender community (LGBT), and people with criminal records. These include many DHCD-funded housing counseling agencies and non-profit legal assistance organizations such as VIP, TURN, and CLS.
Housing discrimination has increasingly become more subtle, making it harder to detect, investigate and prosecute. Nonetheless, more than 20 percent of survey respondents who had looked for a new place to live in the past five years reported being “treated differently,” a phrase used to identify potential discrimination.

In Philadelphia, the local Fair Practices Ordinance (FPO) has strong language to combat discrimination in over 16 protected categories, but the local fair housing agency, the Philadelphia Commission on Human Relations (PCHR) does not have sufficient resources to significantly combat this discrimination. In order to expose and address the subtle forms of discrimination that minority renters and homebuyers currently face in Philadelphia, the PCHR needs resources for paired-testing studies and an increased agency caseload, as well as, resources to handle systemic discrimination cases.

For many years, the PCHR had these resources through its designation as a Fair Housing Assistance Program (FHAP) and work sharing agreement with HUD. However, in 1992, when HUD officials announced that in order for state and local agencies to retain their contracts, their laws must be “substantially equivalent” to the federal Fair Housing Act, the PCHR lost its contract with HUD. Over the years, the PCHR has made efforts to regain its contract, most significantly in 2011 when it overhauled the FPO to fully update it to be in line with the FHA. The PCHR included court election, complainant’s right to intervene, actual damages, private right of action, time limits on investigations, service of complaints, conciliation/settlement, and amended definition of “familial status” in the FPO.

Philadelphia was able to amend every area of the FPO, except for its assessment of civil penalties in an administrative hearing, 42 U.S.C. 3612(g)(3); 24 C.F.R. 115.202(b)(1)(v). State law caps civil penalties for violation of any Philadelphia ordinance at $2000 53 P.S. Sec. 13131. Therefore, the PCHR only can assess penalties of $2000 per violation under the FPO Sec. 9-1110 (1)(d). In order to be substantially equivalent, Philadelphia must amend the FPO penalty provision, which would require enabling state legislation to allow a higher fine authority than 53 P.S. Sec. 13131 currently allows or be granted a waiver by HUD. In addition, due to the economic recession, in 2008, HUD decided only to certify “underserved” jurisdictions, namely those not already served by another FHAP. Since Philadelphia is within the jurisdiction of the PA Human Relations Commission, the PCHR did not qualify.

When the PCHR had a contract with HUD, the agency did groundbreaking housing discrimination work that received national attention. This included battling mortgage lending discrimination, addressing redlining of minority neighborhoods, and helping change policies at real estate agencies that gave different housing listings to minority and non-minority property seekers. While the PCHR has helped individual renters or homebuyers deal with harassment, eviction, and other issues of mistreatment once they have obtained housing, they have handled far fewer cases of access to housing, which are the types of cases that require paired testing.
In order to fully combat housing discrimination in Philadelphia, the PCHR needs significantly increased funding from HUD through its FHAP program. In addition, it needs increased funds for training across government departments and agencies, and training for housing providers and residents.

5. Fair Housing Enforcement, Outreach Capacity, and Resources Contributing Factors

Lack of local private fair housing outreach and enforcement: Federal and local cuts having had an impact on fair housing and outreach efforts in Philadelphia. Both the Philadelphia Commission on Human Relations (PCHR) and the Fair Housing Commission (FHC) are poised to explore new challenges to end the disparities in Philadelphia’s neighborhoods, focusing on rental housing as a priority. Specifically, under the Fair Housing Ordinance, the FHC can initiate its own complaints against serial slumlords and get multiple housing units repaired and back to code at one time. In addition, a recent study showed that in Philadelphia, over 50 percent of the homeless youth population identifies as LGBTQ. It is important to ensure that these residents have equal access to housing choice. Additional funding is needed to conduct increased outreach to all of our communities and to take on a wide range of large-scale projects.

Lack of access to affordable housing programs and fair housing requirements: The City, PHA and partners have a wide range of affordable housing and community building programs. The PCHR, Housing Equality Center and Fair Housing Rights Center also have a range of services and programs. However, stakeholders and residents expressed the need to increase outreach and information sharing efforts to connect residents to programs and services. Stakeholders also expressed the need for Fair Housing training sessions for city departments and agencies and to educate landlords on fair housing practices. Often landlords and providers do not realize that discrimination against families with children and residents with mental illness is against the law.

New state or local fair housing laws: This year bills will be introduced in the PA legislature and the Philadelphia City Council to make it illegal to deny housing to tenants based on their criminal records. If passed, it will be critical to conduct testing to ensure compliance with these new fair housing laws.

Lack of resources for fair housing agencies and organizations: As previously stated, one of the biggest challenges facing fair housing agencies and organizations, is the lack of available funding to provide outreach and enforce fair housing laws. PCHR will work with the City to receive “substantially equivalent” certification from HUD to become eligible to apply for the Fair Housing Assistance Program (FHAP)
Section VI.
Fair Housing Goals and Priorities
## Fair Housing Goals and Priorities

<table>
<thead>
<tr>
<th>#</th>
<th>Goals</th>
<th>Strategies</th>
<th>Fair Housing Issues</th>
<th>Contributing Factors</th>
<th>Metrics &amp; Milestones</th>
<th>Time Frame</th>
<th>Program Partners</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Expand fair housing outreach, education and enforcement activities</td>
<td>Support a range of Fair Housing education and outreach activities to increase housing options and access to opportunities for the protected classes</td>
<td>Segregation, Disproportionate Housing Needs; R/ECAP</td>
<td>Lending Disparities, Lack communication between public agencies and residents</td>
<td>City and PHA to support fair housing agencies to conduct fair housing briefings to city agencies and PHA staff; briefings for PHA and City sub-recipients; Fair Housing Workshops for Landlords re: fair housing law</td>
<td>1-5 years</td>
<td>PCHR, Equality Center, City, PHA</td>
</tr>
<tr>
<td>2.</td>
<td>Expand fair housing outreach, education and enforcement activities</td>
<td>Support TURN to conduct Tenant Rights Workshops</td>
<td>Segregation, Disproportionate Housing Needs; R/ECAP</td>
<td>Lending Disparities</td>
<td>Tenants attend educational workshops</td>
<td>1-5 years</td>
<td>Service Providers</td>
</tr>
<tr>
<td>3.</td>
<td>Expand fair housing outreach, education and enforcement activities</td>
<td>Identify new funding opportunities to support Fair Housing education and testing</td>
<td>Segregation, Disproportionate Housing Needs; R/ECAP</td>
<td>Lack of Resources</td>
<td>Work with Philadelphia Fair Housing Commission (PFHC) to obtain HUD certification for “substantially equivalent” status</td>
<td>1-2 years</td>
<td>City, PFHC</td>
</tr>
<tr>
<td>4.</td>
<td>Expand fair housing outreach, education and enforcement activities</td>
<td>Support outreach and housing counseling to help residents avoid anti-predatory loans and to counsel clients with credit-repair; budgeting</td>
<td>Segregation, Disproportionate Housing Needs; R/ECAP</td>
<td>Lending Disparities</td>
<td>Counseling agencies to provide Anti Predatory, pre-purchase and financial literacy housing counseling</td>
<td>1-5 years</td>
<td>Service Providers</td>
</tr>
<tr>
<td>5.</td>
<td>Ensure open access to all housing resources and programs</td>
<td>Fully implement Language Access Plans for Limited English Proficiency citizens</td>
<td>Segregation, R/ECAP, Disparities in Access to Opportunities</td>
<td>Lack of Access to Housing and Other Services</td>
<td>City agencies update and continue implementation of LAP, including website translation capabilities PHA updates and continues implementation on LAP - Regular training for staff on LAP requirements</td>
<td>1-5 years</td>
<td>PHA, DHCD, community partners, Mayor’s Office of Immigration Affairs (MOIA)</td>
</tr>
<tr>
<td>6.</td>
<td>Ensure open access to all housing resources and programs</td>
<td>DHCD and PHA assist their service providers to develop model LEP policy and procedures</td>
<td>Segregation, R/ECAP, Disparities in Access to Opportunities</td>
<td>Lack of Access to Housing and other Services</td>
<td>Provide model LEP policy and procedures</td>
<td>1-5 years</td>
<td>PHA, DHCD, service providers, MOIA</td>
</tr>
<tr>
<td>7.</td>
<td>Develop and implement regional partnerships to expand housing opportunities</td>
<td>PHA and City to establish Fair Housing Task Force in partnership with local/ regional Fair Housing agencies, Advocacy groups, Housing Authorities, and Municipalities to ensure coordinate approach</td>
<td>Segregation, R/ECAP, Disparities in Access to Opportunities</td>
<td>Impediments to mobility,</td>
<td>Fair Housing Task Force created and regular meetings scheduled</td>
<td>1-5 years</td>
<td>PHA, Fair Housing groups, DVRPC, regional housing authorities</td>
</tr>
<tr>
<td>#</td>
<td>Goals</td>
<td>Strategies</td>
<td>Fair Housing Issues</td>
<td>Contributing Factors</td>
<td>Metrics &amp; Milestones</td>
<td>Time frame</td>
<td>Program Partners</td>
</tr>
<tr>
<td>---</td>
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</tr>
<tr>
<td>8.</td>
<td>Enhance and expand mobility counseling for voucher holders</td>
<td>Continue and expand PHA’s Housing Choice Voucher (HCV) Mobility to promote access to high opportunity areas in Philadelphia and the region</td>
<td>Segregation, R/ECAP; Disparities in Access to Opportunities</td>
<td>Impediments to mobility</td>
<td>Voucher holders move through HCV Mobility Program</td>
<td>1-5 years</td>
<td>PHA, regional Housing Authorities, service providers</td>
</tr>
<tr>
<td>9.</td>
<td>Preserve existing affordable housing</td>
<td>Preserve existing public housing units through Rental Assistance Demonstration program</td>
<td>Segregation, R/ECAP; Disparities in Access to Opportunities, Disproportionate Housing Needs</td>
<td>Age of Housing Stock, Location/Type of Affordable Housing, Displacement Due to Economic Pressures</td>
<td>Existing units preserved through RAD</td>
<td>1-5 years</td>
<td>PHA, PHADC, PHFA, equity investors</td>
</tr>
<tr>
<td>10.</td>
<td>Preserve existing affordable rental housing</td>
<td>Support preservation of existing LIHTC units at or around 15 years compliance period</td>
<td>Segregation, R/ECAP; Disparities in Access to Opportunities, Disproportionate Housing Needs</td>
<td>Age of Housing Stock, Location/Type of Affordable Housing; Displacement Due to Economic Pressures</td>
<td>City/PHA issue joint RFP or preservation projects — 4% tax credit eligible</td>
<td>&lt; 1 year</td>
<td>DHCD, PHA, PHFA</td>
</tr>
<tr>
<td>11.</td>
<td>Develop new affordable rental housing</td>
<td>Leverage available PHA resources to support affordable multi-family rental housing developments with priority points for developments in high opportunity areas</td>
<td>Segregation, R/ECAP; Disparities in Access to Opportunities, Disproportionate Housing Needs</td>
<td>Location/Type of Affordable Housing; Displacement Due to Economic Pressures</td>
<td>New units placed under Unit Based long-term contracts</td>
<td>5 years</td>
<td>PHA, PHADC, Third Party Development partners</td>
</tr>
<tr>
<td>12.</td>
<td>Develop new affordable rental housing</td>
<td>Promote new rental units in high opportunity areas through private sector investment</td>
<td>Segregation, R/ECAP; Disparities in Access to Opportunities, Disproportionate Housing Needs</td>
<td>Displacement Due to Economic Pressures Location/Type of Affordable Housing</td>
<td>Review zoning code for further incentives to promote mixed-income housing Analyze additional means to stimulate private sector resources i.e. social impact requirements</td>
<td>1-2 years</td>
<td>P &amp; D</td>
</tr>
<tr>
<td>13.</td>
<td>Develop new affordable rental housing</td>
<td>Acquire land in high opportunity or rapidly appreciating areas and allocate public funds for affordable housing development through site specific RFP</td>
<td>Segregation, R/ECAP; Disparities in Access to Opportunities, Disproportionate Housing Need</td>
<td>Location/Type of Affordable Housing; Displacement Due to Economic Pressures, Vacant Land</td>
<td>Work with partners to identify and assemble sites Issue 1-3 site-specific RFPs for affordable housing developments.</td>
<td>1-2 years 3-5 years</td>
<td>P &amp; D, LandBank</td>
</tr>
<tr>
<td>14.</td>
<td>Develop new affordable rental housing</td>
<td>Promote affordable housing development in high opportunity or rapidly appreciating market areas</td>
<td>Segregation, R/ECAP; Disparities in Access to Opportunities, Disproportionate Housing Need</td>
<td>Location/Type of Affordable Housing; Displacement Due to Economic Pressures, Vacant Land</td>
<td>Priority points in City/PHA RFP for tax credit projects Explore strategies to implement permanent affordability controls</td>
<td>1-5 years</td>
<td>DHCD, PHA</td>
</tr>
<tr>
<td>#</td>
<td>Goals</td>
<td>Strategies</td>
<td>Fair Housing Issues</td>
<td>Contributing Factors</td>
<td>Metrics &amp; Milestones</td>
<td>Time frame</td>
<td>Program Partners</td>
</tr>
<tr>
<td>----</td>
<td>----------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------</td>
<td>------------</td>
<td>----------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>15</td>
<td>Develop new affordable rental housing</td>
<td>Expand affordable rental units “transfer of assistance” provisions of the Rental Assistance Demonstration program to increase housing opportunities</td>
<td>Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Need</td>
<td>Location/Type Affordable Housing; Displacement Due to Economic Pressures, Vacant land</td>
<td>New units under long-term RAD project based contracts</td>
<td>1-5 years</td>
<td>PHA, nonprofit developers, PHFA, equity investors</td>
</tr>
<tr>
<td>16</td>
<td>Develop new affordable rental housing</td>
<td>Encourage mixed-income/ mixed-use developments in low opportunity &amp; R/ECAP areas</td>
<td>Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Need</td>
<td>Location/Type Affordable Housing; Displacement Due to Economic Pressures, Vacant land</td>
<td>Priority points in City/ PHA RFPs for 4% and 9% tax-credit projects</td>
<td>1-5 Years</td>
<td>DHCD, PHA</td>
</tr>
<tr>
<td>17</td>
<td>Preserve existing affordable homeownership housing</td>
<td>Create new funding opportunities to expand affordable homeowner preservation programs</td>
<td>Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Need</td>
<td>Age of Housing Stock, Lack of Income, Displacement Due to Economic Pressures Location/Type Affordable Housing</td>
<td>Increase number of HH served under BSRP to eliminate backlog</td>
<td>1-4 years</td>
<td>DHCD, PHCD, RTP</td>
</tr>
<tr>
<td>18</td>
<td>Preserve existing affordable homeownership housing</td>
<td>Continue Foreclosure Prevention Counseling and outreach activities</td>
<td>Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Need</td>
<td>Lending Disparities, Lack of Income, Displacement Due to Economic Pressures Location/Type Affordable Housing</td>
<td>Homes saved from mortgage foreclosure, Reverse Mortgage and Tax Foreclosure</td>
<td>1-5 years</td>
<td>DHCD, Housing Counseling Agencies, Nonprofit legal services agencies, PCA, NACs</td>
</tr>
<tr>
<td>19</td>
<td>Expand affordable homeownership housing</td>
<td>Continue Settlement Assistance Grants, Pre-purchase counseling and tangled-title legal services</td>
<td>Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Need</td>
<td>Lending Disparities, Lack of Income, Displacement Due to Economic Pressures Location/Type Affordable Housing</td>
<td>Provide homeownership housing counseling / financial assistance programs</td>
<td>1-5 years</td>
<td>DHCD, Housing Counseling Agencies, Non-profit legal services agencies,</td>
</tr>
<tr>
<td>20</td>
<td>Expand affordable homeownership housing</td>
<td>Continue implementation of PHA Public Housing Homeownership programs</td>
<td>Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Need</td>
<td>Location/Type of Affordable Housing</td>
<td>Public housing tenants to purchase their own units</td>
<td>1-5 years</td>
<td>PHA, City, Housing Counseling Agencies, Mortgage Lenders</td>
</tr>
<tr>
<td>#</td>
<td>Goals</td>
<td>Strategies</td>
<td>Fair Housing Issues</td>
<td>Contributing Factors</td>
<td>Metrics &amp; Milestones</td>
<td>Time frame</td>
<td>Program Partners</td>
</tr>
<tr>
<td>----</td>
<td>----------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------</td>
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<td>----------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>21.</td>
<td>Expand affordable homeownership housing</td>
<td>Enhance PHA HCV Homeownership program with housing search assistance in high opportunity areas</td>
<td>Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Need</td>
<td>Location/Type of Affordable Housing</td>
<td>HCV voucher holders to purchase homes with focus on high opportunity areas</td>
<td>1-5 years</td>
<td>PHA, City, Housing Counseling Agencies, Mortgage Lenders</td>
</tr>
<tr>
<td>22.</td>
<td>Preserve accessible and affordable housing for persons with disabilities</td>
<td>Create new funding to expand Adaptive Modifications Program (AMP) for renters and homeowners</td>
<td>Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Need</td>
<td>Lack of Accessible Housing</td>
<td>Provide adaptations for rental and homeowner housing units/year</td>
<td>1-5 years</td>
<td>PHDC</td>
</tr>
<tr>
<td>23.</td>
<td>Expand accessible and affordable housing for persons with disabilities</td>
<td>Continue accessible unit and visitable unit requirements for City-supported projects</td>
<td>Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Need</td>
<td>Lack of Accessible Housing</td>
<td>Accessible housing units created</td>
<td>1-5 years</td>
<td>PHA, DHCD, housing developers</td>
</tr>
<tr>
<td>24.</td>
<td>Expand permanent housing for homeless and special needs individuals</td>
<td>Promote opportunities to move homeless into stable permanent housing</td>
<td>Segregation, R/ECAP, Disparities in Access to Opportunities</td>
<td>Lack of Accessible Housing Options</td>
<td>Permanent Supportive Housing Units created</td>
<td>1-5 years</td>
<td>PHA, DHCD, housing providers, DBHlDs</td>
</tr>
<tr>
<td>25.</td>
<td>Promote coordinated approach to leverage public/private investments in R/ECAP areas to reduce disparities</td>
<td>Continue to support existing Placed-based strategies — Sharswood &amp; Norris Choice, Promise Zone</td>
<td>Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Need</td>
<td>Lack of Access to Opportunities</td>
<td>Norris housing units, commercial/retail</td>
<td>1-5 years</td>
<td>DHCD, PHA, HUD, PHFA, third party developers, PHS, Commerce, non-profits, banks, foundations</td>
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<tr>
<td>26.</td>
<td>Promote coordinated approach to leverage public/private investments in R/ECAP areas to reduce disparities</td>
<td>Create new Place-based Community Development Implementation areas</td>
<td>Segregation, R/ECAP, Disparities in Access to Opportunities, Disproportionate Housing Need</td>
<td>Lack of Access to Opportunities</td>
<td>Identify Community Development Implementation priority areas and coordinate private investments and public programs ie REBUILD, Pre-K Initiative, Community Schools, Philadelphia Land Care</td>
<td>1-5 years</td>
<td>DHCD, PHA, HUD, PHFA, private sector partners, MDO, SDP, Commerce, PHS, Mayor’s Ofc of Education, SDP, PCPC, Land Bank</td>
</tr>
<tr>
<td>#</td>
<td>Goals</td>
<td>Strategies</td>
<td>Fair Housing Issues</td>
<td>Contributing Factors</td>
<td>Metrics &amp; Milestones</td>
<td>Time frame</td>
<td>Program Partners</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
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<td>---</td>
<td>---</td>
<td>---</td>
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<td>---</td>
</tr>
<tr>
<td>27.</td>
<td>Expand educational attainment, economic development and self-sufficiency efforts</td>
<td>Support groups to assist low-income families to access resources to alleviate poverty such as the Earned Income Tax Credit (EITC)</td>
<td>Disparities in Access to Opportunities</td>
<td>Lack of income</td>
<td>Providers will connect residents to benefits, i.e. EITC</td>
<td>1-5 years</td>
<td>Service providers, CEO</td>
</tr>
<tr>
<td>28.</td>
<td>Expand educational attainment, economic development and self-sufficiency efforts</td>
<td>Promote technical assistance and training to small businesses to create and retain jobs</td>
<td>Disparities in Access to Opportunities</td>
<td>Jobs created/retained each year</td>
<td>Ongoing</td>
<td>Commerce, Service Providers, TA providers</td>
<td></td>
</tr>
<tr>
<td>29.</td>
<td>Expand educational attainment, economic development and self-sufficiency efforts</td>
<td>Implement economic self-sufficiency and jobs skills workshops to assist PHA-residents to obtain and retain jobs</td>
<td>Disparities in Access to Opportunities</td>
<td>Residents served annually through PHA Community Partners and economic self-sufficiency programs</td>
<td>1-5 years</td>
<td>PHA, PHA residents, community partners</td>
<td></td>
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<tr>
<td>30.</td>
<td>Expand educational attainment, economic development and self-sufficiency efforts</td>
<td>Support coordination of services and educational supports through the City’s Communities in Schools</td>
<td>Disparities in Access to Opportunities</td>
<td>City to create Community Schools in and around high poverty areas in Philadelphia</td>
<td>1-5 years</td>
<td>SDP, Mayor’s Office of Education</td>
<td></td>
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<tr>
<td>31.</td>
<td>Expand educational attainment, economic development and self-sufficiency efforts</td>
<td>Ensure all Philadelphia youth enter kindergarten ready to learn</td>
<td>Disparities in Access to Opportunities</td>
<td>City to continue implementation of Pre-K Initiative</td>
<td>1-5 years</td>
<td>Mayor’s Office of Education, Service Providers</td>
<td></td>
</tr>
<tr>
<td>32.</td>
<td>Expand educational attainment, economic development and self-sufficiency efforts</td>
<td>Ensure youth 16-24 graduate high school and/or are job ready</td>
<td>Disparities in Access to Opportunities</td>
<td>Youthbuild and PowerCorpPHL serve year</td>
<td>1-5 years</td>
<td>Youthbuild, CEO, PowerCorpPHL</td>
<td></td>
</tr>
</tbody>
</table>
Section VII. Appendices
Appendix A: HUD-Provided Maps

Segregation/Integration

Map 1 - Race/ Ethnicity
Map 2 - Race/Ethnicity Trends

1990

[Image of map showing race/ethnicity trends in 1990]

Demographics 1990
1 Dot = 100 People
- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic

2000

[Image of map showing race/ethnicity trends in 2000]

Demographics 2000
1 Dot = 100 People
- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic
Map 3 - National Origin

Limited English Proficiency (Top 5 in Descending Order)
1 Dot = 100 People
- Spanish
- Chinese
- Vietnamese
- Korean
- Russian

R/ECAP
R/ECAPs

Map 1 - Race/ Ethnicity

Map 2 - Race/Ethnicity Trends 1990
Map 2 - Race/Ethnicity Trends 2000

Map 3 - National Origin
Map 4 - LEP

Limited English Proficiency (Top 5 in Descending Order)
1 Dot = 100 People
- Spanish
- Chinese
- Vietnamese
- Korean
- Russian

R/ECAP
Disparities in Access to Opportunity

Educational Opportunities

Map 9 - Demographics and School Proficiency - School Proficiency Index

School Proficiency Index with R/ECAPs

School Proficiency Index: Low to High
School Proficiency and Race/Ethnicity

School Proficiency Index: Low to High

School Proficiency and National Origin

School Proficiency Index: Low to High
School Proficiency and Family Status

% of Households that are Families with Children
- 0% - 20%
- 20.1% - 40%
- 40.1% - 60%
- 60.1% - 80%
- 80.1% - 100%

School Proficiency Index: Low to High
Employment Opportunities

Map 10 - Demographics and Job Proximity - Job Proximity Index

Job Proximity Index: Low to High

Job Proximity Index with R/ECAPs

Job Proximity Index: Low to High
Job Proximity and Race/Ethnicity

Job Proximity and National Origin
Job Proximity and Family Status

Map 11 - Demographics and Labor Market- Job Market Index
Section VII: Appendices

Job Market Index with R/ECAPs

![Map showing labor market index with R/ECAPs](image)

- Labor Market Index: Low to High

Labor Market and Race/Ethnicity

![Map showing labor market and race/ethnicity](image)

- Labor Market Index: Low to High
Labor Market and National Origin

Labor Market Index: Low to High

Labor Market and Family Status

Labor Market Index: Low to High
Transportation Opportunities

Map 12 - Demographics and Transit Trips - Transit Trips Index

Transit Trip Index with R/ECAPs
Transit Trips and Race/Ethnicity

Transit Trips Index: Low to High

Transit Trips and National Origin

Transit Trips Index: Low to High
Transit Trips and Family Status

Map 13 - Demographics and Transportation Cost - Low Transportation Cost Index
Low Transportation Cost Index with R/ECAPs

Transit Trips Index: Low to High

Low Transportation Cost and Race/Ethnicity

Transit Trips Index: Low to High
Low Transportation Cost and National Origin

Transit Trips Index: Low to High

Low Transportation Cost and Family Status

Transit Trips Index: Low to High
Low Poverty Exposure Opportunities

Map 14 - Demographics and Poverty - Low Poverty Index

Low Poverty Index: Low to High

Low Poverty Index with R/ECAPs

Low Poverty Index: Low to High
Poverty and Race/Ethnicity

Low Poverty Index: Low to High

Poverty and National Origin

Low Poverty Index: Low to High
Poverty and Family Status

Low Poverty Index: Low to High
Environmentally Healthy Neighborhood Opportunities

Map 15 - Demographics and Environmental Health - Environmental Health Index

Environmental Health Index: Low to High

Environmental Health Index with R/ECAPs

Environmental Health Index: Low to High
Environmental Health and Race/Ethnicity

Environmental Health Index: Low to High

Environmental Health and National Origin

Environmental Health Index: Low to High
Environmental Health and Family Status

% of Households that are Families with Children
- 0% - 20%
- 20.1% - 40%
- 40.1% - 60%
- 60.1% - 80%
- 80.1% - 100%

Environmental Health Index: Low to High
Disproportionate Housing Needs

Percent Households with Burden

Percent Households with Burden with R/ECAPs
Section VII: Appendices

Map 7 - Housing Burden and Race/Ethnicity

Map 8 - Housing Burden and National Origin
Public Supported Housing Analysis

Map 5 - Publicly Supported Housing

Note: R/ECAPs aren’t visible on this map

Publicly Supported Housing and Race/Ethnicity
Map 6 - Housing Choice Vouchers and Race/Ethnicity - Percent Voucher Units

Percent Vouchers with R/ECAPs
Housing Vouchers and Race/Ethnicity
Disability and Access Analysis

Map 16 - Disability by Type - Hearing, Vision and Cognitive Disability

Ambulatory, Self-Care and Independent Living Disability
Map 17 - Disability by Age Group

Disability
1 Dot = 100 People
- Disabled Ages 5-17
- Disabled Ages 18-64
- Disabled Over 64

RECAP
## Appendix B: HUD-Provided Tables

### Table 1 Demographics

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>562,585</td>
<td>36.87</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>644,287</td>
<td>42.22</td>
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<tr>
<td>Hispanic</td>
<td>187,611</td>
<td>12.29</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>95,978</td>
<td>6.29</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>3,498</td>
<td>0.23</td>
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<tr>
<td>Other, Non-Hispanic</td>
<td>4,105</td>
<td>0.27</td>
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</table>

<table>
<thead>
<tr>
<th>National Origin</th>
<th>Country</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>#1 country of origin</td>
<td>China excl. Hong Kong &amp; Taiwan</td>
<td>16,467</td>
</tr>
<tr>
<td>#2 country of origin</td>
<td>Vietnam</td>
<td>14,929</td>
</tr>
<tr>
<td>#3 country of origin</td>
<td>India</td>
<td>11,344</td>
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<tr>
<td>#4 country of origin</td>
<td>Dominican Republic</td>
<td>10,095</td>
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<tr>
<td>#5 country of origin</td>
<td>Jamaica</td>
<td>7,730</td>
</tr>
<tr>
<td>#6 country of origin</td>
<td>Ukraine</td>
<td>7,331</td>
</tr>
<tr>
<td>#7 country of origin</td>
<td>Mexico</td>
<td>7,163</td>
</tr>
<tr>
<td>#8 country of origin</td>
<td>Haiti</td>
<td>6,576</td>
</tr>
<tr>
<td>#9 country of origin</td>
<td>Cambodia</td>
<td>5,805</td>
</tr>
<tr>
<td>#10 country of origin</td>
<td>Liberia</td>
<td>5,284</td>
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</table>

<table>
<thead>
<tr>
<th>Limited English Proficiency (LEP) Language</th>
<th>Language</th>
<th>Language</th>
</tr>
</thead>
<tbody>
<tr>
<td>#1 LEP Language</td>
<td>Spanish</td>
<td>56,053</td>
</tr>
<tr>
<td>#2 LEP Language</td>
<td>Chinese</td>
<td>17,851</td>
</tr>
<tr>
<td>#3 LEP Language</td>
<td>Vietnamese</td>
<td>10,673</td>
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<tr>
<td>#4 LEP Language</td>
<td>Russian</td>
<td>7,559</td>
</tr>
<tr>
<td>#5 LEP Language</td>
<td>Cambodian</td>
<td>4,559</td>
</tr>
<tr>
<td>#6 LEP Language</td>
<td>Other Asian Language</td>
<td>3,813</td>
</tr>
<tr>
<td>#7 LEP Language</td>
<td>French Creole</td>
<td>3,499</td>
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<tr>
<td>#8 LEP Language</td>
<td>African</td>
<td>3,127</td>
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<tr>
<td>#9 LEP Language</td>
<td>Arabic</td>
<td>3,092</td>
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<tr>
<td>#10 LEP Language</td>
<td>Other Indo-European Language</td>
<td>3,046</td>
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<tr>
<td>Disability Type</td>
<td>(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction</td>
<td>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</td>
</tr>
<tr>
<td>------------------------------------</td>
<td>--------------------------------------------------</td>
<td>----------------------------------------------------------</td>
</tr>
<tr>
<td>Hearing difficulty</td>
<td>44,512</td>
<td>167,972</td>
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<tr>
<td>Vision difficulty</td>
<td>47,883</td>
<td>122,645</td>
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<tr>
<td>Cognitive difficulty</td>
<td>104,386</td>
<td>279,046</td>
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<tr>
<td>Ambulatory difficulty</td>
<td>133,029</td>
<td>371,932</td>
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<tr>
<td>Self-care difficulty</td>
<td>53,382</td>
<td>146,430</td>
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<tr>
<td>Independent living difficulty</td>
<td>100,663</td>
<td>275,868</td>
</tr>
<tr>
<td>Sex</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>719,813</td>
<td>2,878,862</td>
</tr>
<tr>
<td>Female</td>
<td>806,193</td>
<td>3,086,481</td>
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<tr>
<td>Age</td>
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<tr>
<td>Under 18</td>
<td>343,837</td>
<td>1,390,882</td>
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<tr>
<td>18-64</td>
<td>996,860</td>
<td>3,781,977</td>
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<tr>
<td>65+</td>
<td>185,309</td>
<td>792,484</td>
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<tr>
<td>Family Type</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Families with children</td>
<td>149,193</td>
<td>663,818</td>
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</tbody>
</table>

Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.

Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Note 3: Data Sources: Decennial Census; ACS

Note 4: Refer to the Data Documentation for details (www.hudexchange.info).
Table 2 Demographic Trends

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Jurisdiction</th>
<th>Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>823,840</td>
<td>644,325</td>
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<tr>
<td>Black, Non-Hispanic</td>
<td>622,998</td>
<td>659,170</td>
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<tr>
<td>Hispanic</td>
<td>88,809</td>
<td>128,857</td>
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<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>41,916</td>
<td>72,226</td>
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<tr>
<td>Native American, Non-Hispanic</td>
<td>2,956</td>
<td>4,709</td>
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</tbody>
</table>

Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Table 3 Racial/Ethnic Dissimilarity

<table>
<thead>
<tr>
<th>Racial/Ethnic Dissimilarity Index</th>
<th>Jurisdiction</th>
<th>Region</th>
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</thead>
<tbody>
<tr>
<td>Non-White/White</td>
<td>76.14</td>
<td>69.14</td>
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<tr>
<td>Black/White</td>
<td>82.45</td>
<td>76.63</td>
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<tr>
<td>Hispanic/White</td>
<td>69.94</td>
<td>64.14</td>
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<tr>
<td>Asian or Pacific Islander/White</td>
<td>50.15</td>
<td>48.38</td>
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</tbody>
</table>

Note 1: Data Sources: Decennial Census
Note 2: Refer to the Data Documentation for details (www.hudexchange.info).
# Table 4 R/ECAP Demographics

<table>
<thead>
<tr>
<th>R/ECAP Race/Ethnicity</th>
<th>(Philadelphia, PA CDBG, HOME, ESG Jurisdiction)</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA Region)</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>Total Population in R/ECAPs</td>
<td>303,875</td>
<td>-</td>
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<tr>
<td>White, Non-Hispanic</td>
<td>32,919</td>
<td>10.83</td>
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<tr>
<td>Black, Non-Hispanic</td>
<td>168,176</td>
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<tr>
<td>Hispanic</td>
<td>85,477</td>
<td>28.13</td>
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<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>11,585</td>
<td>3.81</td>
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<tr>
<td>Native American, Non-Hispanic</td>
<td>804</td>
<td>0.26</td>
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<tr>
<td>Other, Non-Hispanic</td>
<td>555</td>
<td>0.18</td>
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<table>
<thead>
<tr>
<th>R/ECAP Family Type</th>
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<tr>
<td>Total Families in R/ECAPs</td>
<td>63,422</td>
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<td>Families with children</td>
<td>32,203</td>
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<table>
<thead>
<tr>
<th>R/ECAP National Origin</th>
<th>Country</th>
<th>Country</th>
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</thead>
<tbody>
<tr>
<td>Total Population in R/ECAPs</td>
<td>303,875</td>
<td>-</td>
</tr>
<tr>
<td>#1 country of origin</td>
<td>Dominican Republic</td>
<td>4,741</td>
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<tr>
<td>#2 country of origin</td>
<td>Vietnam</td>
<td>2,188</td>
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<tr>
<td>#3 country of origin</td>
<td>Mexico</td>
<td>1,873</td>
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<td>#4 country of origin</td>
<td>China excl. Hong Kong &amp; Taiwan</td>
<td>1,710</td>
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<td>#9 country of origin</td>
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<td>830</td>
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<td>#10 country of origin</td>
<td>Colombia</td>
<td>771</td>
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</table>

Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Note 2: Data Sources: Decennial Census; ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).
### Table 5 Publicly Supported Housing Units by Program Category

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<tr>
<th>Housing Units</th>
<th>(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction</th>
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<tr>
<td>Total housing units</td>
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<td>Other Multifamily</td>
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<td>HCV Program</td>
<td>19,511</td>
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Note 1: Data Sources: Decennial Census; APSH
Note 2: Refer to the Data Documentation for details (www.hudexchange.info).

### Table 6 Publicly Supported Housing Residents by Race/Ethnicity

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<th>(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>Race/Ethnicity</th>
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<td>Project-Based Section 8</td>
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<td>Other Multifamily</td>
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<td>HCV Program</td>
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<tr>
<td>0-30% of AMI</td>
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<tr>
<td>0-50% of AMI</td>
<td>69,915</td>
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<tr>
<td>0-80% of AMI</td>
<td>112,205</td>
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</table>

Note 1: Data Sources: Decennial Census; APSH; CHAS
Note 2: #s presented are numbers of households not individuals.
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).
## Table 7 R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category

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<thead>
<tr>
<th>Jurisdiction</th>
<th>Total # units (occupied)</th>
<th>% Elderly</th>
<th>% with a disability</th>
<th>% White</th>
<th>% Black</th>
<th>% Hispanic</th>
<th>% Asian or Pacific Islander</th>
<th>% Families with children</th>
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<tr>
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<tr>
<td>R/ECAP tracts</td>
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<td>93.87</td>
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<tr>
<td>Non R/ECAP tracts</td>
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<td>90.23</td>
<td>5.74</td>
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<tr>
<td>R/ECAP tracts</td>
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<td>16.02</td>
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<td>R/ECAP tracts</td>
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<td>84.35</td>
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Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.

Note 2: Data Sources: APSH

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

## Table 8 Demographics of Publicly Supported Housing Developments by Program Category

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<th>Jurisdiction</th>
<th>Public Housing Race/Ethnicity (%)</th>
<th>Public Housing Households with Children (%)</th>
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### Public Housing

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## Public Housing

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<th>Public Housing Race/Ethnicity (%)</th>
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## Public Housing

**Jurisdiction** | **Public Housing Race/Ethnicity (%)** | **Public Housing Households with Children (%)**
--- | --- | ---

### Hill Creek I
- **Race/Ethnicity**
  - Black: 100%
  - Hispanic: 0%
  - Asian: 0%

### Abbottsford Homes
- **Race/Ethnicity**
  - White: 2%
  - Black: 96%
  - Hispanic: 2%
  - Asian: 0%

### Mt Olivet
- **Race/Ethnicity**
  - White: 1%
  - Black: 99%
  - Hispanic: 0%
  - Asian: 0%

### Cbmo-Francisville
- **Race/Ethnicity**
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  - Black: 0%
  - Hispanic: 0%
  - Asian: 0%

### Wilson Park
- **Race/Ethnicity**
  - White: 1%
  - Black: 95%
  - Hispanic: 3%
  - Asian: 0%

### Eight Diamonds
- **Race/Ethnicity**
  - White: 0%
  - Black: 97%
  - Hispanic: 3%
  - Asian: 0%

### Scattered Sites
- **Race/Ethnicity**
  - White: 1%
  - Black: 97%
  - Hispanic: 2%
  - Asian: 0%

### Arch Homes
- **Race/Ethnicity**
  - White: 2%
  - Black: 98%
  - Hispanic: 0%
  - Asian: 0%

### Cbmo-Oxford
- **Race/Ethnicity**
  - White: 0%
  - Black: 0%
  - Hispanic: 0%
  - Asian: 0%

### Norris Apartments
- **Race/Ethnicity**
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  - Black: 90%
  - Hispanic: 6%
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### Project-Based Section 8

#### (Philadelphia, PA CDBG, HOME, ESG) Jurisdiction

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(Philadelphia, PA CDBG, HOME, ESG)

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(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction

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### Other HUD Multifamily Assisted Housing

<table>
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<td>Project-Based Households with Children (%)</td>
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<td>----------------------------------</td>
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<tr>
<td></td>
<td>Asian 0</td>
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</tbody>
</table>

Note 1: For LIHTC properties, this information will be supplied by local knowledge.
Note 2: Percentages may not add to 100 due to rounding error.
Note 3: Data Sources: APSH
Note 4: Refer to the Data Documentation for details (www.hudexchange.info).
### Table 9 Demographics of Households with Disproportionate Housing Needs

<table>
<thead>
<tr>
<th>Disproportionate Housing Needs</th>
<th>(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
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</thead>
<tbody>
<tr>
<td>Households experiencing any of four housing problems*</td>
<td># with problems</td>
<td># households</td>
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<tr>
<td>Race/Ethnicity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>85,930</td>
<td>243,690</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>109,735</td>
<td>241,215</td>
</tr>
<tr>
<td>Hispanic</td>
<td>29,460</td>
<td>55,405</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>13,690</td>
<td>30,555</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>673</td>
<td>1,158</td>
</tr>
<tr>
<td>Other, Non-Hispanic</td>
<td>4,040</td>
<td>8,500</td>
</tr>
<tr>
<td>Total</td>
<td>243,535</td>
<td>580,510</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Household Type and Size</th>
<th># with severe problems</th>
<th># households</th>
<th>% with severe problems</th>
<th># with severe problems</th>
<th># households</th>
<th>% with severe problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family households, &lt;5 people</td>
<td>92,715</td>
<td>264,585</td>
<td>35.04</td>
<td>383,135</td>
<td>1,243,399</td>
<td>30.81</td>
</tr>
<tr>
<td>Family households, 5+ people</td>
<td>23,885</td>
<td>47,705</td>
<td>50.07</td>
<td>84,970</td>
<td>208,147</td>
<td>40.82</td>
</tr>
<tr>
<td>Non-family households</td>
<td>126,930</td>
<td>268,220</td>
<td>47.32</td>
<td>367,555</td>
<td>776,890</td>
<td>47.31</td>
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</table>

<table>
<thead>
<tr>
<th>Households experiencing any of four Severe Housing Problems**</th>
<th># with severe problems</th>
<th># households</th>
<th>% with severe problems</th>
<th># with severe problems</th>
<th># households</th>
<th>% with severe problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Race/Ethnicity</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
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<td>46,135</td>
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<td>18.93</td>
<td>229,305</td>
<td>1,539,085</td>
<td>14.90</td>
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<tr>
<td>Black, Non-Hispanic</td>
<td>64,105</td>
<td>241,215</td>
<td>26.58</td>
<td>113,004</td>
<td>440,298</td>
<td>25.67</td>
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<td>Hispanic</td>
<td>19,595</td>
<td>55,405</td>
<td>35.37</td>
<td>41,880</td>
<td>128,246</td>
<td>32.66</td>
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<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>8,235</td>
<td>30,555</td>
<td>26.95</td>
<td>18,993</td>
<td>91,619</td>
<td>20.73</td>
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<tr>
<td>Native American, Non-Hispanic</td>
<td>383</td>
<td>1,158</td>
<td>33.07</td>
<td>858</td>
<td>3,038</td>
<td>28.24</td>
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<tr>
<td>Other, Non-Hispanic</td>
<td>2,430</td>
<td>8,500</td>
<td>28.59</td>
<td>6,560</td>
<td>26,134</td>
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<tr>
<td>Total</td>
<td>140,890</td>
<td>580,510</td>
<td>24.27</td>
<td>410,610</td>
<td>2,228,420</td>
<td>18.43</td>
</tr>
</tbody>
</table>

**Note 1:** The four housing problems are:
- incomplete kitchen facilities,
- incomplete plumbing facilities,
- more than one person per room, and
- cost burden greater than 30 percent.

**Note 2:** The four severe housing problems are:
- incomplete kitchen facilities,
- incomplete plumbing facilities,
- more than one person per room, and
- cost burden greater than 50 percent.

**Note 3:** All percent represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

**Note 4:** Data Sources: CHAS

**Note 4:** Refer to the Data Documentation for details (www.hudexchange.info).
### Table 10 Demographics of Households with Severe Housing Cost Burden

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># with severe cost burden</td>
<td>% with severe cost burden</td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>42,165</td>
<td>17.30</td>
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<tr>
<td>Black, Non-Hispanic</td>
<td>57,075</td>
<td>23.66</td>
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<tr>
<td>Hispanic</td>
<td>17,115</td>
<td>30.89</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>6,330</td>
<td>20.72</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>365</td>
<td>31.52</td>
</tr>
<tr>
<td>Other, Non-Hispanic</td>
<td>1,940</td>
<td>22.82</td>
</tr>
<tr>
<td>Total</td>
<td>124,990</td>
<td>21.53</td>
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</table>

### Household Type and Size

<table>
<thead>
<tr>
<th>Household Type and Size</th>
<th>Households with Children</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>&quot;Households in 0-1 Bedroom Units&quot;</td>
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<td></td>
<td>#</td>
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<tr>
<td>Family households, &lt;5 people</td>
<td>2,014</td>
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<tr>
<td>Family households, 5+ people</td>
<td>5,548</td>
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<tr>
<td>Non-family households</td>
<td>2,329</td>
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<tr>
<td>Total</td>
<td>2,460</td>
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</table>

**Notes:**
1. Severe housing cost burden is defined as greater than 50 percent of income.
2. All percent represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.
3. The number of households is the denominator for the percent with problems, and may differ from the number of households for the table on severe housing problems.
4. Data Sources: CHAS
5. Refer to the Data Documentation for details (www.hudexchange.info).

---

### Table 11 Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children

<table>
<thead>
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<th>Housing Type</th>
<th>&quot;Households in 0-1 Bedroom Units&quot;</th>
<th>&quot;Households in 2 Bedroom Units&quot;</th>
<th>&quot;Households in 3+ Bedroom Units&quot;</th>
<th>Households with Children</th>
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<tbody>
<tr>
<td>Public Housing</td>
<td>2,014</td>
<td>2,418</td>
<td>5,008</td>
<td>4,362</td>
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<td>Project-Based Section 8</td>
<td>5,548</td>
<td>1,185</td>
<td>749</td>
<td>1,421</td>
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<tr>
<td>Other Multifamily</td>
<td>2,329</td>
<td>57</td>
<td>12</td>
<td>17</td>
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<td>HCV Program</td>
<td>2,460</td>
<td>2,548</td>
<td>5,168</td>
<td>5,129</td>
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</table>

**Notes:**
1. Data Sources: APSH
2. Refer to the Data Documentation for details (www.hudexchange.info).
# Table 12 Opportunity Indicators by Race/Ethnicity

<table>
<thead>
<tr>
<th>(Philadelphia, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>Low Poverty Index</th>
<th>School Proficiency Index</th>
<th>Labor Market Index</th>
<th>Transit Index</th>
<th>Low Transportation Cost Index</th>
<th>Jobs Proximity Index</th>
<th>Environmental Health Index</th>
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<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>48.32</td>
<td>26.26</td>
<td>48.03</td>
<td>92.22</td>
<td>89.04</td>
<td>50.28</td>
<td>20.65</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>19.95</td>
<td>8.22</td>
<td>18.01</td>
<td>93.95</td>
<td>89.98</td>
<td>37.62</td>
<td>20.81</td>
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<td>Hispanic</td>
<td>17.34</td>
<td>12.09</td>
<td>16.70</td>
<td>93.56</td>
<td>89.97</td>
<td>44.07</td>
<td>19.06</td>
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<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>35.95</td>
<td>21.86</td>
<td>37.08</td>
<td>93.25</td>
<td>90.89</td>
<td>50.13</td>
<td>18.98</td>
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<td>Native American, Non-Hispanic</td>
<td>25.36</td>
<td>13.08</td>
<td>24.40</td>
<td>93.60</td>
<td>89.87</td>
<td>41.80</td>
<td>20.45</td>
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<td><strong>Population Below Federal Poverty Line</strong></td>
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<td>White, Non-Hispanic</td>
<td>39.13</td>
<td>22.81</td>
<td>38.59</td>
<td>92.86</td>
<td>90.55</td>
<td>50.88</td>
<td>19.30</td>
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<tr>
<td>Black, Non-Hispanic</td>
<td>14.22</td>
<td>6.81</td>
<td>13.34</td>
<td>94.14</td>
<td>90.70</td>
<td>38.51</td>
<td>19.34</td>
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<tr>
<td>Hispanic</td>
<td>9.52</td>
<td>9.28</td>
<td>9.58</td>
<td>93.74</td>
<td>90.38</td>
<td>44.92</td>
<td>18.08</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>28.58</td>
<td>16.98</td>
<td>29.34</td>
<td>93.97</td>
<td>91.91</td>
<td>45.65</td>
<td>17.53</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>17.02</td>
<td>12.83</td>
<td>16.00</td>
<td>93.33</td>
<td>90.55</td>
<td>50.47</td>
<td>16.35</td>
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<tr>
<td>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Population</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>73.29</td>
<td>58.83</td>
<td>67.56</td>
<td>72.42</td>
<td>68.69</td>
<td>52.70</td>
<td>46.91</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>34.99</td>
<td>22.08</td>
<td>31.33</td>
<td>86.56</td>
<td>82.27</td>
<td>42.29</td>
<td>29.10</td>
</tr>
<tr>
<td>Hispanic</td>
<td>39.71</td>
<td>30.35</td>
<td>36.06</td>
<td>83.36</td>
<td>79.59</td>
<td>48.18</td>
<td>32.07</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>63.74</td>
<td>50.95</td>
<td>62.17</td>
<td>80.06</td>
<td>76.18</td>
<td>54.35</td>
<td>37.77</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>50.11</td>
<td>37.00</td>
<td>45.06</td>
<td>79.90</td>
<td>76.43</td>
<td>47.73</td>
<td>37.22</td>
</tr>
<tr>
<td><strong>Population Below Federal Poverty Line</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>57.50</td>
<td>45.84</td>
<td>54.12</td>
<td>78.97</td>
<td>76.23</td>
<td>53.56</td>
<td>38.37</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>20.77</td>
<td>13.52</td>
<td>19.73</td>
<td>90.67</td>
<td>86.78</td>
<td>42.06</td>
<td>23.12</td>
</tr>
<tr>
<td>Hispanic</td>
<td>21.13</td>
<td>19.04</td>
<td>20.65</td>
<td>88.05</td>
<td>84.50</td>
<td>47.32</td>
<td>25.16</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>41.06</td>
<td>31.24</td>
<td>41.90</td>
<td>88.40</td>
<td>85.39</td>
<td>48.54</td>
<td>26.46</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>30.89</td>
<td>22.83</td>
<td>29.70</td>
<td>88.57</td>
<td>84.56</td>
<td>44.50</td>
<td>24.54</td>
</tr>
</tbody>
</table>

Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

Note 2: Refer to the Data Documentation for details (www.hudexchange.info).
Table 13 Disability by Type

<table>
<thead>
<tr>
<th>Disability Type</th>
<th>Jurisdiction (Philadelphia, PA CDBG, HOME, ESG)</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>Hearing difficulty</td>
<td>44,512</td>
<td>3.14</td>
</tr>
<tr>
<td>Vision difficulty</td>
<td>47,883</td>
<td>3.38</td>
</tr>
<tr>
<td>Cognitive difficulty</td>
<td>104,386</td>
<td>7.37</td>
</tr>
<tr>
<td>Ambulatory difficulty</td>
<td>133,029</td>
<td>9.39</td>
</tr>
<tr>
<td>Self-care difficulty</td>
<td>53,382</td>
<td>3.77</td>
</tr>
<tr>
<td>Independent living difficulty</td>
<td>100,663</td>
<td>7.11</td>
</tr>
</tbody>
</table>

Note 1: All percent represent a share of the total population within the jurisdiction or region.
Note 2: Data Sources: ACS
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

Table 14 Disability by Age Group

<table>
<thead>
<tr>
<th>Age of People with Disabilities</th>
<th>Jurisdiction (Philadelphia, PA CDBG, HOME, ESG)</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>age 5-17 with Disabilities</td>
<td>19,477</td>
<td>1.37</td>
</tr>
<tr>
<td>age 18-64 with Disabilities</td>
<td>141,863</td>
<td>10.01</td>
</tr>
<tr>
<td>age 65+ with Disabilities</td>
<td>77,103</td>
<td>5.44</td>
</tr>
</tbody>
</table>

Note 1: All percent represent a share of the total population within the jurisdiction or region.
Note 2: Data Sources: ACS
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

Table 15 Disability by Publicly Supported Housing Program Category

<table>
<thead>
<tr>
<th>Jurisdiction (Philadelphia, PA CDBG, HOME, ESG)</th>
<th>People with a Disability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
</tr>
<tr>
<td>Public Housing</td>
<td>943</td>
</tr>
<tr>
<td>Project-Based Section 8</td>
<td>1,276</td>
</tr>
<tr>
<td>Other Multifamily</td>
<td>333</td>
</tr>
<tr>
<td>HCV Program</td>
<td>3,092</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Region (Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA)</th>
<th>People with a Disability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
</tr>
<tr>
<td>Public Housing</td>
<td>2,620</td>
</tr>
<tr>
<td>Project-Based Section 8</td>
<td>3,533</td>
</tr>
<tr>
<td>Other Multifamily</td>
<td>935</td>
</tr>
<tr>
<td>HCV Program</td>
<td>8,509</td>
</tr>
</tbody>
</table>

Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.
Note 2: Data Sources: ACS
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).
Appendix C: Contributing Factors Descriptions

Access to financial services
The term “financial services” refers here to economic services provided by a range of quality organizations that manage money, including credit unions, banks, credit card companies, and insurance companies. These services would also include access to credit financing for mortgages, home equity, and home repair loans. Access to these services includes physical access—often dictated by the location of banks or other physical infrastructure—as well as the ability to obtain credit, insurance or other key financial services. Access may also include equitable treatment in receiving financial services, including equal provision of information and equal access to mortgage modifications. For purposes of this contributing factor, financial services do not include predatory lending including predatory foreclosure practices, storefront check cashing, payday loan services, and similar services. Gaps in banking services can make residents vulnerable to these types of predatory lending practices, and lack of access to quality banking and financial services may jeopardize an individual’s credit and the overall sustainability of homeownership and wealth accumulation.

Access to proficient schools for persons with disabilities
Individuals with disabilities may face unique barriers to accessing proficient schools. In some jurisdictions, some school facilities may not be accessible or may only be partially accessible to individuals with different types of disabilities (often these are schools built before the enactment of the ADA or the Rehabilitation Act of 1973). In general, a fully accessible building is a building that complies with all of the ADA’s requirements and has no barriers to entry for persons with mobility impairments. It enables students and parents with physical or sensory disabilities to access and use all areas of the building and facilities to the same extent as students and parents without disabilities, enabling students with disabilities to attend classes and interact with students without disabilities to the fullest extent. In contrast, a partially accessible building allows for persons with mobility impairments to enter and exit the building, access all relevant programs, and have use of at least one restroom, but the entire building is not accessible and students or parents with disabilities may not access areas of the facility to the same extent as students and parents without disabilities. In addition, in some instances school policies steer individuals with certain types of disabilities to certain facilities or certain programs or certain programs do not accommodate the disability-related needs of certain students.

Access to publicly supported housing for persons with disabilities
The lack of a sufficient number of accessible units or lack of access to key programs and services poses barriers to individuals with disabilities seeking to live in publicly supported housing. For purposes of this assessment, publicly supported housing refers to housing units that are subsidized by federal,
state, or local entities. “Accessible housing” refers to housing that accords individuals with disabilities equal opportunity to use and enjoy a dwelling. The concept of “access” here includes physical access for individuals with different types of disabilities (for example, ramps and other accessibility features for individuals with mobility impairments, visual alarms and signals for individuals who are deaf or hard of hearing, and audio signals, accessible signage, and other accessibility features for individuals who are blind or have low vision), as well as the provision of auxiliary aids and services to provide effective communication for individuals who are deaf or hard of hearing, are blind or have low vision, or individuals who have speech impairments. The concept of “access” here also includes programmatic access, which implicates such policies as application procedures, waitlist procedures, transfer procedures and reasonable accommodation procedures.

**Access to transportation for persons with disabilities**

Individuals with disabilities may face unique barriers to accessing transportation, including both public and private transportation, such as buses, rail services, taxis, and para-transit. The term “access” in this context includes physical accessibility, policies, physical proximity, cost, safety, reliability, etc. It includes the lack of accessible bus stops, the failure to make audio announcements for persons who are blind or have low vision, and the denial of access to persons with service animals. The absence of or clustering of accessible transportation and other transportation barriers may limit the housing choice of individuals with disabilities.

**Admissions and occupancy policies and procedures, including preferences in publicly supported housing.**

The term “admissions and occupancy policies and procedures” refers here to the policies and procedures used by publicly supported housing providers that affect who lives in the housing, including policies and procedures related to marketing, advertising vacancies, applications, tenant selection, assignment, and maintained or terminated occupancy. Procedures that may relate to fair housing include, but are not limited to:

- Admissions preferences (e.g. residency preference, preferences for local workforce, etc.)
- Application, admissions, and waitlist policies (e.g. in-person application requirements, rules regarding applicant acceptance or rejection of units, waitlist time limitations, first come first serve, waitlist maintenance, etc.).
- Income thresholds for new admissions or for continued eligibility.
- Designations of housing developments (or portions of developments) for the elderly and/or persons with disabilities.
- Occupancy limits.
- Housing providers’ policies for processing reasonable accommodations and modifications requests.
- Credit or criminal record policies.
- Eviction policies and procedures.
The availability of affordable units in a range of sizes

The provision of affordable housing is often important to individuals with certain protected characteristics because groups are disproportionately represented among those who would benefit from low-cost housing. What is “affordable” varies by circumstance, but an often used rule of thumb is that a low-or moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. This contributing factor refers to the availability of units that a low-or moderate-income family could rent or buy, including one bedroom units and multi-bedroom units for larger families. When considering availability, consider transportation costs, school quality, and other important factors in housing choice. Whether affordable units are available with a greater number of bedrooms and in a range of different geographic locations may be a particular barrier facing families with children.

The availability, type, frequency, and reliability of public transportation

Public transportation is shared passenger transport service available for use by the general public, including buses, light rail, and rapid transit. Public transportation includes paratransit services for persons with disabilities. The availability, type, frequency, and reliability of public transportation affect which households are connected to community assets and economic opportunities. Transportation policies that are premised upon the use of a personal vehicle may impact public transportation. “Availability” as used here includes geographic proximity, cost, safety and accessibility, as well as whether the transportation connects individuals to places they need to go such as jobs, schools, retail establishments, and healthcare. “Type” refers to method of transportation such as bus or rail. “Frequency” refers to the interval at which the transportation runs. “Reliability” includes such factors as an assessment of how often trips are late or delayed, the frequency of outages, and whether the transportation functions in inclement weather.

Community opposition

The opposition of community members to proposed or existing developments—including housing developments, affordable housing, publicly supported housing (including use of housing choice vouchers), multifamily housing, or housing for persons with disabilities—is often referred to as “Not in my Backyard,” or NIMBY-ism. This opposition is often expressed in protests, challenges to land-use requests or zoning waivers or variances, lobbying of decision-making bodies, or even harassment and intimidation. Community opposition can be based on factual concerns (concerns are concrete and not speculative, based on rational, demonstrable evidence, focused on measurable impact on a neighborhood) or can be based on biases (concerns are focused on stereotypes, prejudice, and anxiety about the new residents or the units in which they will live). Community opposition, when successful at blocking housing options, may limit or deny housing choice for individuals with certain protected characteristics.
Deteriorated and abandoned properties

The term “deteriorated and abandoned properties” refers here to residential and commercial properties unoccupied by an owner or a tenant, which are in disrepair, unsafe, or in arrears on real property taxes. Deteriorated and abandoned properties may be signs of a community’s distress and disinvestment and are often associated with crime, increased risk to health and welfare, plunging decreasing property values, and municipal costs. The presence of multiple unused or abandoned properties in a particular neighborhood may have resulted from mortgage or property tax foreclosures. The presence of such properties can raise serious health and safety concerns and may also affect the ability of homeowners with protected characteristics to access opportunity through the accumulation of home equity. Demolition without strategic revitalization and investment can result in further deterioration of already damaged neighborhoods.

Displacement of residents due to economic pressures

The term “displacement” refers here to a resident’s undesired departure from a place where an individual has been living. “Economic pressures” may include, but are not limited to, rising rents, rising property taxes related to home prices, rehabilitation of existing structures, demolition of subsidized housing, loss of affordability restrictions, and public and private investments in neighborhoods. Such pressures can lead to loss of existing affordable housing in areas experiencing rapid economic growth and a resulting loss of access to opportunity assets for lower income families that previously lived there. Where displacement disproportionately affects persons with certain protected characteristic, the displacement of residents due to economic pressures may exacerbate patterns of residential segregation.

Impediments to mobility

The term “impediments to mobility” refers here to barriers faced by individuals and families when attempting to move to a neighborhood or area of their choice, especially integrated areas and areas of opportunity. This refers to both Housing Choice Vouchers and other public and private housing options. Many factors may impede mobility, including, but not limited to:

- Lack of quality mobility counseling. Mobility counseling is designed to assist families in moving from high-poverty to low-poverty neighborhoods that have greater access to opportunity assets appropriate for each family (e.g. proficient schools for families with children or effective public transportation.). Mobility counseling can include a range of options including, assistance for families for “second moves” after they have accessed stable housing, and ongoing post-move support for families.

- Lack of appropriate payment standards, including exception payment standards to the standard fair market rent (FMR). Because FMRs are generally set at the 40th percentile of the metropolitan-wide rent distribution, some of the most desirable neighborhoods do not have a significant number of units available in the FMR range. Exception payment standards are separate payment standard amounts within the basic range for a designated part of an
FMR area. Small areas FMRs, which vary by zip code, may be used in the determination of potential exception payment standard levels to support a greater range of payment standards.

- Jurisdictional fragmentation among multiple providers of publicly supported housing that serve single metropolitan areas and lack of regional cooperation mechanisms, including PHA jurisdictional limitations.
- HCV portability issues that prevent a household from using a housing assistance voucher issued in one jurisdiction when moving to another jurisdiction where the program is administered by a different local PHA.
- Lack of a consolidated waitlist for all assisted housing available in the metropolitan area.
- Discrimination based on source of income, including SSDI, Housing Choice Vouchers, or other tenant-based rental assistance.

**Inaccessible buildings, sidewalks, pedestrian crossings, or other infrastructure**

Many public buildings, sidewalks, pedestrian crossings, or other infrastructure components are inaccessible to individuals with disabilities including persons with mobility impairments, individuals who are deaf or hard of hearing, and persons who are blind or have low vision. These accessibility issues can limit realistic housing choice for individuals with disabilities. Inaccessibility is often manifest by the lack of curb cuts, lack of ramps, and the lack of audible pedestrian signals. While the Americans with Disabilities Act and related civil rights laws establish accessibility requirements for infrastructure, these laws do not apply everywhere and/or may be inadequately enforced.

**Inaccessible government facilities or services**

Inaccessible government facilities and services may pose a barrier to fair housing choice for individuals with disabilities by limiting access to important community assets such as public meetings, social services, libraries, and recreational facilities. Note that the concept of accessibility includes both physical access (including to websites and other forms of communication) as well as policies and procedures. While the Americans with Disabilities Act and related civil rights laws require that newly constructed and altered government facilities, as well as programs and services, be accessible to individuals with disabilities, these laws may not apply in all circumstances and/or may be inadequately enforced.

**Lack of affordable, accessible housing in a range of unit sizes**

What is “affordable” varies by circumstance, but an often used rule of thumb is that a low-or moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. For purposes of this assessment, “accessible housing” refers to housing that accords individuals with disabilities equal opportunity to use and enjoy a dwelling. Characteristics that affect accessibility may include physical accessibility of units and public and common use areas of housing, as well as application procedures, such as first come first serve waitlists, inaccessible websites or other technology, denial of access to individuals with assistance animals, or lack of
information about affordable accessible housing. The clustering of affordable, accessible housing with a range of unit sizes may also limit fair housing choice for individuals with disabilities.

**Lack of affordable in-home or community-based supportive services**

The term “in-home or community-based supportive services” refers here to medical and other supportive services available for targeted populations, such as individuals with mental illnesses, cognitive or developmental disabilities, and/or physical disabilities in their own home or community (as opposed to in institutional settings). Such services include personal care, assistance with housekeeping, transportation, in-home meal service, integrated adult day services and other services (including, but not limited to, medical, social, education, transportation, housing, nutritional, therapeutic, behavioral, psychiatric, nursing, personal care, and respite). They also include assistance with activities of daily living such as bathing, dressing, eating, and using the toilet, shopping, managing money or medications, and various household management activities, such as doing laundry. Public entities must provide services to individuals with disabilities in community settings rather than institutions when: 1) such services are appropriate to the needs of the individual; 2) the affected persons do not oppose community-based treatment; and 3) community-based services can be reasonably accommodated, taking into account the resources available to the public entity and the needs of others who are receiving disability-related services from the entity. Assessing the cost and availability of these services is also an important consideration, including the role of state Medicaid agencies. The outreach of government entities around the availability of community supports to persons with disabilities in institutions may impact these individuals’ knowledge of such supports and their ability to transition to community-based settings.

**Lack of affordable, integrated housing for individuals who need supportive services**

What is “affordable” varies by the circumstances affecting the individual, and includes the cost of housing and services taken together. Integrated housing is housing where individuals with disabilities can live and interact with persons without disabilities to the fullest extent possible. In its 1991 rule making implementing Title II of the ADA, the U.S. Department of Justice defined “the most integrated setting appropriate to the needs of qualified individuals with disabilities” as “a setting that enables individuals with disabilities to interact with non-disabled persons to the fullest extent possible.” By contrast, segregated settings are occupied exclusively or primarily by individuals with disabilities. Segregated settings sometimes have qualities of an institutional nature, including, but not limited to, regimentation in daily activities, lack of privacy or autonomy, policies limiting visitors, limits on individuals’ ability to engage freely in community activities and manage their own activities of daily living, or daytime activities primarily with other individuals with disabilities. For purposes of this tool “supportive services” means medical and other voluntary supportive services available for targeted populations groups, such as individuals with mental illnesses, intellectual or developmental disabilities, and/or physical disabilities, in their own home or community (as opposed to institutional settings). Such services may include personal care, assistance with housekeeping, transportation, in-home meal service, integrated adult day services and other services. They also include assistance
with activities of daily living such as bathing, dressing, and using the toilet, shopping, managing money or medications, and various household management activities, such as doing laundry.

**Lack of assistance for housing accessibility modifications**

The term “housing accessibility modification” refers here to structural changes made to existing premises, occupied or to be occupied by a person with a disability, in order to afford such person full enjoyment and use of the premises. Housing accessibility modifications can include structural changes to interiors and exteriors of dwellings and to common and public use areas. Under the Fair Housing Act, landlords are required by fair housing laws to permit certain reasonable modifications to a housing unit, but are not required to pay for the modification unless the housing provider is a recipient of Federal financial assistance and therefore subject to Section 504 of the Rehabilitation Act or is covered by the Americans with Disabilities Act (in such cases the recipient must pay for the structural modification as a reasonable accommodation for an individual with disabilities). However, the cost of these modifications can be prohibitively expensive. Jurisdictions may consider establishing a modification fund to assist individuals with disabilities in paying for modifications or providing assistance to individuals applying for grants to pay for modifications.

**Lack of assistance for transitioning from institutional settings to integrated housing**

The integration mandate of the ADA and Olmstead v. L.C., 527 U.S. 581 (1999) (Olmstead) compels states to offer community-based health care services and long-term services and supports for individuals with disabilities who can live successfully in housing with access to those services and supports. In practical terms, this means that states must find housing that enables them to assist individuals with disabilities to transition out of institutions and other segregated settings and into the most integrated setting appropriate to the needs of each individual with a disability. A critical consideration in each state is the range of housing options available in the community for individuals with disabilities and whether those options are largely limited to living with other individuals with disabilities, or whether those options include substantial opportunities for individuals with disabilities to live and interact with individuals without disabilities. For further information on the obligation to provide integrated housing opportunities, please refer to HUD’s Statement on the Role of Housing in Accomplishing the Goals of Olmstead, the U.S. Department of Justice’s Statement on Olmstead Enforcement, as well as the U.S. Department of Health and Human Services’ Centers for Medicare and Medicaid Services final rule and regulations regarding Home and Community-Based Setting requirements. Policies that perpetuate segregation may include: inadequate community-based services; reimbursement and other policies that make needed services unavailable to support individuals with disabilities in mainstream housing; conditioning access to housing on willingness to receive supportive services; incentivizing the development or rehabilitation of segregated settings. Policies or practices that promote community integration may include: the administration of long-term State or locally-funded tenant-based rental assistance programs; applying for funds under the Section 811 Project Rental Assistance Demonstration; implementing special population preferences in the HCV and other programs; incentivizing the development of integrated supportive housing through the LIHTC program;
ordinances banning housing discrimination of the basis of source of income; coordination between housing and disability services agencies; increasing the availability of accessible public transportation.

**Lack of community revitalization strategies**
The term “community revitalization strategies” refers here to realistic planned activities to improve the quality of life in areas that lack public and private investment, services and amenities, have significant deteriorated and abandoned properties, or other indicators of community distress. Revitalization can include a range of activities such as improving housing, attracting private investment, creating jobs, and expanding educational opportunities or providing links to other community assets. Strategies may include such actions as rehabilitating housing; offering economic incentives for housing developers/sponsors, businesses (for commercial and employment opportunities), bankers, and other interested entities that assist in the revitalization effort; and securing financial resources (public, for-profit, and nonprofit) from sources inside and outside the jurisdiction to fund housing improvements, community facilities and services, and business opportunities in neighborhoods in need of revitalization. When a community is being revitalized, the preservation of affordable housing units can be a strategy to promote integration.

**Lack of local private fair housing outreach and enforcement**
The term “local private fair housing outreach and enforcement” refers to outreach and enforcement actions by private individuals and organizations, including such actions as fair housing education, conducting testing, bring lawsuits, arranging and implementing settlement agreements. A lack of private enforcement is often the result of a lack of resources or a lack of awareness about rights under fair housing and civil rights laws, which can lead to under-reporting of discrimination, failure to take advantage of remedies under the law, and the continuation of discriminatory practices. Activities to raise awareness may include technical training for housing industry representatives and organizations, education and outreach activities geared to the general public, advocacy campaigns, fair housing testing and enforcement.

**Lack of local public fair housing enforcement**
The term “local public fair housing enforcement” refers here to enforcement actions by State and local agencies or non-profits charged with enforcing fair housing laws, including testing, lawsuits, settlements, and fair housing audits. A lack of enforcement is a failure to enforce existing requirements under state or local fair housing laws. This may be assessed by reference to the nature, extent, and disposition of housing discrimination complaints filed in the jurisdiction.

**Lack of private investment in specific neighborhoods**
The term “private investment” refers here to investment by non-governmental entities, such as corporations, financial institutions, individuals, philanthropies, and non-profits, in housing and community development infrastructure. Private investment can be used as a tool to advance fair housing, through innovative strategies such as mixed-use developments, targeted investment,
and public-private partnerships. Private investments may include, but are not limited to: housing construction or rehabilitation; investment in businesses; the creation of community amenities, such as recreational facilities and providing social services; and economic development of the neighborhoods that creates jobs and increase access to amenities such as grocery stores, pharmacies, and banks. It should be noted that investment solely in housing construction or rehabilitation in areas that lack other types of investment may perpetuate fair housing issues. While “private investment” may include many types of investment, to achieve fair housing outcomes such investments should be strategic and part of a comprehensive community development strategy.

**Lack of public investment in specific neighborhoods, including services or amenities**

The term “public investment” refers here to the money government spends on housing and community development, including public facilities, infrastructure, services. Services and amenities refer to services and amenities provided by local or state governments. These services often include sanitation, water, streets, schools, emergency services, social services, parks and transportation. Lack of or disparities in the provision of municipal and state services and amenities have an impact on housing choice and the quality of communities. Inequalities can include, but are not limited to disparity in physical infrastructure (such as whether or not roads are paved or sidewalks are provided and kept up); differences in access to water or sewer lines, trash pickup, or snow plowing. Amenities can include, but are not limited to recreational facilities, libraries, and parks. Variance in the comparative quality and array of municipal and state services across neighborhoods impacts fair housing choice.

**Lack of regional cooperation**

The term “regional cooperation” refers here to formal networks or coalitions of organizations, people, and entities working together to plan for regional development. Cooperation in regional planning can be a useful approach to coordinate responses to identified fair housing issues and contributing factors because fair housing issues and contributing factors not only cross multiple sectors—including housing, education, transportation, and commercial and economic development—but these issues are often not constrained by political-geographic boundaries. When there are regional patterns in segregation or R/ECAP, access to opportunity, disproportionate housing needs, or the concentration of affordable housing there may be a lack of regional cooperation and fair housing choice may be restricted.

**Lack of resources for fair housing agencies and organizations**

A lack of resources refers to insufficient resources for public or private organizations to conduct fair housing activities including testing, enforcement, coordination, advocacy, and awareness-raising. Fair housing testing has been particularly effective in advancing fair housing, but is rarely used today because of costs. Testing refers to the use of individuals who, without any bona fide intent to rent or purchase a home, apartment, or other dwelling, pose as prospective buyers or renters of real estate for the purpose of gathering information which may indicate whether a housing provider is complying with fair housing laws. “Resources” as used in this factor can be either public or private funding or other resources. Consider also coordination mechanisms between different enforcement actors.
Lack of state or local fair housing law

State and local fair housing laws are important to fair housing outcomes. Consider laws that are comparable or “substantially equivalent” to the Fair Housing Act or other relevant federal laws affecting fair housing laws, as well as those that include additional protections. Examples of state and local laws affecting fair housing include legislation banning source of income discrimination, protections for individuals based on sexual orientation, age, survivors of domestic violence, or other characteristics, mandates to construct affordable housing, and site selection policies. Also consider changes to existing State or local fair housing laws, including the proposed repeal or dilution of such legislation.

Land use and zoning laws

The term “land use and zoning laws” generally refers to regulation by State or local government of the use of land and buildings, including regulation of the types of activities that may be conducted, the density at which those activities may be performed, and the size, shape and location of buildings and other structures or amenities. Zoning and land use laws affect housing choice by determining where housing is built, what type of housing is built, who can live in that housing, and the cost and accessibility of the housing. Examples of such laws and policies include, but are not limited to:

- Limits on multi-unit developments, which may include outright bans on multi-unit developments or indirect limits such as height limits and minimum parking requirements.
- Minimum lot sizes, which require residences to be located on a certain minimum sized area of land.
- Occupancy restrictions, which regulate how many persons may occupy a property and, sometimes, the relationship between those persons (refer also to occupancy codes and restrictions for further information).
- Inclusionary zoning practices that mandate or incentivize the creation of affordable units.
- Requirements for special use permits for all multifamily properties or multifamily properties serving individuals with disabilities.
- Growth management ordinances.

Lending Discrimination

The term “lending discrimination” refers here to unequal treatment based on protected class in the receipt of financial services and in residential real estate related transactions. These services and transactions encompass a broad range of transactions, including but not limited to: the making or purchasing of loans or other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling, as well as the selling, brokering, or appraising or residential real estate property. Discrimination in these transaction includes, but is not limited to: refusal to make a mortgage loan or refinance a mortgage loan; refusal to provide information regarding loans or providing unequal information; imposing different terms or conditions on a loan, such as different interest rates, points, or fees; discriminating in appraising property; refusal to purchase a loan or set different terms or conditions for purchasing a loan; discrimination in providing other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling or other financial assistance secured by residential real estate; and discrimination in foreclosures and the maintenance of real estate owned properties.
Location of accessible housing
The location of accessible housing can limit fair housing choice for individuals with disabilities. For purposes of this assessment, accessible housing refers to housing opportunities in which individuals with disabilities have equal opportunity to use and enjoy a dwelling. Characteristics that affect accessibility may include physical accessibility of units and public and common use areas of housing, as well as application procedures, such as first come first serve waitlists, inaccessible websites or other technology, denial of access to individuals with assistance animals, or lack of information about affordable accessible housing. Federal, state, and local laws apply different accessibility requirements to housing. Generally speaking, multifamily housing built in 1991 or later must have accessibility features in units and in public and common use areas for persons with disabilities in accordance with the requirements of the Fair Housing Act. Housing built by recipients of Federal financial assistance or by, on behalf of, or through programs of public entities must have accessibility features in units and in public and common use areas, but the level of accessibility required may differ depending on when the housing was constructed or altered. Single family housing is generally not required to be accessible by Federal law, except accessibility requirements typically apply to housing constructed or operated by a recipient of Federal financial assistance or a public entity. State and local laws differ regarding accessibility requirements. An approximation that may be useful in this assessment is that buildings built before 1992 tend not to be accessible.

Location of employers
The geographic relationship of job centers and large employers to housing, and the linkages between the two (including, in particular, public transportation) are important components of fair housing choice. Include consideration of the type of jobs available, variety of jobs available, job training opportunities, benefits and other key aspects that affect job access.

Location of environmental health hazards
The geographic relationship of environmental health hazards to housing is an important component of fair housing choice. When environmental health hazards are concentrated in particular areas, neighborhood health and safety may be compromised and patterns of segregation entrenched. Relevant factors to consider include the type and number of hazards, the degree of concentration or dispersion, and health effects such as asthma, cancer clusters, obesity, etc. Additionally, industrial siting policies and incentives for the location of housing may be relevant to this factor.

Location of proficient schools and school assignment policies
The geographic relationship of proficient schools to housing, and the policies that govern attendance, are important components of fair housing choice. The quality of schools is often a major factor in deciding where to live and school quality is also a key component of economic mobility. Relevant factors to consider include whether proficient schools are clustered in a portion of the jurisdiction or region, the range of housing opportunities close to proficient schools, and whether the jurisdiction has policies that enable students to attend a school of choice regardless of place of residence.
Policies to consider include, but are not limited to: inter-district transfer programs, limits on how many students from other areas a particular school will accept, and enrollment lotteries that do not provide access for the majority of children.

**Location and type of affordable housing**

Affordable housing includes, but is not limited to publicly supported housing; however each category of publicly supported housing often serves different income-eligible populations at different levels of affordability. What is “affordable” varies by circumstance, but an often used rule of thumb is that a low-or moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. The location of housing encompasses the current location as well as past siting decisions. The location of affordable housing can limit fair housing choice, especially if the housing is located in segregated areas, R/ECAPs, or areas that lack access to opportunity. The type of housing (whether the housing primarily serves families with children, elderly persons, or persons with disabilities) can also limit housing choice, especially if certain types of affordable housing are located in segregated areas, R/ECAPs, or areas that lack access to opportunity, while other types of affordable housing are not. The provision of affordable housing is often important to individuals with protected characteristics because they are disproportionately represented among those that would benefit from low-cost housing.

**Occupancy codes and restrictions**

The term “occupancy codes and restrictions” refers here to State and local laws, ordinances, and regulations that regulate who may occupy a property and, sometimes, the relationship between those persons. Standards for occupancy of dwellings and the implication of those standards for persons with certain protected characteristics may affect fair housing choice. Occupancy codes and restrictions include, but are not limited to:

- Occupancy codes with “persons per square foot” standards.
- Occupancy codes with “bedrooms per persons” standards.
- Restrictions on number of unrelated individuals in a definition of “family.”
- Restrictions on occupancy to one family in single family housing along with a restricted definition of “family.”
- Restrictions that directly or indirectly affect occupancy based on national origin, religion, or any other protected characteristic.
- Restrictions on where voucher holders can live.

**Private Discrimination**

The term “private discrimination” refers here to discrimination in the private housing market that is illegal under the Fair Housing Act or related civil rights statutes. This may include, but is not limited to, discrimination by landlords, property managers, home sellers, real estate agents, lenders, homeowners’ associations, and condominium boards. Some examples of private discrimination include:

- Refusal of housing providers to rent to individuals because of a protected characteristic.
The provision of disparate terms, conditions, or information related to the sale or rental of a dwelling to individuals with protected characteristics.

Steering of individuals with protected characteristics by a real estate agent to a particular neighborhood or area at the exclusion of other areas.

Failure to grant a reasonable accommodation or modification to persons with disabilities.

Prohibitions, restrictions, or limitations on the presence or activities of children within or around a dwelling.

Useful references for the extent of private discrimination may be number and nature of complaints filed against housing providers in the jurisdiction, testing evidence, and unresolved violations of fair housing and civil rights laws.

Quality of affordable housing information programs

The term “affordable housing information programs” refers here to the provision of information related to affordable housing to potential tenants and organizations that serve potential tenants, including the maintenance, updating, and distribution of the information. This information includes: but is not limited to, listings of affordable housing opportunities or local landlords who accept Housing Choice Vouchers; mobility counseling programs; and community outreach to potential beneficiaries. The quality of such information relates to, but is not limited to:

- How comprehensive the information is (e.g. that the information provided includes a variety of neighborhoods, including those with access to opportunity indicators)
- How up-to-date the information is (e.g. that the publicly supported housing entity is taking active steps to maintain, update and improve the information).
- Pro-active outreach to widen the pool of participating rental housing providers, including both owners of individual residences and larger rental management companies.

Regulatory barriers to providing housing and supportive services for persons with disabilities

Some local governments require special use permits for or place other restrictions on housing and supportive services for persons with disabilities, as opposed to allowing these uses as of right. These requirements sometimes apply to all groups of unrelated individuals living together or to some subset of unrelated individuals. Such restrictions may include, but are not limited to, dispersion requirements or limits on the number of individuals residing together. Because special use permits require specific approval by local bodies, they can enable community opposition to housing for persons with disabilities and lead to difficulty constructing this type of units in areas of opportunity or anywhere at all. Other restrictions that limit fair housing choice include requirements that life-safety features appropriate for large institutional settings be installed in housing where supportive services are provided to one or more individuals with disabilities. Note that the Fair Housing Act makes it unlawful to utilize land use policies or actions that treat groups of persons with disabilities less favorably than groups of persons without disabilities, to take action against, or deny a permit, for a home because of the disability of individuals who live or would live there, or to refuse to make reasonable accommodations in land use policies.
and zoning policies and procedures where such accommodations may be necessary to afford persons or groups of persons with disabilities an equal opportunity to use and enjoy housing.

**Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs**

The term “siting selection” refers here to the placement of new publicly supported housing developments. Placement of new housing refers to new construction or acquisition with rehabilitation of previously unsubsidized housing. State and local policies, practices, and decisions can significantly affect the location of new publicly supported housing. Local policies, practices, and decisions that may influence where developments are sited include, but are not limited to, local funding approval processes, zoning and land use laws, local approval of LIHTC applications, and donations of land and other municipal contributions. For example, for LIHTC developments, the priorities and requirements set out in the governing Qualified Allocation Plan (QAP) influence where developments are located through significant provisions in QAPs such as local veto or support requirements and criteria and points awarded for project location.

**Source of income discrimination**

The term “source of income discrimination” refers here to the refusal by a housing provider to accept tenants based on type of income. This type of discrimination often occurs against individuals receiving assistance payments such as Supplemental Security Income (SSI) or other disability income, social security or other retirement income, or tenant-based rental assistance, including Housing Choice Vouchers. Source of income discrimination may significantly limit fair housing choice for individuals with certain protected characteristics. The elimination of source of income discrimination and the acceptance of payment for housing, regardless of source or type of income, increases fair housing choice and access to opportunity.

**State or local laws, policies, or practices that discourage individuals with disabilities from being placed in or living in apartments, family homes, and other integrated settings**

State and local laws, policies, or practices may discourage individuals with disabilities from moving to or being placed in integrated settings. Such laws, policies, or practices may include medical assistance or social service programs that require individuals to reside in institutional or other segregated settings in order to receive services, a lack of supportive services or affordable, accessible housing, or a lack of access to transportation, education, or jobs that would enable persons with disabilities to live in integrated, community-based settings.

**Unresolved violations of fair housing or civil rights law**

Unresolved violations of fair housing and civil rights laws include determinations or adjudications of a violation or relevant laws that have not been settled or remedied. This includes determinations of housing discrimination by an agency, court, or Administrative Law Judge; findings of noncompliance by HUD or state or local agencies; and noncompliance with fair housing settlement agreements.
Appendix D: Affirmative Action and EEO
Summary Report for Production and Preservation Programs for Sub-Contractors FY 13-FY 16

<table>
<thead>
<tr>
<th>Production Program 2016</th>
<th>Philadelphia</th>
<th>Non-Philadelphia</th>
<th>Total</th>
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### Production Program 2015

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### Preservation Program 2015

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### Production Program 2014

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### Preservation Program 2014

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<tr>
<td>MBE Contracts</td>
<td>95</td>
<td>14</td>
<td>109</td>
</tr>
<tr>
<td>Total MBE Dollars</td>
<td>$441,615</td>
<td>$103,201</td>
<td>$544,816</td>
</tr>
<tr>
<td>% of Total MBE Dollars</td>
<td>81.06%</td>
<td>18.94%</td>
<td>100%</td>
</tr>
<tr>
<td>WBE Subcontractors</td>
<td>6</td>
<td>4</td>
<td>10</td>
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<tr>
<td>WBE Contracts</td>
<td>175</td>
<td>10</td>
<td>185</td>
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<td>Total WBE Dollars</td>
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<td>$36,020</td>
<td>$1,196,118</td>
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<tr>
<td>% of Total WBE Dollars</td>
<td>96.99%</td>
<td>3.01%</td>
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<tr>
<td>NON M/WBE Subcontractors</td>
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<td>28</td>
<td>83</td>
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<tr>
<td>NON M/WBE Contracts</td>
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<td>385</td>
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<td>Total NON M/WBE Dollars</td>
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<td>$465,983</td>
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<tr>
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<td>70.18%</td>
<td>29.82%</td>
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</tr>
<tr>
<td>Total Sub-Contractors</td>
<td>72</td>
<td>35</td>
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<tr>
<td>Total Contracts</td>
<td>551</td>
<td>128</td>
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<td>Total Dollars</td>
<td>$2,698,577</td>
<td>$605,204</td>
<td>$3,303,781</td>
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<tr>
<td>% of Total Dollars</td>
<td>81.68%</td>
<td>18.32%</td>
<td>100%</td>
</tr>
<tr>
<td>Total Dollars M/WBE</td>
<td>$1,601,713</td>
<td>$139,221</td>
<td>$1,740,934</td>
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<tr>
<td>% of Total Dollars M/WBE</td>
<td>48.48%</td>
<td>4.21%</td>
<td>52.70%</td>
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</table>
## Production Program 2013

<table>
<thead>
<tr>
<th></th>
<th>Philadelphia</th>
<th>Non-Philadelphia</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>MBE Subcontractors</td>
<td>51</td>
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<td>80</td>
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<tr>
<td>MBE Contracts</td>
<td>206</td>
<td>112</td>
<td>318</td>
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<td><strong>Total MBE Dollars</strong></td>
<td>$7,510,887</td>
<td>$17,163,479</td>
<td>$24,674,365</td>
</tr>
<tr>
<td>% of Total MBE Dollars</td>
<td>30.44%</td>
<td>69.56%</td>
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</tr>
<tr>
<td>WBE Subcontractors</td>
<td>22</td>
<td>27</td>
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<td>WBE Contracts</td>
<td>110</td>
<td>76</td>
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<td><strong>Total WBE Dollars</strong></td>
<td>$3,431,073</td>
<td>$4,647,140</td>
<td>$8,078,213</td>
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<td>% of Total WBE Dollars</td>
<td>42.47%</td>
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<td>NON M/WBE Subcontractors</td>
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<td>300</td>
<td>469</td>
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<tr>
<td>NON M/WBE Contracts</td>
<td>491</td>
<td>769</td>
<td>1260</td>
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<tr>
<td><strong>Total NON M/WBE Dollars</strong></td>
<td>$17,097,967</td>
<td>$73,271,197</td>
<td>$90,369,163</td>
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<td>18.92%</td>
<td>81.08%</td>
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<tr>
<td><strong>Total Sub-Contractors</strong></td>
<td>242</td>
<td>356</td>
<td>598</td>
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<tr>
<td><strong>Total Contracts</strong></td>
<td>807</td>
<td>957</td>
<td>1764</td>
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<td><strong>Total Dollars</strong></td>
<td>$28,039,926</td>
<td>$95,081,816</td>
<td>$123,121,742</td>
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<td>% of Total Dollars</td>
<td>22.77%</td>
<td>77.23%</td>
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<td><strong>Total Dollars M/WBE</strong></td>
<td>$10,941,960</td>
<td>$21,810,619</td>
<td>$32,752,579</td>
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<td>% of Total Dollars M/WBE</td>
<td>8.89%</td>
<td>17.71%</td>
<td>26.60%</td>
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</table>

## Preservation Program 2013

<table>
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<th>Philadelphia</th>
<th>Non-Philadelphia</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>MBE Subcontractors</td>
<td>13</td>
<td>3</td>
<td>16</td>
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<tr>
<td>MBE Contracts</td>
<td>107</td>
<td>35</td>
<td>142</td>
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<td><strong>Total MBE Dollars</strong></td>
<td>$712,750</td>
<td>$262,524</td>
<td>$975,273</td>
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<tr>
<td>% of Total MBE Dollars</td>
<td>73.08%</td>
<td>26.92%</td>
<td>100%</td>
</tr>
<tr>
<td>WBE Subcontractors</td>
<td>8</td>
<td>3</td>
<td>11</td>
</tr>
<tr>
<td>WBE Contracts</td>
<td>155</td>
<td>7</td>
<td>162</td>
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<td><strong>Total WBE Dollars</strong></td>
<td>$1,129,056</td>
<td>$61,678</td>
<td>$1,190,734</td>
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<tr>
<td>% of Total WBE Dollars</td>
<td>94.82%</td>
<td>5.18%</td>
<td>100%</td>
</tr>
<tr>
<td>NON M/WBE Subcontractors</td>
<td>65</td>
<td>31</td>
<td>96</td>
</tr>
<tr>
<td>NON M/WBE Contracts</td>
<td>260</td>
<td>71</td>
<td>331</td>
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<tr>
<td><strong>Total NON M/WBE Dollars</strong></td>
<td>$1,103,637</td>
<td>$381,405</td>
<td>$1,485,042</td>
</tr>
<tr>
<td>% of Total NON M/WBE Dollars</td>
<td>74.32%</td>
<td>25.68%</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Total Sub-Contractors</strong></td>
<td>86</td>
<td>37</td>
<td>123</td>
</tr>
<tr>
<td><strong>Total Contracts</strong></td>
<td>522</td>
<td>113</td>
<td>635</td>
</tr>
<tr>
<td><strong>Total Dollars</strong></td>
<td>$2,945,442</td>
<td>$705,607</td>
<td>$3,651,050</td>
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<tr>
<td>% of Total Dollars</td>
<td>80.67%</td>
<td>19.33%</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Total Dollars M/WBE</strong></td>
<td>$1,841,805</td>
<td>$324,202</td>
<td>$2,166,008</td>
</tr>
<tr>
<td>% of Total Dollars M/WBE</td>
<td>50.45%</td>
<td>8.88%</td>
<td>59.33%</td>
</tr>
</tbody>
</table>
Appendix E: Outreach Materials
Section VII: Appendices
Section VII: Appendices

Philadelphia Housing and Neighborhood Survey

The City of Philadelphia and the Philadelphia Housing Authority want to hear from you about housing and other neighborhood issues—schools, jobs, transportation, services and more. We also want to know what happened the last time you looked for housing.

We’re asking because your answers will help shape our future housing and community development plans. All of your answers will be kept confidential. At the end of the survey we’ll ask for your zip code so that we can group answers together based on area of the city.

The survey will take 5-7 minutes.

By completing the survey you’re helping us plan for the future. Thank you!

1. How long have you lived in your neighborhood?
   - Less than 1 year
   - 1-5 years
   - 6-10 years
   - 11-20 years
   - 21-30 years
   - More than 30 years

2. Which of the following were the most important reasons you decided to live in your neighborhood? Check all that apply.
   - To live near family or friends
   - To be close to work
   - Accessibility of goods and services, such as neighborhood centers and stores
   - To be near public transportation
   - Schools for my children or grandchildren
   - Access to job opportunities
   - Safety in the neighborhood
   - Affordability of housing
   - I grew up here
   - No choice! Nowhere else to go
   - Something else, specify:

3. If you had the choice, would you continue living in your neighborhood?
   - Yes
   - No

4. Please describe why you feel this way.

5. Right now, how likely are you to recommend your neighborhood to someone else as a good place to live?
   - Definitely would recommend
   - Probably would recommend
   - Probably would not recommend
   - Definitely would not recommend

6. How much do you feel that people in your neighborhood can count on each other when they need help?
   - A great deal
   - Somewhat
   - A little
   - Not at all

Survey continues on reverse side
7. How would you rate each of the following aspects of your neighborhood?

<table>
<thead>
<tr>
<th>Aspect</th>
<th>Excellent</th>
<th>Good</th>
<th>Fair</th>
<th>Poor</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cleanliness</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Condition of the buildings (including homes)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Condition of the streets and sidewalks</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Condition of the public spaces (parks, libraries, and rec centers)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Schools in the neighborhood</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Access to public transportation, like buses, trolleys, or trains</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Availability of quality housing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Affordability of housing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Availability of job opportunities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8. Please indicate how easy it would be for you to get to each of the following places if you wanted to go there.

<table>
<thead>
<tr>
<th>Place</th>
<th>Very easy</th>
<th>Somewhat easy</th>
<th>Somewhat difficult</th>
<th>Very difficult</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parks, playgrounds, or other green spaces</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public libraries</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supermarkets or grocery stores</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pharmacies</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Banks and credit unions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Churches, mosques, synagogues, or other religious or cultural centers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community centers or recreational facilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Places with jobs that I/my household would want to have</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

9. How safe would you say you feel walking in this neighborhood during the day time?

- Very safe
- Somewhat safe
- Somewhat unsafe
- Very unsafe
10. How safe would you say you feel walking in this neighborhood at night?
   - Very safe
   - Somewhat safe
   - Somewhat unsafe
   - Very unsafe

11. Which of the following best describes the type of housing you currently live in? Choose only one.
   - Single-family home (detached)
   - Townhouse
   - Row house
   - Apartment building with 1-4 stories
   - Apartment building with 5 stories or more
   - Something else specify ________________________________

12. How satisfied would you say you are with the quality of the housing you currently live in?
   - Very satisfied
   - Somewhat satisfied
   - Somewhat dissatisfied
   - Very dissatisfied

13. How long have you lived in your current home?
   - Less than 1 year
   - 1-2 years
   - 3-5 years
   - 6-10 years
   - More than 10 years

14. During the past three years, how have the overall housing costs for your current home changed?
   - Increased a lot
   - Increased some
   - Stayed about the same
   - Decreased some
   - Decreased a lot
   - Not applicable

15. Please explain why __________________________________________

16. Do you currently rent your home, own your home, or something else?
   - Rent from the Philadelphia Housing Authority (go to Question 17)
   - Rent from a private landlord (go to Question 17)
   - Own (go to Question 15)
   - Something else specify ________________________________ (go to Question 18)

17. In the past five years has your rent been paid with a housing choice voucher (Section 8)?
   - Yes (go to Question 16)
   - No (go to Question 19)
   - Don't know (go to Question 19)

18. Have you ever had difficulty using a housing choice voucher?
   - Yes: If yes, please explain __________________________________________
   - No
19. During the past five years, have you looked for a new place to live?
   □ Yes, looked for a home to rent (go to Question 20)
   □ Yes, looked for a home to buy (go to Question 20)
   □ No (go to Question 24)

20. Did you have trouble finding safe, quality housing that you could afford in a neighborhood you would like?
   □ Yes (go to Question 21)
   □ No (go to Question 24)

21. Which of the following things, if any, limited the housing options you were able to consider? Check all that apply.
   □ What I/we could afford to pay for our rent or mortgage
   □ Units that accommodate my/our disability (i.e. wheelchair accessible)
   □ Housing large enough for my/our household
   □ My/our credit history or credit score
   □ The amount of money I/we had for a deposit
   □ Not being shown housing in the neighborhood(s) I/wanted to move into
   □ Concern that I/we would not be welcome in a particular neighborhood(s)
   □ Something else, specify ____________________________

22. Do you think you were treated differently than other people looking for housing?
   □ Yes (go to Question 23)
   □ No (go to Question 24)

23. If yes, do you think it was because of any of the following? Check all that apply.
   □ Race/ethnicity
   □ Religion
   □ Sexual orientation
   □ Disability
   □ Pregnant or children
   □ Age
   □ Something else, specify ____________________________

24. During the past five years, have you applied for a loan to purchase a home, to refinance your mortgage or take equity out of your home?
   □ Yes (go to Question 25)
   □ No (go to Question 27)

25. Was the application(s) you made during the past five years approved?
   □ Yes (go to Question 27)
   □ No (go to Question 26)

26. When your application was not approved, which of the following reasons were you given? Check all that apply.
   □ My/our income level
   □ The amount I/we had for a down payment
   □ How much savings I/we had
   □ The value of my property
   □ My/our credit history or credit score(s)
   □ Something else, specify ____________________________

27. In what year were you born? ________
28. What is your gender?
   - Male
   - Female
   - Transgender
   - Prefer not to answer

29. Do you consider yourself as Hispanic, Latino, Latina, or of Spanish origin?
   - Yes, Hispahan/Latino/Latina/Spanish origin
   - No, not Hispanic/Latino/Latina/Spanish origin

30. What is your race? Check all that apply
   - American Indian or Alaska Native
   - Asian
   - Black or African American
   - Native Hawaiian or Pacific Islander
   - White
   - Other Specify ________________________________

31. Which of the following is your highest level of education?
   - Some or no high school
   - High school graduate or GED
   - Vocational/technical school after high school
   - Some college
   - College graduate

32. Are you, or is someone in your household, living with a disability?
   - Yes
   - No

33. Which of the following best describes your current status? Choose only one
   - Employed full time
   - Employed part time
   - Unemployed and looking for work
   - Unable to work due to a disability
   - Stay-at-home caregiver or parent
   - Retired
   - Student
   - Other Specify ________________________________

34. Including you, how many people 18 years of age or older live in your household? _____

35. How many children under 18 years of age live in your household? _____

36. In what ZIP code do you currently live? ____________

If you want to know when we issue the report based on the survey results, please give us your email address.

Thank you for completing this survey!

Page 6 of 5
Encuesta de Vivienda y Vecindario de Filadelfia

La ciudad de Filadelfia y la Autoridad de la Vivienda de Filadelfia quieren saber su opinión sobre vivienda y otros asuntos del vecindario tales como escuelas, empleos, transportación, servicios y mucho más. También queremos saber sobre su experiencia la última vez que usted buscó vivienda.

La pregunta es porque sus respuestas ayudarán a moldear nuestros planes futuros sobre vivienda y desarrollo de la comunidad. Todas sus respuestas se mantendrán confidenciales. Al final de la encuesta le pediremos su zona postal para poder agrupar las respuestas por áreas de la ciudad.

La encuesta tomará entre 5-7 minutos.

Al responder a esta encuesta usted nos estará ayudando a planificar para el futuro.

¡Gracias!

1. ¿Cuánto tiempo lleva viviendo en su vecindario?
   - [ ] Menos de 1 año
   - [ ] 1-5 años
   - [ ] 6-10 años
   - [ ] 11-20 años
   - [ ] 21-30 años
   - [ ] Más de 30 años

2. ¿Cuál de las siguientes razones fueron más importantes en su decisión de vivir en su vecindario? Marque todas las que apliquen.
   - [ ] Para vivir cerca de familiares o amigos
   - [ ] Para estar cerca del trabajo
   - [ ] Accesibilidad de bienes y servicios tales como centros comunitarios y tiendas
   - [ ] Estar cerca de transporte público
   - [ ] Escuelas para mis niños o nietos
   - [ ] Acceso a oportunidades de empleo
   - [ ] Seguridad en el vecindario
   - [ ] Accesibilidad de vivienda
   - [ ] Yo me crié aquí
   - [ ] No tuve alternativa / no tenía adonde ir
   - [ ] Alguna otra razón, sea específico ________________________________

3. ¿Continuaría viviendo en su vecindario si usted pudiera elegir?
   - [ ] Sí
   - [ ] No

4. Por favor diganos porque usted piensa de esta forma: ________________________________

5. ¿Le recomendaría usted su vecindario a otra persona como un buen sitio para vivir ahora mismo?
   - [ ] Definitivamente lo recomendaría
   - [ ] Probablemente lo recomendaría
   - [ ] Probablemente no lo recomendaría
   - [ ] Definitivamente no lo recomendaría

6. ¿Cuánto piensa usted que la gente en su vecindario puede depender de unos a otros cuando necesitan ayuda?
   - [ ] Muchísimo
   - [ ] Bastante
   - [ ] Un poco
   - [ ] Para nada

La encuesta continua al revés
7. ¿Cómo categorizaría usted cada uno de los siguientes aspectos de su vecindario?

<table>
<thead>
<tr>
<th>Aspecto</th>
<th>Excelente</th>
<th>Bueno</th>
<th>Aceptable</th>
<th>Pobre</th>
<th>No sé</th>
</tr>
</thead>
<tbody>
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<td>Limpieza</td>
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<td></td>
<td></td>
</tr>
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<td></td>
</tr>
<tr>
<td>Condición de las calles y aceras</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Condición de los espacios públicos (parques, bibliotecas, y centros de recreación)</td>
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<tr>
<td>Escuelas en el vecindario</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Acceso a transporte público, tales como autobuses, tránsitos y trenes</td>
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<tr>
<td>Disponibilidad de vivienda de calidad</td>
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<td>Accesibilidad de vivienda</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Disponibilidad de oportunidades de empleo</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8. Por favor indique cuán fácil le sería a usted llegar a los siguientes lugares si quisiera ir a ellos.

<table>
<thead>
<tr>
<th>Lugar</th>
<th>Muy fácil</th>
<th>Bastante fácil</th>
<th>Bastante difícil</th>
<th>Muy difícil</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parques, parques infantiles, áreas verdes</td>
<td></td>
<td></td>
<td></td>
<td></td>
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9. ¿Cuán seguro se siente usted caminando en este vecindario durante el día?
   ☐ Muy seguro
   ☐ Bastante seguro
   ☐ Bastante inseguro
   ☐ Muy inseguro

10. ¿Cuán seguro se siente usted caminando en este vecindario por la noche?
    ☐ Muy seguro
    ☐ Bastante seguro
    ☐ Bastante inseguro
    ☐ Muy inseguro

Página 2 de 5

La encuesta continua en la página siguiente
11. ¿Cuál de los siguientes mejor describe el tipo de vivienda en la cual usted vive ahora? Seleccione una respuesta.
- Casa unifamiliar (casas)
- Casa gemela o dúplex
- Casa en hilera (casas iguales que comparten paredes a ambos lados)
- Edificio de apartamentos de 1-4 pisos
- Edificio de apartamentos de 5 pisos o más
- Otro, especificar:

12. ¿Cuán satisfecho se siente usted con la calidad de la vivienda en la que vive ahora?
- Muy satisfecho
- Bastante satisfecho
- Bastante insatisfecho
- Muy insatisfecho

13. ¿Cuánto tiempo lleva usted viviendo en su casa actual?
- Menos de 1 año
- 1-2 años
- 3-5 años
- 6-10 años
- Más de 10 años

14. ¿En general, cómo han cambiado los costos de vivienda de su casa actual durante los últimos tres años?
- Han aumentado mucho
- Han aumentado un poco
- Han permanecido iguales
- Han reducido un poco
- Han reducido mucho
- No aplica

15. Por favor explique porque ____________________________________________________________________________

16. Actualmente usted alquila su casa, es dueño de su casa, o tiene otro arreglo de vivienda?
- Alquila de la Autoridad de la Vivienda de Filadelfia (vaya a la pregunta 17)
- Alquila de un propietario privado (vaya a la pregunta 17)
- Soy dueño (vaya a la pregunta 16)
- Otro arreglo, especifique: ____________________________________________________________ (vaya a la pregunta 17)

17. ¿Durante los pasados cinco años, ha pagado su renta con un cupón de Sección 8 (housing choice voucher)?
- Sí (vaya a la pregunta 18)
- No (vaya a la pregunta 18)
- No se (vaya a la pregunta 18)

18. ¿Alguna vez ha tenido dificultad usando un cupón de Sección 8 (housing choice voucher)?
- Sí
- No
- Si contestó sí, por favor explique ______________________________________________________________________________________

Por favor piense ahora sobre sus experiencias personales cuando ha buscado una vivienda.
19. ¿Ha buscado una nueva vivienda durante los últimos cinco años?
- Sí, busqué una casa para alquilar (vaya a la pregunta 20)
- Sí, busqué una casa para comprar (vaya a la pregunta 20)
- No (vaya a la pregunta 24)
20. ¿Tuvieron problemas para encontrar una vivienda segura, de calidad, a un precio a su alcance, en un vecindario que le gustaba?
- Si (vaya a la pregunta 21)
- No (vaya a la pregunta 24)

21. ¿Cuáles de las siguientes cosas limitaron las opciones de vivienda que usted pudo considerar, si alguna de estas lo hizo?
- Lo que yo/los otros podíamos permitir para la renta o hipoteca
- Viviendas que podían adaptarse a mi/mi discapacidad (ej. accesible para silla de ruedas)
- Viviendas suficientemente grandes para mi/mi familia
- Mi/mi historial de crédito o capacidad credítica
- La cantidad de dinero que yo/los otros teníamos disponible para un depósito
- No me mostraron viviendas en alguno vecindario/vecindarios alla los que me quiera mudar
- Preocupación que yo/los otros no seríamos bienvenido(s) en un/uno vecindario(s) en particular
- Alguna otra razón, sea específica

22. ¿Piensa usted que fue tratado diferente a otras personas que estaban buscando vivienda?
- Si (vaya a la pregunta 23)
- No (vaya a la pregunta 24)

23. Si contestó sí, piensa usted que se debió a alguna de las siguientes. Marque todas las que aplican
- Razas/étnicas
- Religión
- Orientación sexual
- Discapacidad
- Por estar embarazada o tener niños
- Edad
- Alguna otra razón, sea específica

24. ¿Ha solicitado usted un préstamo para comprar una casa, refinanciar su hipoteca, o aprovechar el patrimonio neto de su vivienda durante los últimos cinco años?
- Si (vaya a la pregunta 25)
- No (vaya a la pregunta 27)

25. ¿Fueron aprobadas las solicitudes que usted hizo durante los últimos cinco años?
- Si (vaya a la pregunta 27)
- No (vaya a la pregunta 26)

26. ¿Cuáles de las siguientes razones le dieron cuando su solicitud de préstamo hipotecario no fue aprobada? Marque todas las que aplican.
- Mi/mi evaluación de ingreso
- La cantidad que yo/los otros teníamos disponible para el pago
- La cantidad que yo/los otros teníamos en ahorros
- El valor de mi/mi propiedad
- Mi/mi historial de crédito o capacidad credítica
- Otra razón, especifique:

27. ¿En qué año nació usted?

28. ¿Cuál es su género?
- Varón
- Hembra
29. ¿Se identifica usted como hispano, latino, latina, o de origen hispano?
   - Sí, soy hispano, latino, latina, de origen hispano
   - No, no soy hispano, latino, latina, de origen hispano

30. ¿Cuál es su raza? Marque todas las que apliquen
   - Indio Americano o Nativo de Alaska
   - Asiático
   - Negro o Afro-Americano
   - Raza Hawaiana o Tyler de del Pacífico
   - Blanco
   - Otro, especifique: ______________________________

31. ¿Cuál de los siguientes es su nivel educativo más alto?
   - Asistió pero no completó la escuela superior
   - Graduado de escuela superior o GED
   - Escuela vocacional o técnica después de la escuela superior
   - Asistió al colegio o universidad
   - Graduado de colegio o universidad

32. ¿Vive usted, o alguien en su hogar, con una discapacidad?
   - Sí
   - No

33. ¿Cuál de los siguientes mejor describe su condición actual? Seleccione uno solamente
   - Trabajo a tiempo completo
   - Trabajo a tiempo parcial
   - Desempleado y buscando empleo
   - Incapaz de trabajar debido a una discapacidad
   - Persona encargada de cuidar a otro en el hogar o padre/madre
   - Retirado
   - Estudiante
   - Otro, especifique: ______________________________

34. ¿Cuántas personas de 18 años o mayores viven en su hogar incluyéndolo a usted? __________

35. ¿Cuántos niños menores de 18 años viven en su hogar? __________

36. ¿En cuál zona postal vive usted? __________

Si usted desea ser informado cuando publicáramos el informe basado en los resultados de la encuesta, por favor brinde su correo electrónico: ______________________________

¡Gracias por completar esta encuesta!
Reference page 8
Retweets or Created Own tweet for AFFH Survey (last updated 8/19)

DHCD tweet 1,315

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Take the DHCD Survey!

Director of Communications Paul Christie from Division of Housing and Community Development

25 Aug

The Division of Housing and Community Development needs your help!

DHCD is looking for resident input to help determine what strategies are needed to address housing, education, employment, transportation and other neighborhood issues. To gather that input DHCD is conducting a survey. (A number of folks referenced this while commenting on our introduction yesterday.)

The survey in both English and Spanish is available online through the DHCD website: www.phila.gov/dhcd. It will be available through Aug. 31.

So that we can obtain as many survey responses as possible we hope that you will help us by:
• Forwarding this post to your networks.
• Using your web and social media networks to promote the survey.
• Urging your friends, family and neighbors to fill it out.
• Complete the survey!

This survey is an important tool to help the City get input from residents. Thank you in advance for your help in making it a success!

Shared with Division of Housing and Community Development in General
Jamila Davis

From: PACDC <info@pacdc.org>
Sent: Monday, August 15, 2016 9:16 AM
To: Paul Chrystie
Subject: The City of Philadelphia and PHA Want to Hear From You!

[Image: Forward to a friend]

The Division of Housing and Community Development (DHCD) needs your help!

The City of Philadelphia and its partner, the Philadelphia Housing Authority, are looking for resident input to help determine what strategies are needed to address housing, education, employment, transportation and other neighborhood issues. To gather that input DHCD is conducting a survey.

This survey will assist DHCD in crafting future community development and housing plans. So, your input and your residents input is integral in ensuring that every voice is heard.

The surveys are available in both English and Spanish online.

If you need paper surveys or a computer lab flier, or if you have any questions, please contact the DHCD Communications Department at 215-686-9723 or info.dhcd@phila.gov.

[Image: Division of Housing and Community Development]

PACDC
Philadelphia Association of Community Development Corporations
1315 Walnut Street, Suite 1600
Philadelphia PA 19107
Phone: 215.732.5829
Fax: 215.732.5725

[Image: SHARE]
August 18, 2016

**City Requests Feedback from Residents**

The City of Philadelphia is updating its housing and community development plan. The goal is to identify strategies to create more opportunities for residents, which will then guide the City’s investments in housing and neighborhoods. To gather input from Philadelphia residents, a survey has been created about housing needs and experiences, schools, jobs, transportation, services and more. Feedback is requested from as many residents as possible by August 31. To access the survey, click "Read More" below.

READ MORE
DHCD is surveying Phila residents on housing & other issues. Need 1.6M responses! So help us! Take the survey & repost: https://www.surveymonkey.com/r/DHCDPHA #partnership #makingadifference #community... See More

Janila Davis

From: Janila Davis
Date: Thursday, August 04, 2016 2:04 PM
Subject: City to Residents: We Want To Hear From You!

City to Residents: We Want To Hear from You!
Survey Seeks Neighborhood Input

Have you ever wanted to tell the City what you thought of housing and other issues in your neighborhood? Now’s your chance.

Philadelphia wants input on housing and other neighborhood issues — schools, jobs, transportation, services and more. It also wants to know about residents’ experiences looking for housing.

To partake, the City has posted a survey online. The survey is on the website of the Division of Housing and Community Development: www.phila.gov/dhcd.

It’s all part of a City effort to update its housing and community development plan.

“It’s about more than just housing,” said Fred Parrott, Deputy Director for Housing and Community Development. “We want to know what residents think their neighborhood has and what it needs.”

The City’s goal is to identify strategies to create more opportunities for residents. These strategies will then guide the City’s investments in housing and other neighborhood needs.

So tell the City what you think! Go to www.phila.gov/dhcd and click: “Take our Survey!”

The survey will be available Aug. 10 through Aug. 31.
Survey seeks to determine city's housing, community needs

Ayana Jones Tribune Staff Writer | Posted: Tuesday, August 16, 2016 12:00 am

City officials are seeking the public’s input on housing and community needs throughout Philadelphia.

To get that input, the Philadelphia Division of Housing and Community Development has partnered with the Philadelphia Housing Authority to conduct a survey.

The three-page survey, which can be found online at phil.gov/dhcd, is designed to determine what resources are needed to improve communities in areas such as education, employment, transportation, safety, affordability and accessibility.

The survey is open to all residents and will be available until Aug. 31.

“What it really boils down to is community engagement, stakeholder engagement and broad based engagement on what people see in their neighborhoods and what we can do to better service those neighborhoods,” Fred Purnell, the new deputy director for DHCD said during an editorial board meeting with The Philadelphia Tribune.

Purnell said the new survey is designed to identify residents’ perceptions of where they live.

“It’s an assessment of what’s in your community, how we could better improve communities and more importantly, how we could better target our funds to provide some of things that certain neighborhoods lack and the residents of those communities want,” Purnell said.

Jamila Davis, DHCD spokesperson said the agency seeks to survey at least one million city residents.

“Often times many residents feel that their concerns aren’t being heard,” Davis said.

“This is an opportunity for anyone in Philadelphia to feel that their voice needs to be heard.”

Community members can also receive the survey through FHA, housing counseling agencies and neighborhood advisory councils.

The assessment is a requirement for cities that receive funding from the U.S. Department of Housing and Urban Development.


E37
Data from the new assessment is being used to develop a new plan that will be submitted to HUD in October.

The plan will help drive HUD funding decisions and guide the city’s investments in housing and other neighborhood needs.

In an effort to engage residents, the DHCD is holding focus groups through the community where participants will talk about perceptions of their respective neighborhoods. Information from the focus groups will also be used in the plan that is being submitted to HUD.

As the deputy director for Housing and Community Development, Purnell oversees the city’s three core agencies supporting housing and community development – the Office of Housing and Community Development, the Philadelphia Redevelopment Authority and the Philadelphia Housing Development Corp. These agencies support the development and preservation of affordable housing, the redevelopment of vacant property and the funding of community economic development programs.

Purnell, a native of North Philadelphia, was appointed deputy housing director of DHCD in May after serving as director of the Wilmington Housing Authority for 16 years. Prior to working in Wilmington, he served 18 years at PHA.

Purnell spoke about the transformation that has occurred in certain neighborhoods due to PHA.

“I think housing authorities sometimes get a bad rap because people think they are only dealing with very poor people, with a lot of issues,” he said.

“Housing authorities have the ability to attract a lot of revenue because they are directly federally funded, they have the land and they have what’s called subsidy streams,” Purnell added. “Housing authorities can really be change makers in neighborhoods and the housing authority here has played that role very well.

“It’s interesting having been away for 16 years, I go into communities sometimes now that I don’t recognize because they look very different than what they did years ago and I think that’s one of the reasons why I find this job so intriguing,” he added.
Survey Invitees

Agency

ACHIEVEability
ActionAIDS, Inc.
Affordable Housing Center of Pennsylvania
Asociación de Puertorriqueños en Marcha
Caring People Alliance
Center in the Park
Chinatown CDC
Congreso de Latino Unidos, Inc.
Diversified Community Services, Inc.
Energy Coordinating Agency of Philadelphia, Inc.
Free Library of Philadelphia
Global Philadelphia
HACE
Hunting Park NAC
Impact Services
Intercommunity Action, Inc.
Intercultural Family Services, Inc.
Korean Community Development Services Center
Liberty Resources, Inc.
Mayor’s Commission on Literacy
Mercy Neighbors
Mt. Airy USA
New Kensington CDC
New World Association
Nicetown CDC
Norris Square Community Alliance
Northwest Counseling Services, Inc.
Parkside Association
PCCA
People’s Emergency Center
Philadelphia Association of CDCs
Philadelphia Continuum of Care
Philadelphia Corporation on Aging
Philadelphia Legal Assistance
SEAMAAC
South Kensington CDC
Southwest CDC
Strawberry Mansion Neighborhood Action Center
The Enterprise Center
TURN
United Communities of Southeast Philadelphia
Urban League of Philadelphia
Village Arts
West Oak Lane CDC
Whitman Council, Inc.
Dear Colleague:

As you know, resident input is critical to developing plans to revitalize neighborhoods. It also can be difficult to obtain.

That’s why the City and its partner, the Philadelphia Housing Authority, are asking for your help.

Philadelphia has developed a survey that will enable residents to offer their input on housing and other neighborhood issues – education, employment, transportation, services and more. It’s part of our effort to update Philadelphia’s housing and community development plans.

The survey is available online through the DHCD website: www.phila.gov/dhcd. Because the survey tool automatically compiles the results, online is the City’s preferred way that residents take the survey.

But we recognize that not everyone has access to the internet. So we have produced a hard copy of the survey that residents can complete in community locations.

Enclosed please find 25 of those surveys, along with an envelope in which to return them to DHCD. I’ve also enclosed a Q&A document that can help your staff answer questions about the survey and why the City is conducting it.

I hope that you will:

• encourage visitors to your office to complete the survey and leave it with you;
• return the completed surveys to us when the online survey ends on Aug. 31; and
• ask for more surveys if you run out!

If you have any questions about the survey, or if you need surveys in Spanish, please contact DHCD’s Communications department at info.dhcd@phila.gov or 215-686-9749.

Thank you for helping us reach out to Philadelphia’s residents!

Sincerely,

Frederick S. Purnell, Sr.
Deputy Director
Division of Housing and Community Development
City of Philadelphia
Q1 How long have you lived in your neighborhood?

- Less than 1 year: 9.14%
- 1-5 years: 27.24%
- 6-10 years: 17.17%
- 11-20 years: 16.10%
- 21-30 years: 18.93%
- More than 30 years: 17.37%

Total: 5,217
Philadelphia Housing and Neighborhood Survey

Q3 If you had the choice would you continue living in your neighborhood?

Answered: 4,118  Skipped: 1,110

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</tbody>
</table>

Philadelphia Housing and Neighborhood Survey

Q4 Please describe why you feel this way.

Answered: 4,135  Skipped: 1,110
Right now, how likely are you to recommend your neighborhood to someone else as a good place to live?

<table>
<thead>
<tr>
<th>Answer Choices</th>
<th>Responses</th>
<th>Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Definitely would recommend</td>
<td>42.70%</td>
<td>2:2:1</td>
</tr>
<tr>
<td>Probably would recommend</td>
<td>32.60%</td>
<td>1:4:1</td>
</tr>
<tr>
<td>Probably would not recommend</td>
<td>15.20%</td>
<td>7:3</td>
</tr>
<tr>
<td>Definitely would not recommend</td>
<td>9.17%</td>
<td>2:8:1</td>
</tr>
<tr>
<td>Total</td>
<td>100.00%</td>
<td>6,178</td>
</tr>
</tbody>
</table>
Q6 How much do you feel that people in your neighborhood can count on each other when they need help?

<table>
<thead>
<tr>
<th>Answer Choices</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>A great deal</td>
<td>27.11%</td>
</tr>
<tr>
<td>Somewhat</td>
<td>33.62%</td>
</tr>
<tr>
<td>A little</td>
<td>22.98%</td>
</tr>
<tr>
<td>Not at all</td>
<td>16.02%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>5,191</strong></td>
</tr>
</tbody>
</table>
Q7 How would you rate each of the following aspects of your neighborhood?

Philadelphia Housing and Neighborhood Survey

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### Philadelphia Housing and Neighborhood Survey

#### Table: Housing and Neighborhood Conditions

<table>
<thead>
<tr>
<th>Condition</th>
<th>Excellent</th>
<th>Good</th>
<th>Fair</th>
<th>Poor</th>
<th>Don't know</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clearliness</td>
<td>11.38%</td>
<td>34.10%</td>
<td>31.85%</td>
<td>21.40%</td>
<td>0.20%</td>
<td>5,025</td>
</tr>
<tr>
<td>Condition of the buildings (including homes)</td>
<td>11.38%</td>
<td>44.65%</td>
<td>32.73%</td>
<td>10.87%</td>
<td>0.24%</td>
<td>9,045</td>
</tr>
<tr>
<td>Condition of the streets and sidewalks</td>
<td>8.50%</td>
<td>34.27%</td>
<td>39.88%</td>
<td>13.62%</td>
<td>0.24%</td>
<td>5,040</td>
</tr>
<tr>
<td>Condition of the public spaces (parks, libraries, and rec centers)</td>
<td>12.72%</td>
<td>42.04%</td>
<td>36.82%</td>
<td>11.80%</td>
<td>2.63%</td>
<td>5,017</td>
</tr>
<tr>
<td>Schools in the neighborhood</td>
<td>6.98%</td>
<td>23.48%</td>
<td>25.31%</td>
<td>23.03%</td>
<td>18.05%</td>
<td>5,016</td>
</tr>
<tr>
<td>Access to public transportation (like buses, subways, or trains)</td>
<td>47.12%</td>
<td>38.62%</td>
<td>11.79%</td>
<td>1.38%</td>
<td>0.30%</td>
<td>5,087</td>
</tr>
<tr>
<td>Availability of quality housing</td>
<td>14.69%</td>
<td>41.04%</td>
<td>21.78%</td>
<td>11.41%</td>
<td>5.22%</td>
<td>5,017</td>
</tr>
<tr>
<td>Affordability of housing</td>
<td>8.71%</td>
<td>33.78%</td>
<td>25.72%</td>
<td>18.42%</td>
<td>5.17%</td>
<td>4,988</td>
</tr>
<tr>
<td>Availability of job opportunities</td>
<td>5.43%</td>
<td>19.22%</td>
<td>27.71%</td>
<td>22.55%</td>
<td>24.97%</td>
<td>3,004</td>
</tr>
</tbody>
</table>
Q8 Please indicate how easy it would be for you to get to each of the following places if you wanted to go there.
### Philadelphia Housing and Neighborhood Survey

#### Very easy | Somewhat easy | Somewhat difficult | Very difficult | Total
---|---|---|---|---
Banks, credit unions, or other financial services | 68.14% | 28.78% | 6.17% | 1.93% | 5,827
Public libraries | 55.76% | 32.02% | 6.51% | 5.72% | 4,991
Supermarkets or grocery stores | 83.67% | 31.02% | 10.70% | 3.64% | 5,021
Pharmacies | 64.51% | 27.00% | 6.22% | 1.87% | 4,987

---

<table>
<thead>
<tr>
<th>Banks and credit unions</th>
<th>Very easy</th>
<th>Somewhat easy</th>
<th>Somewhat difficult</th>
<th>Very difficult</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Numbers (in thousands)</td>
<td>59.59%</td>
<td>34.20%</td>
<td>11.55%</td>
<td>3.55%</td>
<td>5,085</td>
</tr>
<tr>
<td>Churches, mosques, synagogues, or other religious or cultural centers</td>
<td>68.14%</td>
<td>32.00%</td>
<td>6.53%</td>
<td>2.34%</td>
<td>4,998</td>
</tr>
<tr>
<td>Community centers or recreational facilities</td>
<td>47.80%</td>
<td>36.70%</td>
<td>11.49%</td>
<td>4.80%</td>
<td>4,984</td>
</tr>
<tr>
<td>Places with jobs that they household would want to have</td>
<td>23.43%</td>
<td>37.41%</td>
<td>24.92%</td>
<td>16.22%</td>
<td>4,879</td>
</tr>
</tbody>
</table>
Q9 How safe would you say you feel walking in your neighborhood during the day time?

- Very safe: 51.63% (4,184)
- Somewhat safe: 36.17% (2,900)
- Somewhat unsafe: 8.41% (680)
- Very unsafe: 3.74% (300)

Total: 4,468
Q10 How safe would you say you feel walking in your neighborhood at night?

<table>
<thead>
<tr>
<th>Answer Choice</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very safe</td>
<td>18.15%</td>
</tr>
<tr>
<td>Somewhat safe</td>
<td>42.09%</td>
</tr>
<tr>
<td>Somewhat unsafe</td>
<td>23.70%</td>
</tr>
<tr>
<td>Very unsafe</td>
<td>16.11%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
</tbody>
</table>
Q11 Which of the following best describes the type of housing you currently live in? Choose only one.

Answer Choices | Responses
--- | ---
Single-family home (detached) | 13.89% 485
Twin or duplex | 11.80% 396
Row house | 47.18% 1,680
Apartment building w/ 1-4 stories | 16.49% 587
Apartment building w/ 5 stories or more | 5.62% 181
Something else, specify | 4.06% 139
Total | 5,802
Q12 How satisfied would you say you are with the quality of the housing you currently live in?

<table>
<thead>
<tr>
<th>Answer Choices</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very satisfied</td>
<td>43.17%</td>
</tr>
<tr>
<td>Somewhat satisfied</td>
<td>41.79%</td>
</tr>
<tr>
<td>Somewhat dissatisfied</td>
<td>10.10%</td>
</tr>
<tr>
<td>Very dissatisfied</td>
<td>4.93%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

Philadelphia Housing and Neighborhood Survey
Q13: How long have you lived in your current home?

<table>
<thead>
<tr>
<th>Answer Choices</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 year</td>
<td>11.67%</td>
</tr>
<tr>
<td>1-2 years</td>
<td>14.88%</td>
</tr>
<tr>
<td>3-5 years</td>
<td>17.77%</td>
</tr>
<tr>
<td>6-10 years</td>
<td>16.39%</td>
</tr>
<tr>
<td>More than 10 years</td>
<td>39.10%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>5,561</td>
</tr>
</tbody>
</table>
**Q14** During the past three years, how have the overall housing costs for your current home changed?

<table>
<thead>
<tr>
<th>Answer Choices</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increased a lot</td>
<td>18.83%</td>
</tr>
<tr>
<td>Increased some</td>
<td>35.42%</td>
</tr>
<tr>
<td>Stayed about the same</td>
<td>26.37%</td>
</tr>
<tr>
<td>Decreased some</td>
<td>3.76%</td>
</tr>
<tr>
<td>Decreased a lot</td>
<td>2.85%</td>
</tr>
<tr>
<td>Not applicable</td>
<td>9.01%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>4,876</strong></td>
</tr>
</tbody>
</table>

---

**Q15** Please explain why:

Answered: 2,787  Skipped: 2,438
Q18 Do you currently rent your home, own your home, or something else?

<table>
<thead>
<tr>
<th>Answer Choices</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent from the Philadelphia Housing Authority</td>
<td>22.1%</td>
</tr>
<tr>
<td>Rent from a private landlord</td>
<td>21.8%</td>
</tr>
<tr>
<td>Own</td>
<td>52.2%</td>
</tr>
<tr>
<td>Something else; specify</td>
<td>4.9%</td>
</tr>
<tr>
<td>Total</td>
<td>4,302</td>
</tr>
</tbody>
</table>
Q17 In the past five years, has your rent been paid with a housing choice voucher (Section 8)?

<table>
<thead>
<tr>
<th>Answer Choices</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>8.34%</td>
</tr>
<tr>
<td>No</td>
<td>91.23%</td>
</tr>
<tr>
<td>Don't know</td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

Number of respondents: 2,199
### Philadelphia Housing and Neighborhood Survey

**Q18 Have you ever had difficulty using a housing choice voucher?**

<table>
<thead>
<tr>
<th>Answer Choices</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>36.29%</td>
</tr>
<tr>
<td>No</td>
<td>73.71%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>118</strong></td>
</tr>
</tbody>
</table>
Section VII: Appendices

Philadelphia Housing and Neighborhood Survey

Q19 During the past five years, have you looked for a new place to live?

Answer Choices

<table>
<thead>
<tr>
<th>Response</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, looked for a home to rent</td>
<td>23.28%</td>
</tr>
<tr>
<td>Yes, looked for a home to buy</td>
<td>28.82%</td>
</tr>
<tr>
<td>No</td>
<td>51.90%</td>
</tr>
</tbody>
</table>

Total Respondents: 4,852
Q20 Did you have trouble finding safe, quality housing that you could afford in a neighborhood you would like to live in?

<table>
<thead>
<tr>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>66.22%</td>
</tr>
<tr>
<td>No</td>
<td>33.78%</td>
</tr>
<tr>
<td>Total</td>
<td>2,318</td>
</tr>
</tbody>
</table>
Q21 Which of the following things, if any, limited the housing options you were able to consider? Check all that apply.

Answer Choices

<table>
<thead>
<tr>
<th>Answer Choices</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>What size could afford...</td>
<td>92.01%</td>
</tr>
<tr>
<td>Units that accommodate...</td>
<td>2.02%</td>
</tr>
<tr>
<td>Housing large enough for...</td>
<td>3.67%</td>
</tr>
<tr>
<td>My current history or...</td>
<td>57.82%</td>
</tr>
<tr>
<td>The amount of money I have...</td>
<td>46.83%</td>
</tr>
<tr>
<td>Not being shown housing</td>
<td>14.23%</td>
</tr>
<tr>
<td>Concern that I would not be welcome in a particular neighborhood(s)</td>
<td>14.41%</td>
</tr>
<tr>
<td>Something else, specify</td>
<td>14.51%</td>
</tr>
</tbody>
</table>

Total Respondents: 1,407
Q22 Do you think you were treated differently than other people looking for housing?

<table>
<thead>
<tr>
<th>Answer</th>
<th>Clients</th>
<th>Responded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>22.20%</td>
<td>0.05</td>
</tr>
<tr>
<td>No</td>
<td>77.60%</td>
<td>0.04</td>
</tr>
<tr>
<td>Total</td>
<td>100.00%</td>
<td>1,400</td>
</tr>
</tbody>
</table>
If yes, do you think it was because of any of the following: Check all that apply.

<table>
<thead>
<tr>
<th>Answer Choice</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Racism and Ethnicity</td>
<td>15.91%</td>
</tr>
<tr>
<td>Religion</td>
<td>1.71%</td>
</tr>
<tr>
<td>Sexual orientation</td>
<td>10.22%</td>
</tr>
<tr>
<td>Disability</td>
<td>16.23%</td>
</tr>
<tr>
<td>Pregnant or minors</td>
<td>1.67%</td>
</tr>
<tr>
<td>Age</td>
<td>34.67%</td>
</tr>
<tr>
<td>Something else, specify</td>
<td>12.93%</td>
</tr>
</tbody>
</table>

Total Respondents: 311
Philadelphia Housing and Neighborhood Survey

Q24 During the past five years, have you applied for a loan to purchase a home, refinance your mortgage or take equity out of your home?

<table>
<thead>
<tr>
<th>Answer Choice</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>71.97%</td>
</tr>
<tr>
<td>No</td>
<td>28.03%</td>
</tr>
<tr>
<td>Total</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Answer: 4,888
Philadelphia Housing and Neighborhood Survey

Q25 Was the application(s) you made during the past five years approved?

<table>
<thead>
<tr>
<th>Answer Choice</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>98.59%</td>
</tr>
<tr>
<td>No</td>
<td>13.51%</td>
</tr>
<tr>
<td>Total</td>
<td>1,387</td>
</tr>
</tbody>
</table>
Q26 When your application(s) was not approved, which of the following reasons were you given? Check all that apply.

- My/our income limit
- The amount I/We had for...
- How much savings I/We had...
- The value of my property
- My/our credit history or...
- Something else, specify

<table>
<thead>
<tr>
<th>Answer Choices</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>My/our income limit</td>
<td>30.21%</td>
</tr>
<tr>
<td>The amount I/We had for a down payment</td>
<td>20.03%</td>
</tr>
<tr>
<td>How much savings I/We had</td>
<td>18.10%</td>
</tr>
<tr>
<td>The value of my property</td>
<td>18.75%</td>
</tr>
<tr>
<td>My/our credit history or credit source</td>
<td>54.89%</td>
</tr>
<tr>
<td>Something else, specify</td>
<td>21.03%</td>
</tr>
</tbody>
</table>

Total Respondents: 132

Q27 In what year were you born?

Answered: 4,611  Skipped: 634
Section VII: Appendices

Philadelphia Housing and Neighborhood Survey

Q28 What is your gender?

Answered: 4,089  Disposed: 0

<table>
<thead>
<tr>
<th>Answer Choices</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>28.35%</td>
</tr>
<tr>
<td>Female</td>
<td>68.41%</td>
</tr>
<tr>
<td>Transgender</td>
<td>0.41%</td>
</tr>
<tr>
<td>Prefer not to answer</td>
<td>1.84%</td>
</tr>
<tr>
<td>Total</td>
<td>4,089</td>
</tr>
</tbody>
</table>
Q29 Do you consider yourself as Hispanic, Latino, Latina, or of Spanish origin?

<table>
<thead>
<tr>
<th>Answer Choices</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, Hispanic, Latino, Latina, or Spanish origin</td>
<td>8.29%</td>
</tr>
<tr>
<td>No, not Hispanic, Latino, Latina, or Spanish origin</td>
<td>91.71%</td>
</tr>
<tr>
<td>Total</td>
<td>4,888</td>
</tr>
</tbody>
</table>
Section VII: Appendices

Philadelphia Housing and Neighborhood Survey

Q30 What is your race? Check all that apply.

Answer Choices | Responses
--- | ---
American Indian or Alaska Native | 2.04% 93
Asian | 2.17% 144
Black or African American | 45.11% 2,094
Native Hawaiian or Pacific Islander | 0.68% 29
White | 51.15% 2,356

Total Respondents: 4,549
### Philadelphia Housing and Neighborhood Survey

#### Q31 Which of the following is your highest level of education?

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Some or no high school</td>
<td>7.21%</td>
</tr>
<tr>
<td>High school graduate or GED</td>
<td>16.28%</td>
</tr>
<tr>
<td>Vocational/technical school</td>
<td>5.11%</td>
</tr>
<tr>
<td>Some college</td>
<td>16.63%</td>
</tr>
<tr>
<td>College graduate</td>
<td>52.46%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>
Q32 Are you, or is someone in your household, living with a disability?

<table>
<thead>
<tr>
<th>Answer Choices</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>36.69%</td>
</tr>
<tr>
<td>No</td>
<td>73.31%</td>
</tr>
<tr>
<td>Total</td>
<td>4,921</td>
</tr>
</tbody>
</table>

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### Philadelphia Housing and Neighborhood Survey

**Q33** Which of the following best describes your current status? Choose only one.

<table>
<thead>
<tr>
<th>Answer Choices</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed full time</td>
<td>55.35%</td>
</tr>
<tr>
<td>Employed part time</td>
<td>8.04%</td>
</tr>
<tr>
<td>Unemployed and looking for work</td>
<td>5.07%</td>
</tr>
<tr>
<td>Unable to work due to disability</td>
<td>10.44%</td>
</tr>
<tr>
<td>Stay-at-home caregiver of parent</td>
<td>3.42%</td>
</tr>
<tr>
<td>Retired</td>
<td>13.55%</td>
</tr>
<tr>
<td>Student</td>
<td>1.81%</td>
</tr>
<tr>
<td>Other (please specify)</td>
<td>3.53%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>4,574</td>
</tr>
</tbody>
</table>
Philadelphia Housing and Neighborhood Survey

**Q34** Including you, how many people 18 years of age or older live in your household?

Answered: 4,784  Skipped: 851

---

**Q35** How many children under 18 years of age live in your household?

Answered: 4,686  Skipped: 355

---

**Q37** If you want to know when we issue the report based on the survey results, please give us your email address:

<table>
<thead>
<tr>
<th>Answer Choices</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>0.00%</td>
</tr>
<tr>
<td>Company</td>
<td>0.00%</td>
</tr>
<tr>
<td>Address</td>
<td>0.00%</td>
</tr>
<tr>
<td>Address 2</td>
<td>0.00%</td>
</tr>
<tr>
<td>City/Town</td>
<td>0.00%</td>
</tr>
<tr>
<td>State/Province</td>
<td>0.00%</td>
</tr>
<tr>
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Request for CPI community’s input on housing!

Donna Carney

You forwarded this to me on 8/11/2016 3:22 PM.
From Thu 8/18/2016 5:01 PM
To CPI
Copy: Paul Overto

Dear CPI Graduate/Participant –

The City’s Division of Housing and Community Development is looking for resident input to help it determine what strategies are needed to address housing, education, employment, transportation and other neighborhood issues. They recognize that the CPI community is made of residents who really care about making a difference, so they asked me to pass along this request!

Please consider taking two steps to help provide that neighborhood input:

1. Complete an online survey about housing - including your most recent experience looking for housing – and other issues in your neighborhood. You can access the survey at www.phila.gov/hd.

2. Consider participating in a focus group at which housing and neighborhood issues will be discussed in more detail. A focus group consists of 16-15 people, led by a facilitator, exploring issues together for about 2 hours in the evening. DHCD will provide dinner and a gift card to participants.

DHCD focus groups will be held in West Philadelphia, South Philadelphia, and North Philadelphia west of Broad Street.

The dates are:
- West Philadelphia – Aug. 11, The Enterprise Center, 4318 Market St.
- South Philadelphia – Sept. 6, Diversified Community Services, 1525 S. 12th St. (at Tasker)
- N. Philadelphia west of Broad – Sept. 13, Northtown Court, 3301 Germantown Ave.

Each focus group will run from 4:30-8:00 pm. A light dinner will be available starting at 5:00 pm.

If you are interested in participating, please contact DHCD at info.dhcd@phila.gov.

DHCD needs a mix of homeowners and renters, so when you email this address include the following:
1. The date of the focus group you are interested in attending and
2. Whether you are a homeowner or renter.

This is an opportunity to talk about housing and looking for housing, the strengths and weaknesses of your neighborhood and the steps the City can take to help it improve. I hope you will consider participating!
¡RESIDENTE DE LA CIUDAD DE FILADELFIA!

¿Está interesado en la mejora de la vivienda?

¿Le interesa la planificación del futuro de su vecindario?

¡Queremos escuchar su opinión!

Venga a una reunión y comparta su opinión sobre:

✓ Las oportunidades de vivienda en su comunidad.
✓ Otros asuntos afectados por la vivienda: escuelas, transportación, empleo y servicios disponibles.
✓ Sus experiencias acerca de la búsqueda de vivienda.

Lugar:  HACE

167 Allegheny Avenue, Philadelphia, Pennsylvania 19140

Fecha:  8 de Septiembre del 2016

Hora:  Cena liviana a las 5:45 PM – Luego será la discusión

Inscríbase llamando al:  215-686-9749 antes del 6 de Septiembre

Pregunte por:  Lisa Duprey o déje su nombre y teléfono

• Recibirá una tarjeta de regalo para la farmacia Rite Aid por $20.00
• Si es elegible se le confirmará por teléfono
• La discusión durará entre 60 a 90 minutos
• EL CUPO ES LIMITADO

Organizado por la ciudad de Filadelfia y la División de Vivienda y Desarrollo Comunitario

Discusión Facilitada por Aracely Rosales de
Affirmatively Furthering Fair Housing

Outcomes, Themes, Considerations from Focus Group Discussions
Philadelphia, PA

Prepared by:
V. Lamar Wilson Associates, Inc.
Real Estate & Community Development Advisory Services

Submitted to:
City of Philadelphia
Division of Housing and Community Development

September 26, 2016
Affirmatively Furthering Fair Housing

Outcomes, Themes & Special Considerations
Philadelphia PA

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I. Background and Context

The Fair Housing Act of 1968 directs the U.S. Department of Housing and Urban Development (HUD) and its program participants including the City of Philadelphia to affirmatively further fair housing and equal opportunity. As an entitlement community, Philadelphia has an obligation to provide housing opportunities and to work to ensure that real estate agents, landlords, developers, and banks do not discriminate on the basis of race, color, religion, sex, family status, national origin, and disability (protected classes) in providing housing opportunities. The City met this obligation in the past by analyzing impediments to fair housing choice and identifying strategies to overcome these impediments. This analysis took place every five years as part of the development of the City’s Consolidated Plan. A new rule issued in 2015 defines affirmatively furthering fair housing as “taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity.” Among other things, this translates into:

- Addressing significant disparities in housing needs and in access to opportunity;
- Replacing segregated living patterns with truly integrated and balanced living patterns;
- Transforming racially and ethnically concentrated areas of poverty into areas of opportunity; and
- Fostering and maintaining compliance with civil rights and fair housing laws.

In a change from the past, strategies to affirmatively further fair housing are required to address issues such as transportation, employment, education and others in addition to housing. Key elements of the city’s AFFH Plan Process include:

- Collecting and analyzing data;
- Obtaining the views of stakeholders and members of protected classes;
- Identifying barriers and propose strategies to address them;
- Seeking and responding to public comment; and
- Submitting the plan to HUD for approval.

HUD’s current policy direction is focused on fostering opportunities for economic mobility and advocating for fair housing and neighborhood rights, such as the right to:

- Choose where to live;
- Remain in a neighborhood and not be displaced by gentrification;
- Equal treatment for all neighborhoods in terms of public infrastructure and services; and
- Have a say in government action that impacts an individual and their neighborhood.

Among these, the right to choose where to live is regarded as the most critical and fundamental component of any fair housing law.

There are four interlocking components of the City’s community outreach/engagement process promoting HUD’s Fair Housing laws and mandate to ensure its practice by providers and facilitators of affordable housing for lower income and protected households. Philadelphia’s “Affirmatively Furthering Fair Housing” activities include online random surveys, small focus group conversations among community residents as reported on here, and interviews and meetings with stakeholders on this important topic. To further one aspect of that work, the City’s Division of Housing and Community Development (DHCD) contracted with Wilson Associates to help organize and facilitate four focus group conversations among residents of neighborhoods in different parts of the city to listen to and learn from their experiences and perceptions with respect to: (1) furthering affordable housing for them; (2) describing the qualities of and what constitutes a neighborhood-of-choice for them; (3) describing the qualities of and what constitutes a home-of-choice for them; and (4) searching for a neighborhood and a home of choice.
II. Focus Group Planning and Methodology

In preparation for this component of the AFFH work, Wilson Associates reviewed the questions contained in the resident household survey instrument prepared by NeighborWorks America to help structure focus group questions and probes in an effort to get deeper into the fair housing and related subject areas that the survey tool was not going to be able to do given its limitations. It was generally understood and that the outreach/engagement work is part of a larger planning process by the city to address the core issue of fair housing, housing discrimination and choice for those in possession of a HUD Housing Choice Voucher to help support their housing costs.

DHCD established three interrelated objectives for the focus group discussions and, by extension, the survey activities and stakeholder interviews and meetings; namely:

- To engage household types across the Neighborhood Advisory Committee service areas as shown in the following map, and across the demographic/protected classes defined as low income by age, race, families with children, and families with disabilities among others as required by HUD.

- To help inform and advance AFFH strategies and interventions across the entire city; and

- Help inform and advance the community outreach and engagement process connected to the Kinney Administration’s ambitious “Rebuild Program” for investing in recreation centers, parks, playground, and libraries across the city.
III. Summary of Outcomes, Themes and Special Considerations

A. Focus Group Outcomes (Tables 1 and 2, below)
   - 55 participants, an average of 11 people per session
   - 24 Philadelphia neighborhoods represented
   - Even split between renters and owner-occupants
   - PHA tenants accounted for half of all renters
   - One third of all participants were actively in search of new housing within past 3 years
   - 40% seeking new housing felt they were treated differently than anyone else during their search

<table>
<thead>
<tr>
<th>Table 1: Group Characteristics</th>
<th>All Focus Groups</th>
<th>West Focus Group</th>
<th>South Focus Group</th>
<th>North Focus Group</th>
<th>Disability Focus Group</th>
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<td>Neighborhoods Represented</td>
<td>33</td>
<td>10</td>
<td>6</td>
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<td>Participants</td>
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<tr>
<td>Owner-occupants</td>
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<td>Renters-occupants</td>
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Section VII: Appendices

- 95% of the participants indicated they were sure of where to go to report unfair treatment, referencing 9 different government sources and 7 nonprofit housing support entities, including:

**Governmental**
- Elected Officials
- Human Relations Commission
- Office of Fair Housing
- Local HUD Office
- PHA Offices

**Support Services**
- Tenant Union Representative Network
- Community Legal Services

Table 2: Sources Participants Would Contact for Assistance

<table>
<thead>
<tr>
<th>Government Sector</th>
<th>West Focus Group</th>
<th>South Focus Group</th>
<th>North Focus Group</th>
<th>Disability Focus Group</th>
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<tbody>
<tr>
<td>Councilperson</td>
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<td>Human Relations Commission</td>
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<td>Office of Fair Housing</td>
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<td>Community Empowerment &amp; Opportunity</td>
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<td>Local HUD Office</td>
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<td>Philadelphia Housing Authority</td>
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<td>State Representative</td>
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<td>Ward Leader</td>
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<tr>
<td>Police</td>
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**Housing Services Groups**
- Tenant Union Representative Network
- Community Legal Services
- 7th & Arch Area Group
- Senior Citizens Rights
- Eastern Services Workers Association
- Disabled American Veterans

Source/Employer
B. Themes

In General
- Participants generally pleased that they were being asked their thoughts and opinions on this subject.
- Many opinions about having more opportunities like this one to find out about what's going on in the city about neighborhood improvement programs and about other sections of the city.
- Some concerns voiced about what they hear and read about gentrification/displacement, either in their own neighborhoods or other areas that make them think it less a question of "if" but more one of "when" it will be an issue in theirs (e.g. Point Breeze, Chinatown, University City area, Francisville, Fairmount).

Neighborhoods of Choice
- Among factors that contributed to a quality neighborhood they would choose to live in:
  - Accessibility to green space/recreation, libraries, and medical and educational facilities
  - Affordable and healthy foods
  - Clean streets
  - Convenience to public transportation
  - Friendly and engaged neighbors
  - High quality commercial areas
  - Racial, ethnic and generational/age diversity in their fellow neighbors
  - Strong police presence

Contributing Factors to Cost of Living Increases Over the Years
- Utilities
- Monthly rent
- Property taxes (especially for those on fixed incomes)
- Food
- Maintenance of homes

Recommendations from Participants to the City

Youth
- Engage youth/young people in discussions about planning and development (the future is theirs)
- Focus more resources on youth ages 14 and up to gain valuable job experience
- Prepare youth for college early (Boys & Girls Latin was cited as an example where this is working)
- Advocate for youth: commit to their having high quality teachers and parental involvement

Community Building

---

1 Many indicated this was due to rise in property values from new housing/condos built in their neighborhood.
Section VII: Appendices

- Recruit police officers from within the communities they live (who know the community and the community knows them)

- New and younger residents moving into neighborhoods tend to live in “residential silos” among others like them versus engaging with people outside of those “they know and feel more comfortable with.”

- City government needs to better understand and reach out more to the cultures in the communities it serves; example given was Chinatown where ample community space can play an important role in getting people to become more active and engaged.

**Physical Development & Environmental**

- Neighborhoods need access to water as an amenity to interact with (streams, ponds, means for recreation)

- Irresponsible landlords not maintaining their rental units

- More attention should be placed on addressing abandoned HUD houses and vacant lots (for new housing)

- Need for:
  - Rent control
  - More affordable housing (rental and homeownership)
  - Home modification services (for seniors to stay in their homes as they age)
  - Self help groups for home repair/ rehab

**Cost of Living (Affordability Issues)**

- Residents need living wage income to support overall living expenses

- Rising property taxes

**Overall Fairness (Equity)**

- Programs needed for property tax relief for low income residents

- New developments occurring across their neighborhoods that create new jobs, but City not delivering on commitment to neighborhood employment connected to such investments. “We should be creating communities not just housing” was a comment that resonated among one group.

- Need explanation of education on how 10-year tax abatement works

C. Special Considerations from Disability Focus Group

**General**

- Need for greater/more accommodations for the disabled population in the housing stock
  - More affordable housing and greater affordability
  - Physical features (wheelchair ramps and lifts)
  - Sensory features (strobe lighting)
  - Home modifications

- Need for “Disability Advocate” to represent their interests in gaining greater access to special needs housing they see as a fair housing issue.

**PHA and Housing Choice Voucher (HCV)**

- Their interest in/nneed for rent subsidy (HCV/Section 8) and wanting to know “what the rules are” so they can apply and be considered since they were told they could not even be placed on a waiting list.

- Too long of a waiting period before the program is reopened to new applicants)
When they went looking for a unit within past year and mentioned they had an HCV, the landlord quoted a rent 3 times higher than advertised.

IV. Overview Focus Group Sessions and Responses to Probes

A. West Philadelphia Focus Group

Meeting #1
- August 31, 2016
- 11 Participants

Participants’ Neighborhoods
- Cedar Point Park
- Chinatown
- Mantua
- Overbrook
- Parkside
- Point Breeze
- Southwest Philadelphia
- Spruce Hill
- University City
- West Park

Participants’ Housing Tenure
- Homeowners (6) - 55%
- Renters (5) - 45%
  - 4 PHA residents
  - 3 HCV holders

Questions Posed and Responses

1. Factors contributing to a high standard/quality neighborhood you would choose to live in
   - Accessibility to:
     - Parks
     - University
     - Hospital
     - Museum
   - Convenience to public transportation
   - Neighborliness/Friendliness
   - Diversity/Mix
     - Racially/ethnically
     - Age/generationally
     - Housing types
     - Store types
   - Strong police presence
   - Green/open space
   - Private residential development
   - High quality public schools
   - High quality, convenient commercial areas

2. Factors contributing to the high quality of life of your current neighborhood
Section VII: Appendices

- Security escort patrol (provided through presence of university police)
- No a lot of “hanging around/loitering” on-the-corner
- High quality schools and catchment areas
- Access to:
  - Goods and services
  - Public transit (El, buses, trolley)

3. Factors contributing to a low quality of your current neighborhood
- Closed and demolished public schools
- Limited community access to charter schools for students
- Blighting conditions/influences:
  - Trash
  - Abandoned cars
  - Overgrown alleyways
  - Businesses putting trash out for residential pick-up (versus in dumpsters their cost)
- Insufficient on-street parking for residents
- Barking dogs
- Problems with new, private residential developments
  - Little to no green space
  - Prefab/shoddy construction
  - Unaffordable to existing residents
- Need for an organization to address the above-referenced development issues

4. If and extent to which the cost of living in your current neighborhood has changed over past 2-3 years
- Stayed about the same (30% of group)
- Risen some but not enough to affect having or wanting to move (20% of group)
- Risen quite a bit to point of thinking about moving (50% of group)

- Contributing factors:
  - Utilities
  - Increasing housing unit rents
    - Chinatown… a factor in housing unit overcrowding
    - Penn and Drexel area
  - Property taxes (especially for those on fixed incomes)
  - Private school education
  - Developers receive tax abatements while residents taxes go up
  - Need programs for property tax relief
  - Long waiting list for PHA housing units
  - City and state taxes both due in the 1st quarter of the year

5. Participants having actively looked for a new residence within past:
- 12 months: 2
- 1-2 years: 1
- 3+ years: 1
- Not at all: 7

6. Of those who had actively searched who felt they were treated differently?
- None

7. Of those who had actively searched:
- Type of unit sought after:
  - Single family detached
  - Senior/retirement living
Type of neighborhood sought after:
  - Clean, green neighborhood (with parks)
  - Good schools
  - Near shopping

8. Given that the majority of the group had not actively searched for a new residence, participants were asked: “If you were actively searching for a new residence today and believed/felt you were being treated differently than anyone in general in applying for or being considered for renting or buying the apartment or house you expressed an interested in, what would you do/who would you turn to for assistance?”

- Unsure of what to do (27% of participants)
- Would contact seek out for help (73%) of participants
  - Councilperson
  - Housing group such as TAG/TURN
  - Office of Fair Housing
  - Human Relations Commission
  - Lawyer
  - Association of Realtors
  - Media

9. What have we not talked about on the subject of fair housing or community/neighborhood development that you want the city to know, and what ideas do you have for improving Philadelphia neighborhoods?

Responses grouped by category:

**Youth**

- Engage youth and young adults in discussions about planning and development, as the future is theirs.

- Focus more resources on what PHA was referred to as “saturation employment” where youth ages 14 and up can gain valuable job experience early (PHA’s Blumberg project was used as an example)

- Prepare youth for college early (Boys & Girls Latin was cited as an example where this is working)

- Advocate for youth: commit to their having high quality teachers and parental involvement

**Community Building**

- Draw candidates for police officers from within the communities they live (who know the community and the community knows them)

- New and younger residents moving into neighborhoods tend to live in “residential silos” among others like them versus engaging with people outside of those “they know and feel more comfortable with... a form of stereotyping and acting that out.

- More residents need to live healthy life styles

- City government needs to better understand and reach out more to the cultures in the communities it serves; example given was Chinatown where community space can play an important role in getting people to become more active and engaged.

**Physical Development & Environmental**

- Neighborhoods need access to water as an amenity to interact with (streams, ponds, means for recreation)

- Irresponsible landlords not maintaining their rental units
Section VII: Appendices

- More attention should be placed on addressing abandoned HUD houses and vacant lots (for new housing)

**Education**
- School closings occurring at a time when there seems to be an increase in children and students across our neighborhoods

**Overall Fairness (Equity)**
- Programs for property tax relief for low income residents
- New developments occurring across our neighborhoods that create new jobs, but city not delivering on commitment to neighborhood employment connected to such investments. We should be creating "communities not just housing"

**Cost of Living Affordability**
- Residents need living wage income to support overall living expenses

B. South Philadelphia Focus Group

**Meeting #2**
- September 6, 2016
- 14 Participants

**Participants’ Neighborhoods**
- Eastwick (Penrose Park)
- Grays Ferry (2)
- Point Breeze (8)
- Southwest Philadelphia
- West Passyunk
- Wilson Park

**Participants’ Housing Tenure**
- Homeowners (9) - 64%
- Renters (5) - 36%
  - 2 PHA residents
  - 0 HCV holders

**Questions Posed and Responses**

1. Factors contributing to a high standard/quality neighborhood you would choose to live in

**Physical**
- Accessibility to:
  - Parks/Recreation/Playgrounds
  - University
  - Hospital/Medical services
  - Museum
  - Library
  - Public transportation
  - Spiritual/Religious institutions
  - High quality public schools
- Green/open space
- Private residential development
- Maintained housing by private developers
• Diversity/Mix
  • Housing types
  • Store types

Environmental/Services
• Cleanliness
  • Public sanitation services
  • Trash collection
  • Recycling

Social
• Neighborliness/Friendliness
• Diversity/Mix
  • Racially/ethnically
  • Age/generationally

• Safety/Security
  • Strong police presence
  • Neighborhood Watch
  • Drug Free

Governmental
• Involved public officials

Commercial
• Small business/entrepreneurship
• High quality, convenient commercial areas
  • Larger stores
  • Healthy foods
  • Food Pantry

2. Factors contributing to the high quality of life of your current neighborhood
• Affordable housing
• Close to family/extended family
• High homeownership
• Churches
• Suburban-like feel
• Walkability (Closeness to Center City)
• Neighborliness (resident-to-resident communications)
• Play areas for children
• Racial/ethnic diversity

3. Factors contributing to a low quality of your current neighborhood
• Poor air quality (source: trains)
• Poor quality schools
• High unemployment
• High cost of housing
• Insufficient youth programs/activities (“on the corner”)
  • Indoor recreation
  • Job/skills training (e.g. Youthbuild)
• Insufficient on-street parking for residents
• Insufficient number of police officers
  • Who know community
Section VII: Appendices

4. Participants having actively looked for a new residence within past:
   - 12 months 1
   - 1-2 years 0
   - 3+ years 1
   - Not at all 12

5. Of those who had actively searched who felt they were treated differently?
   - None

6. Of those who had actively searched:
   - Type of unit sought after:
     - Apartment living to house

7. Given that the majority of the group had not actively searched for a new residence, participants were asked: “If you were actively searching for a new residence today and believed/felt you were being treated differently than anyone in general in applying for or being considered for renting or buying the apartment or house you expressed an interested in, what would you do/who would you turn to for assistance?”
   - Unsure of what to do (0% of participants)
   - Would contact/seek out for help (100%) of participants
     - Councilperson
     - Housing groups:
       - TURN
       - Community Legal Services
     - Office of Fair Housing
     - Human Relations Commission
     - Community Empowerment & Opportunities (CEO)
     - Lawyer
       - Private Attorney
       - Attorney General
     - Association of Realtors
     - 7th & Arch Area Group
     - Senior Citizens Rights
     - Eastern Services Workers Association (15th & South)
     - Disabled American Veterans
     - Media/Social Media

8. What have we not talked about on the subject of fair housing or community/neighborhood development that you want the city to know, and what ideas do you have for improving Philadelphia neighborhoods?

Responses grouped by category:

General
- Resolution to issues noted above

Youth
- Offer real alternatives to “get off-the-corner”

Physical Development & Environmental
- Need for:
  - Rent control
  - More affordable housing (rental and homeownership)
Home modification services (for seniors to stay in their homes as they age)
Self help groups for home repairs/rehab

Overall Fairness (Equity)
• Programs for property tax relief for low income residents
• New developments occurring across our neighborhoods that create new jobs, but city not delivering on commitment to neighborhood employment connected to such investments. We should be creating communities not just housing?

Cost of Living Affordability
• Rising property taxes
• Need for explanation of education on how 10 year tax abatement works

C. North Philadelphia Focus Group

Meeting #3
• September 13, 2016
• 18 Participants

Participants' Neighborhoods
• Fern Rock
• Francisville
• Germantown
• Hunting Park (2)
• Northern Liberties (2)
• Nicetown (3)
• Richard Allen Homes
• Strawberry Mansion (5)
• West Oak Lane (2)

Participants' Housing Tenure
• Homeowners 9
• Renters 10 - 50%
  • 5 PHA residents
  • 2 HCV holders

Questions Posed and Responses

1. Factors contributing to a high standard/quality neighborhood you would choose to live in

Physical
• Accessibility to:
  • Library
  • Public transportation
  • High quality public schools
  • Recreation space
• Affordable housing

Environmental/Services
• Cleanliness
  • Public sanitation services

Social
• Concerned Neighbors

• Safety/Security
  • Police Station
  • Neighborhood Watch
  • Drug Free

Commercial
• High quality, convenient commercial areas
  • Healthy, affordable foods
  • Financial services (credit union)

2. Factors contributing to the high quality of life of your current neighborhood
• Historical buildings/areas (source of pride)
• Families and stable homeownership
• Proximity to center city
• Current private and public development (brings interests back to community)
• Grocery stores
• Jobs
• Churches
• Public schools
• Accessibility to:
  o Parks
  o Transit
  o Hospital/medical services
  o Colleges/universities

3. If and extent to which the cost of living in your current neighborhood has changed over past 2-3 years
• Stayed about the same (0% of group)
• Risen some but not enough to affect having or wanting to move (78% of group)
• Risen quite a bit to point of thinking about moving (12% of group)

  • Contributing factors
    o Utilities
    o Food
    o Maintenance of homes
    o Property taxes (due to rise in property values from new housing/condos built)

4. Participants having actively looked for a new residence within past:
• 12 months 3
• 1-2 years 1
• 3+ years 2
• Not at all 12

5. Of those who had actively searched who felt they were treated differently?
• 1 (Realtor did not take his interests to heart)

6. Of those who had actively searched:
• Type of unit sought after:
  o Apartment living to house

7. Given that the majority of the group had not actively searched for a new residence, participants were asked: “If you were actively searching for a new residence today and believed/felt you were being treated
differently than anyone in general in applying for or being considered for renting or buying the apartment or house you expressed an interest in, what would you do/who would you turn to for assistance?"

- Unsure of what to do (0% of participants)
- Would contact seek out for help (100%) of participants
  - PHA
  - Fair Housing Act (HUD)
  - State Rep
  - Civic Groups
  - Ward Leader
  - Police
  - TAG/TURN
  - Media (Harry Houston -Channel 10)
  - Social Media
  - Community Legal Services
  - To the source – 1st
  - To their employer – 2nd

8. What have we not talked about on the subject of fair housing or community/neighborhood development that you want the city to know, and what ideas do you have for improving Philadelphia neighborhoods?

Responses grouped by category:

**General**

- More community meetings to address these types of issues (especially gentrification)

**Youth**

- More youth involvement in these issues
- New job opportunities require new skills in the sciences and math

**Physical Development & Environmental**

- Main focus on:
  - Maintenance/weatherization/energy conservation of existing homes
  - Addressing:
    - Vacant lots (use for green space)
    - Abandoned buildings (use for new homes)
    - PHA scattered sites

- Better street lighting

- Need more affordable housing

- Halt auctions of public properties to developers

**Cost of Living Affordability**

- Rising property taxes

**Overall Fairness (Equity)**

- Gentrifying forces forcing low/moderate income out
  - Adversely affecting homeowners (taxes increasing) here and in other lower income neighborhoods (above Point Breeze, Temple area, etc.)

- More support for residents who already live here (especially seniors)

- Address:
  - Discrimination against renters and promote information/services to those affected by it
  - Shady landlords
Section VII: Appendices

D. Central Philadelphia Focus Group

Meeting #4 (Special Session for People with Disabilities)
- September 20, 2016
- 12 Participants with sensory impairments (hearing/speech) and/or mobility limitations/disabilities

Participants’ Neighborhoods
- Fairmount
- Fern Rock
- Germantown
- Lawnerest
- North Philadelphia (4)
- Northeast Philadelphia (2)
- Northwest Philadelphia
- South Philadelphia

Participants’ Housing Tenure
- Homeowners 21 - 17%
- Renters 81 - 67%
- Homeless 21 - 17%
  - 3 PIAA residents
  - 1 HCV holder

Questions Posed and Responses

1. Factors contributing to a high standard quality neighborhood you would choose to live in

  Physical
  - Accessibility to,
    - Library
    - Public Transportation
    - Recreation Space
    - Affordable Housing
    - Accessible Housing/Home Modification
    - Residential parking for residents

  Environmental/Services
  - Public Sanitation Services/Clean streets
  - Trees/Green Space

  Social
  - Block Captains
  - Neighborhood Advisory Council

  Safety/Security
  - Neighborhood Watch

  Commercial
  - Financial Services/Bank

2. Factors contributing to the low quality of life of your current neighborhood/genera issues affecting your life as it is now?
Physical
- Hard to find affordable, accessible housing
  - Landlords increasing rents
  - Rents are high
- Insufficient on-street parking for residents

Commercial
- Lack of:
  - Affordable and healthy foods

Environmental/Services
- Loitering/hanging on street corners
- People not picking up after their dogs
- Lack of:
  - Trash cans
  - Green space

Governmental/Organizational
- No representation/voice to address housing, financial and safety issues
- No tax abatements for existing residents (not just for wealthy developers)\(^2\)
- Unfair disproportionate assessments of real estate (low evaluations on new developments)
- Little school choice (as in need for more than one school to choose from)
- L&I not enforcing/holding landlords accountable for poor health and safety conditions

Social
- Apathetic residents/neighbors

3. A few participants talked about:
- Their interest in need for rent subsidy (HCV/Section 8) and but indicated they want to know “what the rules are” so they can apply and be considered since they were told they could not even be placed on a waiting list
- When they went looking for a unit within past year and mentioned they had an HCV, the landlord quoted a rent 3 times higher than advertised
- PHA’s long waiting list

4. Participants having actively looked for a new residence within past:
- 12 months 2
- 1-2 years 1
- 3-19 years 4
- 20+ years 1
- Not at all 4

5. Of those who had actively searched who felt they were treated differently?
- All 7 due to one or a combination of the following:
  - Physical/sensory disability (wheelchair, auditory, deaf/hard of hearing)
  - Children (pregnant at the time looking for new housing)
  - Race
  - Low income

6. If actually treated differently in search for new housing (or if you were to start looking for housing and felt you were being treated differently than anyone), what would you do/who would you turn to for assistance?

\(^2\) There was a general misunderstanding or lack of information on how the tax abatement works as some comments associated the support with direct rental subsidies.
Section VII: Appendices

- Fair Housing Commission
- Local HUD office
- TURN
- Community Legal Services

Note: CLS’ Tenants Rights Workshop was recommended as a good source for people to educate themselves on the subject.

Some indicated that they did not receive the level of support or the timing of the support needed from CLS or TURN.

7. Issues Addressed/Needs of the Disability Community as expressed

- Greater/more accommodations for the disabled population in the housing stock (4)
  - More affordable housing and greater affordability
  - Physical features (wheelchair ramps and lifts)
  - Sensory features (strobe lighting)
  - Home modifications

- Faster and easier processing of subsidies/financial support
  - HCV (too long a waiting period before the program is reopened to new applicants)
  - Help in filling out applications “on the spot versus sending forms home with us” (e.g. SSI)

- Need support organizations to “support us and do their jobs”, and be held accountable when they don’t.

- Civilian oversight of support and city organizations providing assistance to our community

- Disability Advocate to represent their interests in gaining greater access to special needs housing they see as a fair housing issue.

- Greater sensitivity shown to our community “from the top down, starting with the mayor to set the standard and example).
EXHIBIT 1

*Dates | Venues*

**Meeting 1**  
**Date:** Wednesday, August 31, 2016  
**Time:** 6:00 – 8:00 p.m.  
**Host:** The Enterprise Center  
**Location:** The Enterprise Center Offices  
4548 Market Street  
Philadelphia, PA

**Meeting 2**  
**Date:** Tuesday, September 6, 2016  
**Time:** 6:00 – 8:00 p.m.  
**Host:** Diversified Community Services  
**Location:** Diversified Community Services Offices  
1529 South 22nd Street  
Philadelphia, PA

**Meeting 3**  
**Date:** Tuesday, September 13, 2016  
**Time:** 6:00 – 8:00 p.m.  
**Host:** Nicetown Community Development Corporation  
**Location:** Nicetown Community Development Corporation Offices  
4414 Germantown Avenue  
Philadelphia, PA

**Meeting 4**  
**Date:** Tuesday, September 20, 2016  
**Time:** 4:30 – 6:30 p.m.  
**Host:** Liberty Resources  
**Location:** 801 Arch Street  
Philadelphia, PA
EXHIBIT 2
NAC MAP – Neighborhood Clusters
From Which Focus Group Meeting Participants Were Drawn

Neighborhood Advisory Committees (NACs):
Service Areas

Year 42 NACs
1. ACHIEVEability
2. Allegheny West Foundation
3. Asociación Puertorriqueños en Marcha (APM)
4. Brewerton-Sharswood CDC
5. Frankford CDC
6. Greater Philadelphia Asian Social Service Center (GPASS)
7. HACE
8. Hunting Park CDC
9. Mt. Vernon Manor
10. New Kensington CDC
11. Nicetown CDC
12. Parksdale Association
13. People’s Emergency Center CDC
14. South Kensington Community Partners
15. Southwest CDC
16. Strawberry Mansion NAC
17. The Enterprise Center CDC
18. Universal Companies
19. Whitman Council

* Eligible service areas must contain at least 51 percent low- or moderate-income residents, based on census data provided to the City by HUD.
EXHIBIT 4
Meeting Agenda
(Handout)

First 30 Minutes
- Participant Sign-in
- Welcome
- Overview of AFFH
- What we are interested in learning from you
- How that information will be used
- Getting to Know You

Next 90 Minutes
- Open Discussion
  - About Your Neighborhoods and Your Homes
  - About Neighborhood Choice and Housing Choice
  - About Fair Housing
First 30 minutes
- Participant Sign-in
- Buffet Dinner Start
- Welcome/Why We Are Here
- Overview of AFFH
  - What it is/why it’s important
  - Reference to the survey tool/purpose
- What we are interested in learning from you (and how the information will be used)
  - Your experiences living in your current neighborhood
  - What you look for and want in a neighborhood you would choose to live in (priorities or “must haves”)
  - Your experiences in looking for and making applications for housing to rent or to buy (any positive as well as not so positive experiences)
    - In your current neighborhood
    - In other neighborhoods you examined/wanted to live in
- Room Warmer
  - Go around the room asking:
    - Your name, name of the neighborhood you currently live in, years living there?
    - Hobby you have/enjoyment it brings?

Next 90 Minutes

Questions/Probes
By a Show of Hands (and recording the counts)
- How many currently rent?
- How many currently own?
- How many rent from:
  - PHA?
  - Private landlord?
- How many currently use a Housing Choice Voucher—HCV—to help pay all or a portion of your monthly rent?

For Open Discussion
- For HCV holders
  - Years in program
  - Is your current home/apt affordable with the HCV?
- For non-HCV holders
  - Is your current home/apt affordable?

- What programs or services would contribute most to a high standard/high quality of life in a neighborhood you would choose to live in?

- Is your current neighborhood one of choice for you (i.e. is it on your list of top places to live?)?
  - If yes… why is it (attributes/conditions)
  
  [listening and noting w/o listing any of following]:


- Building conditions
  - Streets
  - Public spaces
  - Public services
  - Public transit
  - Housing quality
  - Housing affordability
  - General affordability
  - Safety/security
  - Schools
  - Programs
  - Services

- If no...why is it not so? (deficiencies/conditions)

- How do conditions/quality of life in your current neighborhood compare to other parts of the city? (better/same/worse) For example:
  [listening and noting w/o listing any of following]
  - Quality of the school
  - Safety of their neighborhood
  - Programs for children/youth

- Where/who do they turn for this type of information about your neighborhood? [friends/personal experiences/Internet]?

- How if at all has the cost of living in your current neighborhood changed over the past 2-3 years?
  - Stayed about the same
  - Risen some but not enough to affect having or wanting to move
  - Risen quite a bit to point of thinking about moving

- How many of you actively looked for an apt/house to rent... within last...
  - 12 months
  - 2 years
  - 3+ years
How many looked in *other neighborhoods* that were among your top choices (or *other areas in your current neighborhood* that were among your top choices)...

- Name of those neighborhoods or sections of current neighborhood you were wanting to **move from**...

- Name of those neighborhoods or sections of current neighborhood you were wanting to **move to**...

- Did you feel your options to live there were in any way limited or did you feel you were treated differently than anyone else in applying for or being considered for renting/buying the apt/house you were interested in?

  - If yes, how so, how did it manifest itself/play out
    - **Limited by**...
      - Rent level too high/insufficient income
      - HCV amount not enough to cover rent/utilities

    - **Treated differently because of**...
      - HCV income source
      - Sexual Orientation
      - Credit score
      - Race
      - Age
      - Gender
      - Religion
      - Pregnant/children

  - If yes, did you seek out assistance and why did you seek it out and from whom/what agency?
  - Was the issue resolved and how was it resolved?

- In your **search/hunt for a new apt/house**, how many, and what were the outcomes?
  - Used a real estate agent to help you search for this housing?
  - Contacted the landlord directly from posted rent signs or posters?
  - Other ways?

- Did you make known at any point in your search, **your use of a HCV** to help pay your monthly rent?
  - If so, when in the process did you make it known:
    - When asked directly
    - Volunteered information
    - Part of the rental application
  - What was the result/reaction did you got, if any?
Affirmatively Furthering Fair Housing (AFFH)

Focus Group Discussion in Spanish

Summary Report

Focus Groups Conducted by:
Aracely Rosales, Rosales Communications

September 8, 2016
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A. Background ................................................................. Page 3

B. Methodology ............................................................... Page 3

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D. Limitations of this Focus Group Discussion .................. Page 3

E. Summary of Findings .................................................. Page 4

H. Attachments A & B - Questionnaire ............................... Page 11

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September 2016  
Rosales Communications is a Rosales LLC
A. **BACKGROUND**

The Division of Housing and Community Development (DHCD) in collaboration with The Philadelphia Housing Authority is surveying Philadelphians on how to improve housing and community development. The principal goal of the research is to get residents' input to help it determine strategies needed to address housing, education, employment, transportation and other neighborhood issues.

In recognition that not everybody has access to the Internet, focus groups sessions were conducted in English (4) and in Spanish (1) with residents at community locations.

This report presents a summary of the findings with important comments and quotes of the session conducted in Spanish.

The location where the session took place was HACE at 167 W. Allegheny Ave. in Philadelphia.

B. **METHODOLOGY**

- 1 focus group discussion was conducted in Spanish
- The discussion lasted 1.5 hour long.
- The recruitment took place August 30 through September 7, 2016.
- The agenda followed included:
  - Overview of AFFH
  - Explain the purpose of the session
  - How information gathered would be used
  - Introduction of Participants
  - Ground Rules

C. **CRITERIA USED FOR RECRUITMENT**

Respondents for this qualitative research had to be at least:

1. Philadelphia Residents
2. Representation of diverse Philadelphia neighborhoods
4. Man and Women older than 18 years of age.

D. **LIMITATIONS OF THIS FOCUS GROUP STUDY**

- The findings reported are qualitative, but an effort was made to get some quantitative data by asking participants to raise hands when answered questions.
- The sample of the focus group session was 30.
- Some participants came in late and others left early. One of the reasons that numbers of responses do not add up.
• Some participants were quiet and a few did not voluntarily participate, despite the moderators attempt to pose the same question in different ways over and over.
• The large number of attendees (30) may have affected some participants in sharing confidential information or answering some questions. (Especially those who came in late and did not hear the introduction).
• Participants seemed to have the expectation of coming for information they needed. At the end of the session, they asked more questions related needed resources and services. The moderator referred them to the housing counseling agencies’ representatives, who were present, and to the housing Authority Department’s website.

D. SUMMARY OF FINDINGS

Participants Housing Status

• Number of people who currently rent: 14
• Number of people who currently own: 13
• Number of people who currently rent from:
  o PHA: 2
  o Private landlords: 12
• Number of people who currently use a Housing Choice Voucher—HCV—to help pay all or a portion of monthly rent: 1

• There are a number of people who do no rent or own a property but, “live with relatives or friends.” Some participants mentioned this is a common case among Latinos families, especially for recent immigrants.
  • “We are homeless because we live with family and friends as we do not have a house or a place of our own.”

Neighborhoods Represented
The following is a list of neighborhoods represented and recorded at the beginning of the session. For a complete list and years in each neighborhood see Appendix A.
  o Feltonville
  o Germantown
  o Juniata
  o Northeast Philadelphia
  o Olney
  o Richmond
  o West Philadelphia
  o Wissonoming (Northeast)
  o Fairhill
  o Norris Square
  o Kensington
  o St. Hughes
HCV Related

- Only one person was a HCV holder at the beginning of the session, but two more stated they do have it in the discussion. This participant has been part of the program for 3 years. This person also said that with HCV her place was not affordable.

- Number of people who rent but are non-HCV holders that said their place is not affordable: 7

- When asked what programs or services would contribute most to a high standard/high quality of life in a neighborhood you would choose to reside.

Issues mentioned:
  - Trash pickup
  - More recreational programs and parks
  - Safer streets; more police patrols
  - Accessibility for handicapped individuals

About Your Neighborhoods

- When asked, is your current neighborhood one of choice for you (i.e. is it on your list of top places to live?
  - 13 participants said yes,
  - 12 said NO
  - The rest did not respond

- Conditions identified by participants who said yes, that makes their neighborhood their number one choice to live in:
  - 6 - Building conditions
  - 13 - Streets cleaning
  - 13 - Public spaces
  - 13 - Public services
  - 13 - Public transit
  - 13 - Housing quality
  - 6 - Housing affordability
  - 4 - General affordability
  - 13 - Safety/security
  - 13 - Schools
  - 5 - Programs- Good schools
  - 3 - Services -Recreational
Other reasons mentioned by participants:

- Quality of Community
- Cleanliness
- Beautiful place
- Because there is a community; we know the neighbors
- Family members also live in the area
- Grew-up in the area and loves the area
- Located close to place of employment
- Affordability

- Conditions identified by participants that makes their neighborhood not their number one choice to live in:
  - Streets - “Dirty streets”
  - Safety/security:
    - “Heavy crime in our areas.”
    - “Drugs and trafficking is heavy in our neighborhood.”
    - “There are vacant homes that are used for drug use and other illicit activities, such as prostitution.”
  - Schools - “Better and safer schools are needed.”
  - Services: - “More recreational programs and parks are needed”
  - Affordability:
    - “Affordable housing in the Norris Square area went up too high, and I had to move out”
    - “Housing in some neighborhoods have become too expensive, therefore, I have to live where I can afford.”
    - “I could not find a place, as my daughter is an a wheel chair, therefore I have to stay where I am, but it is too expensive, I am afraid that one day, I can’t afford it and I will end up homeless.”

Other Issues mentioned:

- Lack of accessibility for handicapped individuals
- Lack of moderate housing programs for individuals that are in the middle or slightly over most income prerequisites
- Housing for working class is needed
- Not enough subsidized housing - “People have to wait a long time on the waiting list.”

- Participants who said how conditions/quality of life in their current neighborhood compare to other parts of the city are:
  - 9 - Better
  - 9 - Worst
  - 3 - Same
• When asked what are the conditions mentioned that affect a better quality of life in their neighborhood when compared with other city neighborhoods the responses were:
  o 8 - Quality of Schools
  o 19 - Safety of their neighborhood – “Very bad crime.”
  o 3 - Programs for children/youth are needed – “After school programs.”

• When asked where/who/what sources do you turn to for this type of information about your neighborhood, participants mentioned:
  o HACE
  o Political officials
  o Philadelphia Housing Authority
  o Esperanza
  o Concilio
  o Congreso
  o Norris Square
  o Some other community agencies
  o Internet sources
  o Friends and relatives

**About Equity and Potential for Displacement**

• When asked how if at all has the *cost of living* in your current neighborhood changed over past 2-3 years, participants said:
  o 4 Stayed about the same
  o 2 Risen some but not enough to affect having or wanting to move
  o 8 Risen quite a bit to point of thinking about moving

  When asked what major components:
  • Rent – “Rent increases with changes or increases in salary.”
    o “If my salary goes up, my rent goes up. But my salary doesn’t go up as much as my rent goes up.”
  • Utilities – “Not enough money to pay.”
  • Property taxes – “Gentrification makes the taxes go up, we can’t afford it.”
  • Mortgage payment – “People lose their job, no one help, they lose their house and end up homeless.”
  • Gentrification:
    o “Community members are feeling pressured because outside investors are coming to increase the value of the property.”
    o “When the neighborhood is too expensive people leave because they can no longer afford it.”
    o “Norris Square is being gentrified and community members are being forced to move out.”
About Neighborhood Choice/Housing Choice

- Number of participants who said that they looked for an apartment/house to rent... within last...
  - 12 months - 1
  - 2 years - 3
  - 3+ years - 0

- Number of participants who have looked in other neighborhoods that were among your top choices: 3

- Neighborhoods where participants wanted to move from:
  - Kensington
  - Fairhill
  - Norris Square

- Neighborhoods or sections of current neighborhood that were among the top choices participants want to move to:
  - Mayfair
  - Mount Airy
  - 20th and Green Street
  - Spring Garden Area
  - Elkins Park
  - Fairhill
  - Huntingdon Valley
  - Juniata
  - Northeast

- Reasons participants mentioned for wanting to move:
  - Personal health issues
  - Slum lords do not make necessary and timely repairs
  - Dirty - rat infestation; empty lots used as short dumping sites
  - Neighborhood has gotten worse due to change that have attracted bad neighbors
  - People from different cultures move and they don’t have control over their kids
  - Unsafe-Drugs; crime; violence; vacant lots

Fair Housing Related

- When asked, did you feel your options to live there were in any way limited or did you feel you were treated differently than anyone else in applying for or being considered for renting/buying the apartment/house you were interested in,
  - 7 said YES
• When asked, if yes, how so, how did it manifest itself/play out.
  
  They felt limited by
  - 6- Rent level too high or not insufficient income
  - 1- HCV amount not enough to cover rent/utilities

• Issues mentioned they felt were treated differently:
  - 1- Gender (Woman)
  - 1- Long waiting list for HCV vouchers
  - 5- Poor credit scores
  - 3- age
  - 5 -Race
  - 2 - “In some places, usually realtors, they do not speak Spanish. They take advantage of us, because they know the laws and we do not.”

• When asked if yes, and if they seek out assistance, three said yes. And all said, they seek help to find a new place/house.

• They also responded that they have looked for help in the following agencies.
  - Office of Councilwoman Maria Quiñones-Sanchez
  - Philadelphia Housing Authority
  - HACE
  - Esperanza
  - Congreso

• When asked if the issue had been resolved and how was it resolved, they responded still ongoing.

• When asked If you were ever treated differently than anyone else in your search for housing, would you know where to go for help, 7 responded YES

• They mentioned the following agencies where they would go for help If ever treated differently than anyone else
  - HACE
  - Congreso
  - Esperanza
  - Philadelphia
  - Housing Authority
  - Norris Square

• When asked if they knew what rights were covered under the Fair Housing Act:
  - 11 answered yes
  - 8 answered no
  - The rest did not respond
• When asked if in your **search/hunt for a new apartment/house**, how many...
  o 13 - Used a real estate agent to help search for this housing.
  o 5 - Contacted the landlord directly from posted rent signs or posters
  o Other ways:
    ⦿ Rented from friends and families

• When asked, how were the outcomes, they responded that most of the time they were helped.

• When asked, *did you make known at any point in your search, your use of a HCV to help pay your monthly rent, only three participants did.*

• When in the process did you make it known, *they all noted it in the application.*

**Other Issues:**

**Homelessness:**
The issue of homelessness was mentioned many times in several occasions; but out of the context of questions asked, therefore, it is added at the end of this report as quotes.

  o "**Need more emergency shelters for homeless**"
  o "**More services for families who are homeless**"
  o "**Homes for current new homeless (mothers with children) in the area**"
  o "**There are a lot of recently homeless families with children living under the Lehigh Ave Bridge.** "You can tell they are not drug users; but families who have nowhere to sleep."
  o "**I would like the officials, like the mayor to come out and see those families with children under the bridge**"
  o "**I feel those people are under the bridge because they lost their home, because they could not afford it.**"
  o "**We are homeless now. We live with our relatives, because we cannot afford a house. This is the new definition of homeless now.**"

• **Language:**
  English was mentioned as a barrier to accessing housing information in websites and some services that do not provide Spanish speaking staff.

• **Services for Handicapped:**
  Great need of housing services information for the handicapped and housing accessibility, and affordability was mentioned several times.
## Appendix A

Focus Group Attendance (30 Participants)

**September 8, 2016**

Aracely Rosales Facilitator, Rosales Communications
Rafaela Colon, Note Taker, Rosales Communications

<table>
<thead>
<tr>
<th>Neighborhood</th>
<th>Length of Residence</th>
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<td>Feltonville</td>
<td>40 years</td>
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<tr>
<td>Germantown</td>
<td>8 months</td>
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<tr>
<td>Juniata</td>
<td>6 years</td>
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<td>Northeast Philadelphia</td>
<td>2 years</td>
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<td>Olney</td>
<td>34 years</td>
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<td>Port Richmond</td>
<td>1 year</td>
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<tr>
<td>West Philadelphia</td>
<td>4 years</td>
</tr>
<tr>
<td>Wissonoming (Northeast)</td>
<td>4 years</td>
</tr>
<tr>
<td>Fairhill</td>
<td>1 year</td>
</tr>
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<td>Fairhill</td>
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<td>42 years</td>
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<td>17 years</td>
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Appendix B

Questions/Probes

By a Show of Hands (and recording the counts)
- How many people here currently rent?
- How many people here currently own?
- How many rent from:
  - PHA?
  - Private landlord?
- How many currently use a Housing Choice Voucher—HCV—to help pay all or a portion of your monthly rent?

For Open Discussion

HCV Related
- For HCV holders
  - Years in program
    - >1
    - 1-3
    - 4+
  - Is your current home/apt affordable with the HCV?
    - Yes ___#___ / No ___#___

- For non-HCV holders
  - Is your current home/apt affordable?
    - Yes ___#___ / No ___#___

- What programs or services would contribute most to a high standard/high quality of life in a neighborhood you would choose to live in?

About Your Neighborhoods

- Is your current neighborhood one of choice for you (i.e. is it on your list of top places to live?)
  - If yes... why is it (attributes/conditions)
    [listening and noting w/o listing any of following]:
    ___ Building conditions
    ___ Streets
    ___ Public spaces
    ___ Public services
    ___ Public transit
    ___ Housing quality
    ___ Housing affordability
    ___ General affordability
- Safety/security
- Schools
- Programs
- Services

- If no... why is it not so? (deficiencies/conditions)

- How do conditions/quality if life in your current neighborhood compare to other parts of the city? (better/same/worse) For example: [listening and noting w/o listing/voicing any of the following]
  - Quality of the school
  - Safety of their neighborhood
  - Programs for children/youth

- Where/who/what sources do you turn to for this type of information about your neighborhood? [friends/personal experiences/Internet]?

About Equity and Potential for Displacement

- How if at all has the cost of living in your current neighborhood changed over past 2-3 years?
  - Stayed about the same
  - Risen some but not enough to affect having or wanting to move
  - Risen quite a bit to point of thinking about moving

  [specify what major component: rent, utilities, mortgage payment, property taxes, etc.]

Neighborhood Choice/Housing Choice

- How many of you have actively looked for an apt/house to rent... within last... and what was your motivation for wanting or needing to move?
  - 12 months
  - 2 years
  - 3+ years

- How many looked in other neighborhoods that were among your top choices (or other areas in your current neighborhood that were among your top choices)...
  - Name of those neighborhoods or sections of current neighborhood you were wanting to move from...

  - Name of those neighborhoods or sections of current neighborhood you were wanting to move to...
Section VII: Appendices

Fair Housing Related

- Did you feel your options to live there were in any way limited or did you feel you were treated differently than anyone else in applying for or being considered for renting/buying the apt/house you were interested in?

  o If yes, how so, how did it manifest itself/play out [listening and noting w/o listing/voicing any of the following]:
    Limited by...
    ___ Rent level too high/insufficient income
    ___ HCV amount not enough to cover rent/utilities

  Treated differently because of...
    ___ HCV income source
    ___ Sexual Orientation
    ___ Credit score
    ___ Race
    ___ Age
    ___ Gender
    ___ Religion
    ___ Pregnant/children

  o If yes, did you seek out assistance and why did you seek it out?... and from whom/what agency?

  o Was the issue resolved and how was it resolved?

- If you were ever treated differently than anyone else in your search for housing, would you know where to go for help? If yes, to whom?

- Do you know what rights are covered under the Fair Housing Act?

- In your search/hunt for a new apt/house, how many... (and what were the outcomes)?
  - Used a real estate agent to help you search for this housing?
  - Contacted the landlord directly from posted rent signs or posters?
  - Other ways?

- Did you make known at any point in your search, your use of a HCV to help pay your monthly rent?
  - If so, when in the process did you make it known:
    ___ When asked directly
    ___ Volunteered the information
    ___ Part of the rental application form

September 2016

Rosales Communications is a Rosales LLC Company
Affirmatively Furthering Fair Housing
Developer/CDC/Advocate Stakeholder Meeting
September 12, 2016

Opening – Chrystie
• AFFH Overview
• Explain maps available on web
• City taking a balanced approach
  ➢ Continue to invest in needy communities
  ➢ Place-based strategies – Choice, Promise Zone – continue
• Stress anonymity
• Want to hear from everyone
  ➢ In particular what has changed in last 1-3 years
  ➢ Please don’t talk over each other

Introductions – go around room

Icebreaker – Francis
• Ask participants for show of hands “Who is...”
  ➢ A for-profit developer
  ➢ A nonprofit developer
  ➢ A fair housing advocate/monitor
  ➢ Something else (ask to specify)

Explore challenges in developing/providing housing – Rick
• Market rate in poorer communities, affordable in high-opportunity areas
• Prompts, if necessary (Rick ask for-profits, Francis ask nonprofits)
  ➢ Community opposition
  ➢ Abandoned properties on block or nearby
  ➢ Land use/zoning
  ➢ Other issue

Explore factors in what housing gets developed and where – Francis
• Prompts, if necessary (Rick ask for-profits, Francis ask nonprofits)
  ➢ Multi-family vs. single homes
  ➢ Homeownership vs. rental
  ➢ Specific populations
    ▪ Disabled
    ▪ Elderly
    ▪ Homeless

What are barriers you see for potential homeowners and tenants – Rick
• Prompts, if necessary
  ➢ Income
  ➢ Race
  ➢ Credit
  ➢ Disability
What are the challenges to creating communities that people want to live in – Francis

- Prompts, if necessary
  - Schools
  - Transportation
  - Safety
  - Amenities
  - Employment

- Which, if any, of these impact decisions on location and type (homeownership/rental) of housing

Rick – So our goal is to “affirmatively further fair housing.” Affirmatively furthering fair housing is taking meaningful actions that address significant disparities in housing needs and access to opportunities. Thinking about the issues we’ve discussed so far, let’s go around the room and each identify the top one or two issues that a “meaningful action” should address.

Francis – Now, thinking about the various levels of government involved – local, county, regional, state, national – and the policies and programs that they do or could implement, what meaningful actions should government be considering or taking to address the factors, barriers and challenges we’ve discussed.
Affirmatively Furthering Fair Housing
Service Provider Stakeholder Meeting
September 19, 2016

Opening – Chrystie
- AFFH Overview
- Explain maps available on web
- Goal is to create communities of opportunity
  - Employment, education, safety, transportation, services, amenities
  - We’ve heard from developers, now want to hear from service providers
    - What do the people you serve need to thrive
    - How can we ensure your clients are treated fairly
- Stress anonymity
- Want to hear from everyone
  - In particular what has changed in last 1-3 years
  - Please don’t talk over each other

Introductions – go around room
- Name, organization, clients you serve

1:15

What are some of the housing issues your clients face – Rick
- Prompts, if necessary
  - Finances
  - Maintenance
  - Any lending trends affecting protected classes
- Do some clients experience these issues more than others
  - Women and children
  - Racial or ethnic minorities
  - Disability
    - Integrated housing
    - Unit size
  - Gender/gender identity
  - National origin
  - Sexual orientation
  - Age

What are the other challenges your clients face related to the opportunities they seek – Nancy
- Prompts, if necessary
  - Transportation
    - Especially for people w/disabilities
  - Education
    - Aware of performance measures and choice options
    - What influences school choice decisions
      - Closeness to home
  - Employment
Section VII: Appendices

- Access to schools for people w/disabilities
  - Access to financial services and lending
  - Neighborhood issues
  - Safety
  - Language
  - Services
    - What kind of services?
      - Community-based services for people w/disabilities
  - Discrimination
    - Specific to Returning Citizens or National Origin

To what extent, and in what way, do your clients face discrimination in housing — Rick

- Prompts, if necessary
  - Race/Color/Ethnicity
  - Family status
  - Gender
  - Disability
  - National Origin
  - Religion

2:05

How knowledgeable is your staff about these fair housing issues — Nancy

- Do they know where to refer people who have been treated differently or discriminated against while seeking or living in housing
- Do your clients know where to go if they have been treated differently or discriminated against

2:15

Rick — So our goal is to “affirmatively further fair housing.” Affirmatively furthering fair housing is taking meaningful actions that address significant disparities in housing needs and access to opportunities. Thinking about the issues we’ve discussed so far, let’s go around the room and each identify the top one or two priority challenges that we face.

Nancy — Now, thinking about the various levels of government involved — local, county, regional, state, national — and the policies and programs that they do or could implement, what meaningful actions should government be considering or taking to address the factors, barriers and challenges we’ve discussed.
Affirmatively Furthering Fair Housing
Housing/Community Development/Opportunity Stakeholder Meeting
September 26, 2016

Opening – Chrystie
- AFFH Overview
- Explain maps available on web
- Goal is to create communities of opportunity
  - Employment, education, safety, transportation, services, amenities
  - We’ve heard from developers and from service providers, now we want to hear from other stakeholders
    - What partnerships enable you to better achieve your mission
    - What are the obstacles to successful partnerships, and what steps can be taken to overcome them
- Stress anonymity
- Want to hear from everyone
  - In particular what has changed in last 1-3 years
  - Please don’t talk over each other

Introductions – go around room
- Name, organization, role of organization in housing, community development, creating opportunity

1:20

What role does your organization (or your organization’s membership) play in promoting affordable housing, community development and opportunity (broadly defined) for residents of Philadelphia, and who are your partners (categories, not names) – Theresa
- Prompts, if necessary
  - Affordable housing development
  - Creating job opportunities
  - Providing quality education and/or services
  - Connecting residents to jobs, education, services and amenities
  - Preventing discrimination
- Have you made any place-based commitments in areas that are both poor and concentrated with racial or ethnic minorities

Thinking about your organization (or, if you represent a membership organization, your members), your clients and Philadelphians in general, what are you seeing that is preventing Philadelphians from obtaining high quality housing and access to opportunities – Andy
- Prompts, if necessary
  - Financial ability to get mortgage, down payment, security deposit etc.
  - Employment that provides sufficient income
  - Ability to get to jobs that provide sufficient income
  - Discrimination in lending, renting, showing units, etc
- Are these challenges equally distributed, or is one more difficult to overcome than others
- Are you seeing any trends in this area
What kinds of policies, practices and regulations help or hurt your ability to achieve your mission – Theresa

To what extent does discrimination of populations protected by the Fair Housing Act affect your organization reaching its goals – Andy

- Prompts, if necessary
  - Race/Color/Ethnicity
  - Family status
  - Gender
  - Disability
  - National Origin
  - Religion

2:05

How knowledgeable is your staff about fair housing issues – Theresa

- Do they know where to refer people who have been treated differently or discriminated against while seeking or living in housing
- Do your clients know where to go if they have been treated differently or discriminated against

2:15

Andy – So our goal is to “affirmatively further fair housing.” Affirmatively furthering fair housing is taking meaningful actions that address significant disparities in housing needs and access to opportunities. Thinking about the issues we’ve discussed so far, let’s go around the room and each identify the top one or two priority challenges that we face.

Theresa – Now, thinking about the various levels of government involved – local, county, regional, state, national – and the policies and programs that they do or could implement, what meaningful actions should government be considering or taking to address the factors, barriers and challenges we’ve discussed.
### Organizations Contacted to Assist with Focus Group Recruitment

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<td>ACHIEVEability</td>
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<td>Norris Square Community Alliance</td>
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<td>Peoples Emergency Center</td>
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<td>South Kensington Community Partners</td>
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<td>Strawberry Mansion CDC</td>
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<td>Universal Companies</td>
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October 4, 2016

Sarah Yeung
Director of Planning
Philadelphia Chinatown Development Corp.
301-305 N. 9th Street
Philadelphia, PA 19107

Dear Ms. Yeung:

Thank you for your letter of September 2, 2016 regarding the City of Philadelphia’s efforts related to Affirmatively Furthering Fair Housing (AFFH).

The AFFH and the Assessment of Fair Housing (AFH) represent a significant process change for the Division of Housing and Community Development. In the past the Analysis of Impediments – the planning document the AFH is replacing – represented a one-time analysis of housing conditions in Philadelphia. After the AI was completed the public process associated with it ended as well.

Unlike the AI, the AFH is meant to be the start of an ongoing dialogue between DHCD and Philadelphians and the organizations that represent them. In that vein we are open to exploring means to engage the Chinatown community. As an example we have contacted Councilwoman Gym’s office to discuss how we can hold a focus group in Chinese while the public comment period on the AFH is still open. After we have a more specific conversation with the Councilwoman’s office I hope that PCDC will participate in that effort.

While we remain committed to community engagement, the time frame for submitting an AFFH plan to HUD is very condensed. As a result, our efforts to engage the public via surveys, focus groups and stakeholder meetings have been taking place in a short period of time. Accordingly, while we were able to translate our survey into Spanish because we have an existing contract with a Spanish translator, we were not able to translate the survey into other languages.

Instead, we provided hard copies of the survey (in English) to organizations serving the Chinese, Vietnamese, Russian and Cambodian communities to ask that, if possible, the community organization assist Limited English Proficient residents with the survey. I appreciate that PCDC returned more than 30
completed surveys to us and, as we discussed, we will return the surveys you collected to you so that you can analyze the results for your work.

When Jamila Davis of our office discussed the survey with you, you asked whether there were other ways that residents could participate. Ms. Davis noted that we were holding community focus groups at which we could get into more detail with residents about their housing experience, and she invited you to recruit participants. (This request was consistent with our recruitment strategy which took place largely through grassroots community organizations.) You identified a former resident of Chinatown who resides close to our West Philadelphia focus group location, and she attended our Aug. 31 community focus group at The Enterprise Center and was a valuable contributor to the session.

In addition to the survey and the focus groups, we have held a series of stakeholder meetings at which professionals working in the housing and community development fields identify barriers to fair housing and access to opportunities and offer potential solutions that could be included in DHCD’s Assessment of Fair Housing. John Chin of PCDC was invited to participate in the Sept. 12 stakeholder meeting, and I regret that his schedule did not allow him to attend.

The data that the City is using to prepare its Affirmatively Furthering Fair Housing plan is publicly available from HUD. Aggregated data is available in both map and tabular form at https://epis.hud.gov/affht/, and the raw data is available at https://www.hudexchange.info/resource/4868/affh-raw-data/.

This HUD-provided data was used to create the maps that are available on the DHCD website. Those maps allow a side-by-side comparison of several protected class categories with housing, income, community and other conditions across the city. These maps were developed in conjunction with HUD and the HUD-provided technical assistance team, because the HUD data, especially the raw data, can be very difficult to use, even for experienced analysts. We felt that the maps would be more accessible to a general audience.

However, for those individuals and organizations with the capacity to analyze the data, we understand that easier access to it would be helpful. Accordingly, we are adding both HUD links to our website so that those who are interested in reviewing it will be able to find it easily.

I appreciate PCDC’s willingness to help DHCD engage the residents of Chinatown around the AFFH plan. As I noted earlier, this is just the start of the conversation, and we look forward to continuing with you.

Sincerely,

[Signature]

Paul D. Chrystie
Director of Communications
October 4, 2016

Mr. Will Gonzalez
Executive Director
Ceiba
147 W. Susquehanna Ave.
Philadelphia, PA 19122-1719

Dear Mr. Gonzalez:

I am responding to your letter of Aug. 31, 2016 regarding the City of Philadelphia’s efforts related to Affirmatively Furthering Fair Housing (AFFH). My apologies for the delay in my formal response, but as you know I have communicated about these issues with you via a letter dated September 2, emails on September 14, 20 and 22, and in person on September 26.

As we discussed on September 26 the AFFH and the Assessment of Fair Housing (AFH) represent a significant process change for the Division of Housing and Community Development. In the past the Analysis of Impediments – the planning document the AFH is replacing – represented a one-time analysis of housing conditions in Philadelphia. After the AI was completed the public process associated with it ended as well.

Unlike the AI, the AFH is meant to be the start of an ongoing dialogue between DHCD and Philadelphia and the organizations that represent them. I am pleased that you and Ceiba have been active participants in that dialogue, recruiting participants for our September 9 Spanish-language neighborhood focus group and participating in our September 26 stakeholder meeting. I look forward to your continued participation as this dialogue continues.

Your letter raised several important issues that I believe have been resolved. You had inquired about the timing of the Spanish-language focus group, and our consultant facilitator reached out to you and other organizations serving the Latino and LEP communities for assistance recruiting for the September 9 focus group. I appreciate your efforts to ensure that the focus group was well-attended.

You inquired about the availability of service statistics and on September 22 I shared with you via email a fiscal year 2014 report to City Council that includes much of the data you requested. That report for fiscal year 2015 is on our website and the report for fiscal year 2016 will be on the website shortly after
It is formally transmitted to Council. I know from your September 27 comment on the draft fiscal year 2016 Consolidated Annual Performance and Evaluation Report (CAPER) that you would like to see other statistics captured, and DHCD is happy to have that discussion with you.
In addition to the data in the report that I forwarded, the data that the City is using to prepare its Affirmatively Furthering Fair Housing plan is publicly available from HUD. Aggregated data is available in both map and tabular form at https://egis.hud.gov/affhft/, and the raw data is available at https://www.hudexchange.info/resource/4868/affh-raw-data/.

This HUD-provided data was used to create the maps that are available on the DHCD website. Those maps allow a side-by-side comparison of several protected class categories with housing, income, community and other conditions across the city. These maps were developed in conjunction with HUD and the HUD-provided technical assistance team, because the HUD data, especially the raw data, can be very difficult to use, even for experienced analysts. We felt that the maps would be more accessible to a general audience.

However, for those individuals and organizations with the capacity to analyze the data, we understand that easier access to it would be helpful. Accordingly, we are adding both HUD links to our website so that those who are interested in reviewing it will be able to find it easily.

Finally, your letter raised the concern that DHCD’s Spanish-language translation of “Affirmatively Furthering Fair Housing” differed from that used by the U.S. Department of Housing and Urban Development. In an email to you on September 14 I noted that while we believe that our translation more accurately reflects the spirit and intent of AFFH, we do recognize the value of consistency and changed the language on our site to match that on HUD’s.

As noted earlier this is just the start of the public participation process on these issues. Thank you for your assistance as we actively engage the Latino community in our ongoing Affirmatively Furthering Fair Housing efforts.

Sincerely,

[Signature]

Paul D. Chrystie
Director of Communications
Mr. Dan Urevick-Ackelsberg
Staff Attorney
The Public Interest Law Center
United Way Building
1700 Benjamin Franklin Parkway
Second Floor
Philadelphia, PA 19103

Dear Mr. Urevick-Ackelsberg:

Thank you for your letter of October 4, 2016.

I agree with you that the City needs to examine its own actions and policies as it completes its Assessment of Fair Housing (AFH) and its Affirmatively Furthering Fair Housing (AFFH) plan. That is why the stakeholder meetings that were part of our community participation process offered open-ended opportunities for participants to raise factors both internal and external to city, state and local governments. Indeed, in each of the stakeholder meetings participants highlighted steps the City could take internally to benefit persons protected under the Fair Housing Act.

I appreciate your comments about the City’s Mortgage Foreclosure Prevention Program. We are proud of the program, its successes and the service it provides to Philadelphians.

At the same time the Division of Housing and Community Development and its companion agencies take significant steps to ensure that other programs serve two of the constituencies to which your letter referred – Latinos and Limited English Proficient persons.

DHCD and the Philadelphia Housing Development Corporation have had Language Access Plans since 2009 and are in the process of updating those plans. Both agencies employ Spanish-speaking reception personnel to explain programs to Spanish-speaking LEP persons. Program information for Basic Systems Repair, Weatherization Assistance and Adaptive Modifications are all available in Spanish. DHCD produces a Housing Services quick guide in Spanish with information about more than 20 City programs. There is a Spanish-language version of the PHDC website and DHCD’s updated Language Access Plan will include translating relevant portions of the DHCD website into Spanish. Both have access to a language translation line that
will enable them to serve visitors to their offices in languages other than Spanish and the updated Language Access Plans will include increased training on that translation line for personnel who interact with the public.

As for the specific Philadelphia Housing Authority examples you cite, I will leave those issues to Mr. Jeremiah.

That we have, I believe, taken significant internal steps to serve protected classes does not mean that we cannot do more. We will, as you suggest, include that review of internal issues in the development of our AFH. Our draft assessment will be available for public review shortly, and I encourage you to review it and offer comments if you believe we have fallen short.

Finally, I think it is important to note that the AFFH and the AFH both represent a significant process change for DHCD and the City. In the past the Analysis of Impediments – the planning document the AFH is replacing – represented a one-time analysis of housing conditions in Philadelphia. After the AI was completed the public process associated with it ended as well. (Of course, the goals identified in the AI informed the Consolidated Plan and the annual Action Plans, and progress toward those goals was reported annually in the CAPER, and the public had the opportunity to comment on each of those documents annually.)

Unlike the AI, the AFH is meant to be the start of an ongoing dialogue between DHCD and Philadelphians and the organizations that represent them. I encourage you and the Public Interest Law Center to remain a part of that ongoing dialogue.

Thank you for engaging in our community participation process by attending our September 26 stakeholders meeting and sending your October 4 letter. I look forward to receiving your comments on the AFH and your continued participation as we work to reach the fair housing goals we share.

Sincerely,

[Signature]
Frederick S. Purnell, Sr.
Deputy Director for Housing and Community Development
City of Philadelphia
Ceiba A coalition of Latino community based organizations serving Philadelphia
147 West Susquehanna Ave
Philadelphia PA 19122-1719
(215) 634-7245
Facsimile (215) 634-7265

August 31, 2016

Dear Mr. Chrystie:

We are sending you this letter to respectfully request that the Department of Housing and Community Development (DHCD) enhance its efforts to create more meaningful participation from Latino, Limited English Proficient (LEP), and immigrant communities in the development of Philadelphia’s Assessment of Fair Housing (AFH) as required by the Affirmatively Furthering Fair Housing (AFFH) rule.

DHCD does not provide the public with important data about the efficacy of HUD funded housing programs in Philadelphia to serve Latinos and LEPs. Providing this data as part of the development of the AFH will help the community offer valuable insight to DHCD and PHA and give these HUD funded programs:

- Greater clarity about fair housing issues and the contributing factors that perpetuate the severity of one or more fair housing issues, the disparities in access to opportunity, and the disproportionate housing needs of some of the poorest communities in the city
- Evidence of discrimination or violations of civil rights laws or regulations related to housing
- Help in developing the meaningful actions to achieve a material positive change that affirmatively furthers fair housing by increasing fair housing choice or decreasing disparities in access to opportunity

We will be happy to help you identify the relevant service statistics that should be shared with the public and should be used by DHCD and PHA in the development of the AFH.

DHCD’s AFH development process appears to treat Latinos and Spanish speakers differently than other communities in Philadelphia. We say this because we have had some difficulty in getting your office to share information about the date, time, and location of the Spanish language focus group that DHCD is planning as part of the development of the AFH. DHCD did not shy away from announcing and inviting people to participate in three focus groups that it is organizing in other parts of the city (see attached email). However, when we called your office you stated that you could not share information about the Spanish language focus group. We respectfully request that DHCD share information about the Spanish language focus group in the same manner that it shared information about the other focus groups that it is planning.

We are concerned about the organizing and running of the Spanish language focus group as we noticed that the Spanish language translation of DHCD’s webpage about AFFH uses terms that are not consistent with HUD and US Department of Justice Spanish language translations of Fair Housing terms. For example, HUD and the US Department of Justice translate Fair Housing as Vivienda Justa. The words
Vivienda Justa do not appear in the Spanish language translation of DHCD’s webpage about AFFH.

In translation, just as in writing, there are choices to be made about which words to use and how to express certain concepts. A translator uses his or her knowledge, judgment, experience, and instincts to make certain decisions. However, when it comes to translating official terms, it is important to keep terminology consistent across all of the translated documents as consistency is an important element of readability. Why? Because readers may be confused when concepts are expressed differently in documents that represent the same agency or program. Please note the use of Vivienda Justa in the following two documents from HUD and the US Department of Justice respectively:

- https://www.justice.gov/crt/departamento-de-justicia-de-los-estados-unidos-division-de-derechos-civiles-seccion-de-vivienda

We respectfully urge you to make the DHCD Spanish language webpage about AFFH and other Spanish language communications related to Fair Housing and the AFFH consistent with HUD’s Spanish language terms.

Ensuring that LEP communities are granted equal access to the development of the AFFH is important not only because of the need to meet HUD guidance and provisions of Title VI of the Civil Rights Act of 1964, but also because of Philadelphia Home Rule Charter Section 8-600. This Section of the Charter promotes “access to City services, compliance with City law and ease of contact with, and participation within, government in the City for people with limited English proficiency.”

Accordingly, we encourage DHCD to augment its efforts not only to ensure that Spanish speakers, the largest LEP community in the city, have meaningful access to participate in the development and implementation of the AFFH, but that DHCD also enhance its efforts so that other LEP communities have equal access to the AFFH process.

Thank you for your attention to this matter.

We look forward to discussing this matter further with DHCD.

Respectfully,

Will Gonzalez
Executive Director
Affirmatively Furthering Fair Housing
Developer/CDC/Advocate Stakeholder Meeting Summary
September 12, 2016

“More Funding” as a need was assumed to be a given and so participants were asked to focus on issues other than funding. Stakeholders did provide input on priority programs requiring continued funding.

Explore Challenges in Developing/Providing Housing

- Neighborhood Opposition
  - Is in all neighborhoods, but especially high opportunity neighborhoods
  - Need political support to overcome
  - Market-rate developers face it (from long-time residents) in appreciating neighborhoods. Affordable housing developers – including PHA – face it in impacted neighborhoods from long-time residents.
  - Need to educate the public about the quality of the housing and the income levels it will serve
  - Residents see developers planning for the community, not with the community
    - Perception is developers come to community with plans largely done
    - There needs to be more community planning and engagement
    - Would help if developers make clear if the plan is intended as a starting point
      - Hard to start a discussion from a blank slate
    - Residents should be engaged from the start
      - Resident concerns include potential rising taxes and need for housing preservation, not just new homes – all participants agreed preservation of existing housing is HIGH priority.
  - Developers – non-profit and for-profit, especially those working w/local groups, need to highlight that the homes are not preleased and that there will be fair marketing process to select tenants.
    - Make clear that homes are not just for people outside the community
  - Residents have concerns that the local partners has already identified recipients of new homes
  - Financing, price points and other program requirements limit developer ability to meet community concerns
  - HUD should make clear to developers when (in the development process) they need to go to the community
  - It is too easy for people to appeal zoning especially for affordable housing projects - there needs to be more political will to prevent one person from holding up development
  - Does opposition depend on what is being developed and where?
    - Sometimes - but there is no HUD guidance on when to engage
    - Time lines associated with a project – community and project development – need to be balanced
  - PHA also faces opposition for its affordable housing

What Drives What and Where You Develop

- Funding
  - Long-time residents ask for improvements for their homes and PHA’s funding is not eligible and there are is no other funding available
  - Most funding is Low-Income Housing Tax Credits and so no homeownership is developed
- Community perception of renters as a transient population
- There needs to be education around eligibility criteria for units
- Stormwater requirements – cost, time, ongoing expenses – is becoming a barrier
- Other green elements – e.g. solar, green roofs – increase costs, which limits number of affordable units
Concerns that LIHTC criteria that includes points for developments in high opportunity areas will be difficult to meet and find locations for. Must retain ability to develop affordable housing in impacted neighborhoods.
  - For example, can be hard to find locations near high performing schools
    - HUD should consider making income averaging eligible to be used to create more inclusion — diversity of income mix.
- Need for zoning variances makes affordable housing developments vulnerable
  - Need zoning by-right for LIHTC
  - Need parking requirement relief — all participants against increasing requirement for more parking spaces.
- Need to be consistent with existing grassroots community vision
- Density bonus for affordable housing in market-rate developments is good — participants prefer provision of affordable housing in developments to developer’s making payments into the HTF
  - Need to hold developers accountable, mandate that they live up to agreement
  - Expand the bonus options beyond FAR to include lot coverage that will enable increased development on the lot.
- Council could change zoning after RCO(s) provide letter of support to make development by-right
  - Raises a concern about excluding local input closest to development
- Concerns that the remapping (zoning) process has not always been community-driven
- Developing an “affordable” product that is unaffordable to the residents in which the development is located fuels lower level gentrification

What Are the Barriers You See for Potential Homeowners and Tenants

- Income
  - Community residents can’t afford “affordable” workforce housing
- Non-choice neighborhoods need increased investment of affordable housing and other amenities
- Philadelphia is losing more affordable housing than it is gaining
- City and HUD need to look at where they invest
  - PHA underserves Latinos
  - Selection of targeted neighborhoods is not equitably distributed
  - City reports don’t detail ethnicity of program recipients
- Need widespread education about fair housing
  - Use inserts in gas bills
  - Recommend trainings for City Council, City Departments, Private developers and City-supported groups must emphasize importance of fair housing
  - Integrate fair housing into every conversation and program
  - Provide consistent and comprehensive education
- Lack of jobs and supportive services
- Need a comprehensive approach
- Coordinate programs and investments
  - Link project development timelines and deadlines (i.e. for funding from different public sources)
- City property tax exemptions are lost on LIHTC developments because they include a for-profit investor

What Are Challenges to Creating Communities That People Want to Live In

- Safety (generated much agreement) – need for lighting to create safe blocks and crack down on drug corners.
- Financial education to keep people in their homes so they can stay in appreciating neighborhoods
- Housing preservation (generated much agreement) through home improvements, housing counseling and mortgage diversion.
• Make what’s new available to all – need for resource guide and information about programs available to residents.
• Don’t force feed ideas to the community
  ➢ Residents are looking for developers for help because the City doesn’t provide it
• City infrastructure
  ➢ Rec centers, schools, bridges, sidewalks, are needed in low-income communities and will help reduce crime
• More affordable homeownership opportunities are needed
• Improve curb appeal of poorer neighborhoods
  ➢ Neighborhoods are disrespected from within and from outside
• People want to stay in their homes and their neighborhoods. Neighbors in appreciating communities are feeling squeezed out
  ➢ Tangled title support important
• Educate on fair housing issues starting at a young age
• Fair housing should be the basis of conversations about improving neighborhoods
• Displacement
  ➢ Options are limited for residents who cash out with increased home values – need for education on increased equity as an asset and beware of scams to buy properties at below market value.
• Tangled titles are a problem and residents to assistance with those issues.
• Predatory lending
  ➢ Seniors are scammed, especially in appreciating neighborhoods
• Restrictions on HOME funding/FHBL designations restrict type of developments
• High union construction costs a huge challenge (generated much agreement) repeated call for reduction in Philadelphia rates for affordable housing developments.
• Lack of local employment opportunities when developments require union labor – need to change
• Issues for Latinos
  ➢ PHA not providing housing to Latinos
  ➢ City needs to look at its programs

What Meaningful Actions Should Be Taken
• A presumption of development acceptability when it complies with a community plan
• Limit zoning appeals
  ➢ Require a bond to appeal by-right development?
    ➢ Would be prohibitive for poor people
• Coordinate funding and development timelines among agencies like DHCD, PHFA and PHA
• Housing preservation and neighborhood preservation — remains high priority among all stakeholders.
• Educate residents, beginning with children, about what it means to be a responsible resident
• Housing Counseling remains a priority
• Lending to current residents around new developments to support home improvements
• Community banking
• Project labor agreement for affordable housing
• City agency coordination
  ➢ PGW, stormwater requirements, etc.
  ➢ Timing of investments (so as to not rip up streets shortly after improvements made, for one example)
• Green Housing enhancements raise construction maintenance costs — consider making these practices like Passive House optional not mandatory.
• Education so that CDBG funds spent meet program requirements
  ➢ Include non-housing agencies such as L+I
-around disability issues
- Provide to Council members
- City examine its own programs
- Programs like HRP (Housing Rehabilitation Program) to create affordable housing from dilapidated housing
- Preservation of existing homes as a development opportunity (more robust than BSRP)
- Need high performing schools (generated much agreement)
- Execute existing neighborhood visions
  - Fund community planning
- Lower construction costs
  - Redirect current project premium from construction costs to community assets
- Job creation (from ongoing development) in the community
- Maintain 10-year tax abatement
- Prioritize tax credits for preservation
- Equitable distribution of investments across city – need for continued investment of affordable housing in low income neighborhoods.
- Reconsider requirements that affect long-term maintenance of properties
- Bring back THPP-style (Targeted Housing Preservation Program) program
- Address lack of community trust in both for-profit and nonprofit developers
  - Need to educate the community
- Lower construction costs
- Incentivize affordable housing in cost-less ways (zoning, bonuses)
- People need jobs in and out of community
- Promote for-profit/CDC partnering
- Promote homeownership opportunities in lower opportunity areas
- Reduce costs
- Coordinate public services (rec centers, transportation, etc.)
- Extend affordability beyond compliance period
- Keep people in their neighborhoods whether displacement is due to gentrification or disinvestment
- Reduce labor costs
- Continue density bonuses
- Ensure mapping is in line with local plans
- Balance affordable housing in appreciating communities with investments in poor communities – key point
- Address lead paint contamination
- Request policy change from HUD to allow for income averaging to enable more development in middle markets
- Housing counseling so that homeowners understand that rising home values mean rising equity
- Education and tax relief to enable people to age in place
- Need affordable housing in low opportunity areas
"More Funding" as a need was assumed to be a given and so participants were asked to focus on issues other than funding.

Challenges Faced by Service Provider Clients

- Middle and High School children don’t have permanent housing due to family instability
  - Impact is greatest on 16 neighborhood schools
  - Most pronounced on children in foster care
  - These children would most likely NOT go to shelters as they are unaccompanied minors
  - Tough for school-aged children “out of school” and seeking GED

- Disability Access
  - Both physical access and the ability to communicate
  - Deaf people have difficulty trying to access City services and housing
    - Need video phones in City offices
    - ASL is their first language

- Landlord/tenant support for people with disabilities
  - Especially for people who become disabled while in apartment

- Seniors
  - Isolation
    - Family and community support is dwindling
    - Need support
  - Home repairs
  - Senior shelters
    - Shelter system not set up for seniors
  - Cognitive decline
    - Need bill paying system

- Predatory home repair

- Need updated program information

- Mom & pop landlords lack resources to do repairs
  - MEND was a former program
  - L&I needs to enforce repair needs

- Rental assistance

- Rising and changing home values due to City reassessment

- Tax foreclosure
  - Programs aren’t sufficient

- Vacant properties and speculation
  - Cause problems for adjacent homeowners
  - Drug activity in vacant homes
  - City-owned properties a problem

- Homelessness due to additions
  - Shortage of beds in rehab

- Single mothers w/children
  - Can’t find housing large enough
  - Bedroom requirements – minimum BRs for family size, boys & girls can’t share a room – a problem

- DHS caseload driven by housing and addition issues
  - Lack of security deposit assistance for domestic violence survivors
  - Homeless Services has a program, possibly needs to do more concerted educational outreach
• **DHS Issues**
  - Landlords turn off utilities
  - Families choose homelessness over children going to DHS
  - Single father lose children to DHS custody if there is no family support
• **Shelter system not conducive to people with disabilities**
• **Housing Choice Vouchers not useful for people with disabilities**
  - Need to incentivize private landlords to make units accessible

**Non-housing challenges faced by clients**
• **Schools drive family movement**
  - Undermines affordability
• **School closures reduce choice**
  - Especially in elementary and middle schools
• **Schools not accessible to people with disabilities**
  - Parents have difficulty participating in education
• **Educational programs for women and children in shelters**
• **Returning citizen access to housing and employment**
• **Assistance for seniors/disabled through SEPTA’s CCT**
  - Capacity issues
  - Riders need assistance into building, don’t always get it
• **Education about programs and rights**
• **Safety around transportation stops**
  - Need more/better lighting
• **High transportation costs**
  - Especially for low-income families
• **Transit accessibility for disabled and children**
  - No elevators
• **Language**
  - LEP People stay in the community they are in because their language is spoken there
• **Banking**
  - Redlining still exists
  - Predatory lending

**Housing Discrimination Faced by Clients**
• **Need better understanding of protected classes and discrimination**
• **Takes too long for resolution of complaint**
• **People with mental health issues having trouble finding units**
  - A disability (disabilities are not just physical)
  - People don’t know about services
• **People don’t know they can’t discriminate against families with children**
• **Transit-oriented developments need to address transit accessibility**
• **Age discrimination**
  - Asking if services are in place is used as a screen
• **Form highlighting a disability promotes discrimination**
• **Are 10-year tax abatements promoting segregation**

**Staff Knowledge of Fair Housing**
• **Investigations too slow**
• **Fair Housing Center of Southeastern PA is one group**
• **HUD is another**
Section VII: Appendices

- Not enough capacity for investigation/enforcement
- Landlords know what not to say
- Administrative process is too long
- Tools inadequate to fight discrimination
- Discrimination against seniors increases the property tax base
  - Developers (and the City) prefer students
- Need more outreach by City to Advocates who support protected classes

Challenges
- Prevent homelessness
- Home repair for seniors
  - Need coordination and education
- Drug issues
  - Lack of coordination between housing and youth agencies
- Housing needs of people with addiction and mental health issues
  - Shared resources and services
- Education and self-sufficiency
  - Job readiness
- Accessibility
  - Enforcement
  - The government violates ADA
- Returning citizens face housing discrimination
- Youth aging out of foster care
- Financial management
- Gentrification protection
- Accessible/affordable housing
  - First floor access and living space
- Subsidies
- Education about fair housing
- Unfair tax assessment
- Home repair
- Tax abatements and TIFs making things worse
- Youth problems
  - Couch surfing
  - Engagement in community/schools
- Broaden networks
- Home repair
- Bill payment/financial management
- Substandard housing
- Rent control
- Education and networking

Actions
- Collaboration between agencies (in deeds)
- Tax breaks for long-term residents instead of developers
  - Or require developers to do education around tax programs
- Expand HTF
- Protection for long-term renters
- Fund accessibility improvements to adopters of children w/disabilities
- Requirements to hire local people when developer gets abatement
• Rental assistance
• Partner with Faith-Based and other community organizations
• Code enforcement
• City agencies share information
  ➢ Data sharing
  ➢ Stakeholder meetings
  ➢ Staff being knowledgeable of City programs for proper referrals
• Visitability ordinance
• Land bank strategic plan
• 13 percent of DHCD or PHA new housing should be accessible
• Expand Adaptive Modifications income eligibility
Affirmatively Furthering Fair Housing
General Stakeholder Meeting Summary
September 26, 2016

“More Funding” as a need was assumed to be a given and so participants were asked to focus on issues other than funding.

Role of organization and partners
- Most of the RECAP and poverty is in Latino community
  - PHA has failed Latino community
  - 20-23% of Latino community in poverty
    - 4% in PHA housing
    - 8% on waiting list
    - 8% have HCV
- Latino Community largest LEP
  - Support/need Language Access Plans
    - Org has supported and worked on them
    - PHA has not done well
- Advocacy
- Partnerships don’t involve Pre-school but trying
- Try to create afterschool supportive environment w/CATCH, Boys & Girls Club
- Encourage Diversity
- Promote homeownership/financial literacy/resident education
- RECAP work is opportunity-driven
  - Land available and inexpensive
  - Community support
- Fair Housing Advocacy
  - Meeting clients after harm
- Workforce development
  - GEDs
  - Health markers
  - Gap between available jobs and surrounding community – not always the best match
  - Partner w/schools and nonprofits
  - Not getting maximum leverage
- Fair housing advocacy
  - Partner with
    - Disability groups
    - Immigrant groups
- Legal support
  - Partner with community based organizations
  - Work locally, Harrisburg, DC
- CFDI
  - Funding high quality child care
    - Some funded in areas where people work (not only where they live)
- Partner with proprietors, financial institutions, developers
- Data is available, not always used
- Financial counseling and workforce development
Barriers faced
- Lack of education about public transit, especially regional rail
- No financing tools for affordable housing
- Focus on housing next to transit
- Transit thinking outside the box is new
- Lack of transit-owned land around stops
- More effort on outreach
- More data on ethnicity/LEP
- Choice for people to move out of RECAP due to discrimination
- Not enough knowledge about Fair Housing Act and protections
  - Including national origin
- Discrimination on race and ethnicity
- Disinvestment in low opportunity areas
  - Need affordable housing and employment
  - Many residents want to stay or don’t feel they have a choice
- Lack of proficiency around legal rights
- Fear of reporting discrimination problems
- Legal system (judges, etc) not aware of rights
- Complexity of financial products
  - They serve the financial institution, not the customer
- Private bar doesn’t see housing issues as fair housing issues
- Need more mixed income
  - Bring affordable to high income
  - Bring higher incomes to RECAP
- Hard to get people through homeownership
- Lack of choice in neighborhoods
  - Location
  - Size
- Overly focused on green
- Predatory lending is still a problem
- Regulatory bar to homeownership
  - Downpayments
  - Insurance

Barriers to Organization Achieving Mission
- Diversion of resources

Priority Challenges
- 50% of mortgages are FHA
- Lose loss prevention protection
- Used to be 7-10% of market
- Banks not sure how to address deed restrictions
- 20-30,000 rental evictions a year
• Public Schools being funded by property taxes when many Philadelphians are struggling to pay property taxes

• Coordination of allocations
  ▶ State, local, developers, funders

• Regulations to protect consumers make it harder for consumers
  ▶ Downpayment requirements
  ▶ Credit score

• Better identification of fair housing issues
  ▶ Enforcement for education’s sake
  ▶ Discriminated against can raise issue sooner
  ▶ Reasonable accommodation at start and end of tenancy
  ▶ Other people need to be at table
    ▶ Planning
    ▶ Zoning
    ▶ PHA
    ▶ TURN

• Coordination and concentration and connection of resources
  ▶ Target community

• Preserve and protect intergenerational homes
  ▶ BSRC
  ▶ Access to probate (too expensive)
  ▶ Intergenerational mortgage assumption
  ▶ Reverse mortgage protection

• Housing stability and community stability
  ▶ Reducing evictions and forced moveouts
    ▶ Changes at court, L&I, policies
    ▶ Program help, i.e. people with disabilities

• Affordability
  ▶ Expand subsidies/vouchers
  ▶ Expand acceptability of vouchers

• Housing quality
  ▶ Root out bad landlords

• Fair housing at PHA for Latinos

• Data on Language Access

• Increase support and accountability for housing counseling
  ▶ Add credit scores to fields
  ▶ Connect to shared prosperity

• End multigenerational poverty
  ▶ Invest in child care
  ▶ Build mixed income communities
  ▶ Use new market tax credits
  ▶ Minimum wage is less than state benefits

• Bring L&I to the table for housing

• Support residents in RECAP areas

• Legal representation
  ▶ 9% of homeowners have it in foreclosure
  ▶ 8% of renters vs. 80% of landlords
• Vulnerable populations
  ➢ Domestic violence survivors
  ➢ Returning citizens
  ➢ 18-24 y.o.
  ➢ Seniors
  ➢ Disabled
• Protect existing housing without money
  ➢ Good cause protections

Policy steps
• Educate landlords
  ➢ LEP
• Declaration of trust a barrier
  ➢ Build as business
• Update rent-to-own laws
• Review legislation/policies through fair housing lens
CITY OF PHILADELPHIA
OFFICE of HOUSING and COMMUNITY DEVELOPMENT
AFFH STAKEHOLDER HEARING

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MONDAY, SEPTEMBER 19, 2016

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MINUTES OF FORMAL MEETING

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LOCATION: 1234 Market Street,
17th Floor
Philadelphia, Pennsylvania

REPORTED BY: SUSAN L. SINGLAR,
COURT REPORTER

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HELD BEFORE:

PAUL D. CHRYSTIE, DIRECTOR

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COURT REPORTERS - VIDEOGRAPHERS
MR. CHRYSTIE: Good afternoon, everyone. I'm Paul Chrystie. I'm the Director of Communications for the Save Philadelphia's Division of Housing Community Development. Thank you all for coming here today.

Let me explain a little bit of why it is we're here, and what our process is, and what we're hoping to hear from you all. We're here -- at the end of last year, HUD finalized a rule called Affirmatively Furthering Fair Housing, which updated a previous rule and it governs how cities, like Philadelphia, that get money from HUD look at their housing needs and determine how they're going to meet their housing needs. And in the past, that was limited primarily to housing.

Stepping even a little further back, the Fair Housing Act prohibits housing-related
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discrimination on the basis of race; color;
religion; gender; familial status; national
origin and disability. And in the Fair
Housing Act it notes that not only must HUD
not discriminate and that the agencies that

1 HUD funds not discriminate, but they must
2 affirmatively further fair housing, which is
3 making it easier for people to find and get
4 the housing that they need.

And so, the purpose of the rule that
clarified some of the housing obligations, it
helps us locally determine fair housing
priorities and goals. Importantly, and what
is somewhat different, is it's now connecting
fair housing planning to other local planning
efforts. And our goal is -- what we're hoping
you can help us with here today, is to
identify meaningful actions that will
affirmatively further fair housing.

As I said, it used to be primarily
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about housing. But now, under the new rule,
it's more about opportunity.

So it's not just can someone get a
house that they need, can they afford that
house, but do they have access to education.

Do they have access to employment?

Do they have access to transportation?

So that there is -- so that folks have an
opportunity to have better lives. And so, the

lack of housing opportunities, housing that's
unaffordable, that's unavailable due to
discrimination, that's poor quality, and
isolated from things like employment, and
education, and transportation, or lacking
neighborhood amenities, like parks and
libraries and grocery stores.

And so, what we're doing with the
Affirmatively Furthering Fair Housing, it's a
data community-driven approach about assessing
segregation and expanding opportunity across
the City. And so, it's different from what we
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have done in the past because, number one,
we're partnering with the Housing Authority.

We have never partnered with the Housing
Authority. We have on exclusive developments,
but we have never partnered with the Housing
Authority, really, in a planning sense. So
that's different.

We are using HUD-provided maps and
HUD-provided data that we have actually
tweaked a little bit because it makes it more
user friendly. So if you go to our website,
which is Phila dot gov, slash, DHCD, some of

you might remember, what we have done is set
up two sets of maps. One that's horizontal
and one that's vertical next to it and it
measures a variety of things. The larger maps
measure a variety of things, like housing
burden, poverty, educational quality, air
quality, things like that.

And then there's a series, for those of
you who are old enough to remember film strips, that sort of a film strip up the side that has various protected classes; percentages of African-American; Latinos; Asian Americans; families with children; people with disability; people from other national origins. And the idea, the way we set it up that way is so folks can look at the maps, look at protected classes and look at the maps next to that to see how are protected classes in Philadelphia affected by things like poverty and lack of educational opportunities. And so, we hope you will take the chance to look at that, and feel free to send us more feedback.

What we're doing in terms of getting input because input is -- HUD is very concerned about community input, and so are we. And so, I think we have gone above and beyond. Some of you may have seen we had a survey out that was both online and in paper
in the community, and that was designed to get
at individual residents who are answering
specific questions about looking for housing,
and what their communities are like, and what
their communities need. And so, that was
designed to get as many people as possible.
We ended up -- I think we're going to end up
with somewhere around 4,500 to 5,000 surveys,
which were very pleased with.

Then, we wanted to get a little bit
deeper, so we held community stakeholder
groups in West Philadelphia, South
Philadelphia, North Philadelphia, west of
Broad, North Philadelphia, east of Broad, that
was held entirely in Spanish, so that were
able to get input from the Spanish-speaking
community. And we have one more coming up
tomorrow night with people with disabilities.

And the idea there was to get at the
individual resident experience, but to be able
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to get into a little bit more depth than you
can if it's just a survey that someone is
filling out online or just checking boxes on a
paper. So it lets the facilitator get in a
little more in depth.

UNIDENTIFIED SPEAKER: Is that meeting
open to the public?

MR. CHRYSTIE: It's not. It's
invitation only. It's a focus group, so we're
limiting it to roughly 12 to 13 people so we
can make sure that there is certain adequate
time for people. And so what we did with all
of them is we didn't do the recruiting. We
asked community organizations that we work
with to do the recruiting to ensure that we
were getting a cross-section of folks,
homeowners and renters from different, you
know, within West Philadelphia, the different
neighborhoods of West Philadelphia to try to
make sure that we were getting as diverse a
perspective as we could.

UNIDENTIFIED SPEAKER: Okay. I'm the
Chairwoman for the Mayor’s Commission on
Persons With Disabilities, and that's something that I would be able to attend, or is it just limited to that, just to hear what people --

MR. CHRYSTIE: When you put it that way -- yes. I'd be happy to give you the details later on. We have had folks come from our own staff, who sort of just sit in the back and listen quietly, so we'd be happy to have you there.

And then, the last is what we're calling stakeholder meetings, which is this, which is folks who professionally work every day on these issues and who will have a different perspective. You know, we get a perspective from one resident, you all are getting perspectives from lots of residents, so you've got a sense of the bigger picture, so that's why you are here.

And so, this gets folded into our five-year consolidated plan, which essentially is a road map for how we are going to spend
both federal, state and local dollars over the next five years. So it helps to -- our goal, coming out of this whole process, is to have ideas, have goals as to what we want to achieve, and then use our funding to try to achieve those goals. And so, that's why we're looking to hear from you about that.

And among the things we want to hear is what do the people you serve need to thrive that they don't have today?

What investments can government make?

How can we assure you that the people you work with are treated fairly? Because we can talk about access to opportunity all we want, but the big core of the Fair Housing Act is not to discriminate. So we're interested in have your clients been discriminated against, what can we do to prevent that, and looking in particular -- think about what has changed in the last one to three years, you
know, that we can have some impact on.

Just some ground rules. We want to hear from all of you, so please, don't talk over each other. That's also important because while I will take notes, that's not the only thing. We have a stenographer here because we want to make sure we don't miss anything. So if you talk over each other, the stenographer can't get everything down. And this is anonymous, so you can say whatever you want. You can say nasty things about the City. Go to town. We hope you don't have the need to do that, but if you do, go ahead. So in our conversations with the stenographer, she's not even taking names. She's just -- the person speaking, the person speaking. So then, I will take notes up here so that we have a record of what is going on. Plus, if you all need to get back to it, that's it.

So, if we could start just going around
the room, and if you could tell me your name, 
the organization that you serve, the 
organization that you're with, and the clients 
you serve.

So, again, I'm Paul Christie. I'm with 
the Division of Housing and Community 
Development.

* * * *

(Whereupon, a discussion was held off 

the record.)

* * * *

MR. CHRYSTIE: One other quasi ground 
rule before turning it over to Rick and Nancy, 
we all recognize funding is an issue. There's 
not -- there is too much need and not enough 
funding. And so, our goal today is not to 
focus on that, because we all know that to be 
true. So clearly, a lot of the stuff that we 
need to do will require resources, but simply 
more resources, we know that. You don't have
So, one of the first questions, even though this year's plan does go beyond housing issues to address other issues around access to opportunity, we do want to start out with a housing question.

And that is: The clients you work with, what key housing issues do they face? I guess it's sort of a general level.
And a number of you are working with different sort of subpopulations, so are there certain issues that are a bigger issue for one population than another? So it's just sort of -- people can take their turn. We're not going to go one person at a time, but we're going to generally facilitate a discussion around the table until we exhaust that issue for a little while and then we'll move on to the next.

So, housing challenges faced by the folks you work with, and in particular, is it across the board or are there certain populations that are impacted by this more than others?

UNIDENTIFIED SPEAKER: I can start.

This would be around mostly middle and high school kids, but mostly high school kids. Aside from the families that are, you know, formally homeless and in the homeless system,
there is just a rising share of kids who report that they don't have a permanent place to live because of family instability, either between them and whoever is the adult in the household, or the adult in the household and them, so two way. So a lot of couch surfing and a lot of random activity vis-à-vis housing for these 13 to 17-year old kids. And many of them just report no where stable to go. And so, you know, it's not like they're going to be able to go to a shelter because they're unaccompanied minors. That, obviously, wouldn't necessarily be a good idea anyhow for them. But -- so, it's having a big impact on the 16 neighborhood high schools because that's where most of these kids go, but they're also spread across the 80 charters and some of the career tech schools. So this instability is also leading to, obviously, the lack of ability to remain in school because where you couch surf, if it's too far away,
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getting there the next day is hard.

So I would say you talk to high school principals, counselors, teachers are just hearing this more and more. And it's probably most pronounced around kids who have been in the foster care system, but there's not a lot of hard data on that because that's not a giant share of the kids. At any one period in time that's 9,000 of the, you know, 200,000 kids that go to the District. So I just say that. That's a big issue.

THE FACILITATOR: Others?

UNIDENTIFIED SPEAKER: I can chime in on that. I mean, we have our out of school population, the U three centers where we serve the kids, it's really tough.

The big goal is GED and GED is a long slog, and getting a month in under your belt and where do they go? And it's always something about the sofa that they were on, or the hookup they had, something happens, somebody had a fight, something went wrong, and they're in the wind again. We're the last
thing to think about.

UNIDENTIFIED SPEAKER: To clarify for these guys, out of school youth doesn't mean 18. Out-of-school youth are kids who no longer attend school but they're still pretty much school age.

THE FACILITATOR: Other issues?

UNIDENTIFIED SPEAKER: A big issue for our population is access in terms of communication and physical access. A lot of places in the City that people can go to for resources, people that have mobility impairments or wheelchair users can't get it. That's a huge issue.

THE FACILITATOR: Access to what, in particular?

UNIDENTIFIED SPEAKER: Let's say if you have a deaf person that needs to take care of something as simple as paying taxes, they will come over and talk to somebody at Liberty Resources to assist them with translation.
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services because they will stand there and

ask. And even trying to call on the phone to

request an interpreter, it never happens. So

that's what I mean in terms of access to

communication. That can be served with a

video phone that would cost probably less than

$1,000.

So if City offices and other agencies

had that, the deaf person would be able to

communicate by simply picking up the phone

with a computer monitor where they have a

person on the other side interpreting in sign

language so that the person that they're

communicating with is able to understand, you

know, and help them with their needs.

THE FACILITATOR: And, how often does

that access issue relate to specifically

access of housing versus other City services

or whatever?

UNIDENTIFIED SPEAKER: Daily in my

life, daily. It's a big issue. We have a
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deaf advocacy outreach group and we probably
serve about 50 people per week at Liberty
Resources. And they come to us for issues
that really are minor, you know, that could be
addressed, but the communication is a serious
barrier. Some deaf folks don't understand
English language the way we were taught
because ASO, American Sign Language, is their
first language, not English. So for us that
are hearing -- it's easy for us just to write
a letter because you think: Okay, if I hand
him this letter, he'll be able to understand
it. It's like reading in Greek to an English
speaker. They don't know what it is.

THE FACILITATOR: Other issues?

UNIDENTIFIED SPEAKER: I would say
landlord/tenants. That's another issue that
affects disabled people a lot. Getting
modifications done to the house because I do
information and referral. So either it's,
like, I need to find accessible, affordable housing. I just acquired a disability, oh, crap, what do I do now. That's a major issue.

Or a lot of times, too, you get people renting from slum lords who are going to places like TURN. I recommend people to TURN all the time, but then they also need to find housing, as well that is in a safer area that lasts a while, and that's also the issue.

It's, like, securing the funds for the housing, subsidized housing. There's, like, 83,000 people that need subsidized, affordable housing.

And then, if you have a disability that's physical or even deaf, things like that, like, you got to find accessible units for your needs.

UNIDENTIFIED SPEAKER: Could I address the seniors among us? There's many crisis in the senior community, one of which is isolation of our seniors. Families are
dwindling. Family support is dwindling.

Where the churches used to pick up some of that, that's dwindling.

And people that are isolated and frail are preyed upon, and I think we see that in the reverse mortgage market right now. The reason why that is swamping our diversion court is because the low literacy pockets of seniors were preyed upon, and those are bad loans and it's going to be hard trying to find a fix for that. So isolation is critical. They need to have somebody to talk to when they're going to go into these big financial decisions that are hard to understand.

Home repairs. This is the population who is living in the homes that were built in the '20s and '30s that are crumbling around them, trying to maintain them on fixed incomes is rather impossible.

And senior shelter. So we talk about
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this at the PCA meetings with the housing counselors. When a senior loses their home and they don't have any place to go, the shelter system doesn't welcome them. The shelter system isn't set up with grab bars in showers, and there's no place for seniors to go in an emergency crisis in Philadelphia. So we need some -- we need to take a look at that shelter need.

And the last big thing would be we're able to save some of these homes, but the cognitive decline of seniors continues. Even after you're able to work out a mortgage problem, you will see that person back in a year or 18 months because of the cognitive deficits. We need -- and the most critical need is a bill paying system, somebody.

Families used to do this for seniors, and they aren't always able to do it any longer. And I have worked in other states where they have this bill paying component so that seniors can
opt into that and have somebody taking a look at their overall financial payments going out each month. It was pretty simple to set up.

THE FACILITATOR: You mentioned reverse mortgages and the challenges that seniors have.

Are there other lending issues that come up with populations that you guys work with? I know a lot of folks are tenants.

UNIDENTIFIED SPEAKER: Home repair. A lot of seniors are getting into financial trouble because they have these people that come out with these great deals. They will come in, they will tear up, and then they will say: Well, we need more money and they're left with their home, you know, in disarray; the predators in the home repair.

UNIDENTIFIED SPEAKER: What lending is out there specifically for people with disabilities? Just across the board, like,
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you guys overseeing Philly Primer, which is
kind of outdated, which is really strong
knowledge for people with disabilities as a
whole issue.

It's a specific book just to look to
see all of the -- how to stay in your home
when loans are available, but it's 009. It's
an old version. It needs be updated so the
organizations that support have something to
go to when it is a housing issue. So it needs
to be constantly updated. The first one, I
think, was in 2002, and you did it in 2009,
and it hasn't been touched since.

So I think just one book, one resource
for all of us to go to that we can give to
family members and somebody go to a website
can see it. Just constantly update it that we
know what is out there as a whole because we
go around and around trying to find out what
is good, what is best, and how to keep our
communities from being abused. And if we had
one type of resource material that's
constantly updated that we can put in the
hands of family members and a constant
education just to show what is a reverse mortgage, how is it being affected, and even a newsletter that say: This is what is going on and this is how people are being confused, look for this. It's just that information that we need to give people.

We need to educate everyone and we need to stay educated ourselves because things get outdated and we don't know, and we can be constantly referring it to people and it's not available anymore.

UNIDENTIFIED SPEAKER: When we think of lending, I think we think of homeowners, but landlords, especially mom and pop landlords, also have trouble maintaining their properties and the money to do that. We used to have a lending program in the City that actually provided monies to low-income people, and that was a resource that was available to folks to make sure the houses were in good shape and fixed up if they wanted to. That has not
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existed in a number of years.

But repairs are one of the most common problems we see. L and I is overworked and understaffed. And the enforcement in the City is, in my opinion, ultimately nonexistent when it comes to housing conditions. We tell people it's a good way to document the housing problem, but when it comes to enforcement, you're on your own, and that's pretty much the reality.

And when it comes to laws about trying to get repairs, courts aren't very receptive, either, because the tenant takes the step of withholding rent and they're in catch up situation and the court assumes they're the bad guy and they get a judgment against them. It may be less than they otherwise have to pay, but it's a serious blight on their record.

And stability in the City, what is
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happening in the City, from my perspective, and I know some of the data is equivocal on this, but everybody talks about gentrification going on and transitions in neighborhoods. But that process, houses not being repaired and then being switched over to people who have more income and totally rehab and new

18 folks move in. So the repair problem is pretty serious. And I think there's a general motivation, both politically and economically, to get the City to stop that all together to protect people who are already --

UNIDENTIFIED SPEAKER: I feel for the renters.

What would you suggest, you advise? You see it on the back end because they're not paying. They're been told they're in escrow. The landlord wants them out.

Can we help them?

So what is the advice?

UNIDENTIFIED SPEAKER: Well, you know,
there's a right way and a wrong way to
withhold your rent. That's one thing. And
what we advise people is that if you really
want to stay someplace, that withholding rent
is not the best way to do that. If you're
ready to move on because it's so bad you have
to move on, then withholding rent is a really
good idea. And that's the problem. People
have dangerous conditions, or whether it be
violence, or repairs, or whatever else don't
have the resources to move out. You move into
a place, you pay two month's rent, two month's
security, you can't move again for a while.
You're stuck. So you're in a desperate
situation.

So the rental system is part of the
puzzle, as well. Sometimes rental assistance
is given out to renters. They wind up victim
tenants anyway. So tying that with real
education is needed.
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THE FACILITATOR: You mentioned sort
changing neighborhoods and rising property
values.

So I'm curious, beyond mortgage
foreclosures, have you guys seen any change in
the tax foreclosures in the neighborhood?

UNIDENTIFIED SPEAKER: Yes. What we're
seeing, they have done a reassessment of some
homes. Your home went from being $13,000 to
$350,000. There's -- almost systematically
they're forcing people out of their homes. If
you're a senior and you're 70 years old, you
can't afford that increase on your taxes.
Even though they have the LOOP Programs and

the OPA Program, it's not enough help. And
these folk will never be able to sell their
homes for that amount of money.

So the overassessments of homes on the
seniors is affecting them, especially in the
Promise Zone proportionately. It's crazy and
there's no help.

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UNIDENTIFIED SPEAKER: What we're seeing in North Philadelphia is vacancies and just properties that sit vacant for years and years and years. There's a lot of speculation, also, because the development is moving north. But homeownership is low in this area, but for residents who are homeowners, they really can't do anything when they have a vacant house next to them that sits vacant for many, many years.

And they try to talk to L and I and get that taken care of, but the process is just too long. It takes many years, and most of them have high tax liens on their properties anyway. It's clearly an absentee landlord, absentee owner.

Another complaint that we get a lot is there's -- the drug activity, a lot of drug activity happening. And sometimes they said settled in homes and then the neighbors are
actually afraid to report them because they have been threatened. And so, they really don't know what to do or where to go. Sometimes they come to us, and we really are not sure how to refer them, either, because if we involve the police, then they're afraid to involve the police because they're afraid for their own safety. And they own their house, so they can't leave. And they can't sell it, either, because the value of their property is compromised because all of this going on.

And then, we're seeing a growing homelessness population, also related to drug addiction, drug use, overseeing catmans (phonetic) in public areas and railways. So that's a growing issue, also. Even in the past three years it has grown exponentially.

And when -- so we were close to organizations that work with this population, and when they have done interventions with these populations, they have a hard time
finding them beds.

So, say, you were able to get 30 people to come in. Of them, ten or 15 decide that they do want not to go to rehab, and they were only able to find three beds for them. So then, after going through all this process, gaining their trust, and all of a sudden you have these 15 people ready to be off the street and into rehab and there was no housing, no beds available for them. So that's been an issue that I think we're seeing a lot.

UNIDENTIFIED SPEAKER: Just to speak to the agency concerns, PJ is a big player in this plan. A lot of the complaints we get from residents who are homeowners or tenants are that they live on a block where they have Scattered Site buildings. There just seems to be no movement or any kind of route they can take. They're tax exempt, owned by the City. And there should be some kind of comprehensive plan of what to do with those properties, maybe turn over to an organization that can maintain them. That would kind of
resolve a lot of issues around vacancy. But also, these types are also attracting a lot of crime and squatting because it's causing a lot of negativity around the block.

THE FACILITATOR: Have there been other challenges with, let's say, female head of households with kids being able to find large enough units, or apartments with enough bedrooms, or other populations, whether they're foreign-born folks, or sexual identity issues, or whatever?

Have you guys come across those challenges at all?

UNIDENTIFIED SPEAKER: Yes. Single moms with children, under HUD, or Department of Human Services, children of a certain age, female or male, they can't sleep in the same room. They can't find housing. They might have four or five kids, and three boys, two girls, they can't find housing to accommodate.
You can find housing, but it's not large enough. We have too many kids and you can't separate them, like the law requires. You're a single mom you get your electric cut off and DHS will come and take your kids. It's just so many things that deter people.

THE FACILITATOR: Yeah. If I could just chime in on that, I do think that the housing issues and the overlap with DHS -- I mean, the rise in the DHS caseload in the last two years has been unrelated to abuse and neglect. It's been driven by housing issues and addiction. And these simple housing fixes that could have kept people out of the whole foster care child welfare system seems to have broken down. There seems to be systems in place years ago in the City and then they seem to have broken down.
to have broken down.

But in terms of gender-related stuff, I mean, where we see the biggest challenges are around women who are abused because they don't have the deposit to get out of the situation. And we know the shelter problem when they're abused. There's very few shelter beds.

But it would be less of an issue of shelter bed and more of an issue of deposits because I'm actually not certain that the best way for the women to go is always to a shelter, as opposed to if we can find a way to pay the deposit, they could move into a place. They have no way to do the up-front cost.

UNIDENTIFIED SPEAKER: We have programs where we have homes for security deposits.

UNIDENTIFIED SPEAKER: But you have to be homeless and they're not homeless.

UNIDENTIFIED SPEAKER: Not necessarily.

UNIDENTIFIED SPEAKER: So that may be
an education issue. I'm not sure.

UNIDENTIFIED SPEAKER: You have the complete opposite with single fathers that also, you know, face homelessness. If they don't have family supports, which many don't, they have to place their children temporarily in DHS custody, and we know that it's not temporarily. So, you know, you force -- sometime families are forced to live on the street or, you know, put up with slum lords because they don't want to be separated from their children because there is no where for them to go.

UNIDENTIFIED SPEAKER: We're seeing -- it's hard for me to believe, because landlords who actually turn off the utilities and then call DHS and get people out so they don't have to go to court anymore. And it's outrageous, but we see it over and over again.

And, of course, even if that's not the situation, the landlord is in trouble or the
tenant is in trouble paying the bills, the City's Water Department is one of the worst agencies in terms of being able to keep people in properties. You have to prove you're a tenant. It's like a court of law. They're not receptive to people. They're going to collect money either way. You have to pay the last bill to stay there. But in spite of that, they make people jump through hoops and it's difficult to get the utility turned back on when the landlord doesn't pay the bill. So it's tough out there. And I think when we talk about other issues, but single moms have it rough, and daycare is a major difficulty in being able to afford where you stay.

THE FACILITATOR: That's a good place to transition to the next question.

Nancy?

THE FACILITATOR: Right. That's a good
segway. So we wanted to talk about other challenges that the people you serve would face. That might have to do with education or transportation, employment. So that's what we're looking for next.

What other issues that people you serve face, besides the housing issue?

UNIDENTIFIED SPEAKER: If I could jump in just right quickly before we transition, just piggybacking off of the issue with shelters not being accessible for seniors. Certainly for persons -- again, even though I'm not with PHA anymore doing their fair housing work, that's my point of reference.

And certainly, people with disabilities, with mobility impairments, the shelter system is also not built for them, either, too many beds. If they have a medical emergency, no case management that is available to deal with persons with compromised health issues.

So certainly, homelessness for persons
with disabilities is a huge issue, and
certainly, accessible -- affordable,
accessible housing.

If you give a person with a mobility
impairment a voucher, where are they going to
find a unit? Private landlords aren't
required to have wheelchair accessible houses,
so really a pointless fix. It's a pointless
Band-Aid for that particular demographic in
that particular community.

So I don't know if there are ways --
certainly, housing choice voucher, landlords
are paid through HUD, but if there was better
incentive, if there was a way to incentivize
on the local side, whether it's property tax,
rebates, or some kind of better incentive for
private landlords to provide accessible
housing to voucher holders, then that would
certainly not fix everything, but it would
allow there to be more accessible housing for
persons with disabilities, with mobility
impairments.

UNIDENTIFIED SPEAKER: So we hear from parents who are looking to move because they want to get their kid in a better school, so they want to move to a different neighborhood. And, you know, I understand that. I think we need to focus on getting their school to be good. But -- and I sort of dream of the day where housing and education are working together to make that happen.

And, you know, I was on my CDC board and we really focused on our school. But really thinking about how school is the place that helps keep people stable. So, I would just say we get a lot of parents who are like: I'm trying to leave this neighborhood because I have got to get to a better school. So that's driving movement.

UNIDENTIFIED SPEAKER: In the Promise Zone neighborhood they closed 23 schools, which closed off access to a lot of families. And particular neighborhood, Mantua, has one elementary school, so you don't have a choice.
It makes it difficult for parents to try to get their kids at least a standard education, not even a quality education. They're closing the schools. There's no high school, you know, so it's -- the system is causing the problems.

UNIDENTIFIED SPEAKER: Well, I would back up and say typically when we're hearing this, and I think it's the same kind of Promise Zone, it's an elementary school movement issue, because most kids in the City, the majority of the kids do not go to high school in their neighborhood. Even in the neighborhood high school, 60 percent aren't from the neighborhood. But the elementary middle school issue of access and quality is definitely a driver.

UNIDENTIFIED SPEAKER: I like to think about accessibility for school. I have a friend who uses a wheelchair and her son just entered kindergarten, and her concern is can I
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even go into the school and visit the
teachers.

UNIDENTIFIED SPEAKER: Every school
should be accessible, so please call me where

that is not the case.

UNIDENTIFIED SPEAKER: The bell at the
top of the steps for you to ring for somebody
to come out to use the ramp.

UNIDENTIFIED SPEAKER: But the District
would say people can call and then somebody
will come out.

UNIDENTIFIED SPEAKER: But that's an
excuse. I should be able to walk into my
child's school, roll in at any time.

UNIDENTIFIED SPEAKER: One of the
things I think that's important, the
population that we serve is educational
resources for the women that live within the
shelter. We set them up so that they get
housing and get those kind of resources. But
I'm often concerned that after that housing funding runs out, they're with us from anywhere from six to nine months, and sometimes longer, and we tried to do things to get them access to education and help them with job readiness programs. But I think that's the critical part to resolving the homelessness issue where we see women in the shelter.

MR. CHRYSTIE: I missed the beginning of that.

Can you repeat the bullet point for me?

UNIDENTIFIED SPEAKER: Sure. I think educational resources should be used for women living in shelters with kids, job readiness programs, access to education.

UNIDENTIFIED SPEAKER: And we have got to talk about returning citizens, too, so citizens that were in the criminal justice system finding access to employment and even finding access to housing.
UNIDENTIFIED SPEAKER: Because housing, they run a criminal background check, and it depends on what you went in for, if you are able to get housing.

UNIDENTIFIED SPEAKER: It's being more recognized, but it's a poorly recognized source of discrimination. A person served their time. It used to be, when I was younger, you serve your time, you supposedly have your new life and start all over again. Now, you're punished for the rest of your life and you can't get any subsidies.

THE FACILITATOR: What about, also, access also to transportation or people of different languages, their issues with access?

UNIDENTIFIED SPEAKER: Can I address just a very -- maybe it's a small point, but it's transportation related. So seniors, and I suspect the disabled, as well, are using the CCT services, and this is frustrating. So
they come down to court to go to their
domestic violence hearing but they're left at
the curb. And to get from the curb to the
courthouse and courtroom, there's a gap there.
They need assistance. I mean, we have done a
good job getting them to the forum, but making
it inside to the place they have to go they
need assistance, and that's not part of the
CCT contract, I guess, so they're left
curbide.

UNIDENTIFIED SPEAKER: For CCT services, I believe the driver is supposed to
provide door-to-door.

UNIDENTIFIED SPEAKER: And the door
might be that curb.

UNIDENTIFIED SPEAKER: Right. And
they're supposed to take them by the arm, as
needed. There's also the transportation
program for seniors on CCT where they provide
door through door.

Capacity, as we know, is a huge problem
in the CCT system, but there are, you know, some assistance there to help with that.

UNIDENTIFIED SPEAKER: When you apply -- a lot of this stuff is education across the board, that the individuals, themselves, need to know what their rights are, what they can do and what they have to request. It's -- you have to -- I think we have to encourage everybody to ask more questions and to find out what your rights are.

And for anything that we help people apply for, we have to tell them what we are looking for and what we have higher expectations of them, because if we allow them to only do the minimum or they only tell us the minimum, we don't know the extra steps that are there, they're never going to be able to fix anything because education is the key.

Education -- if we don't -- education and transition, you know, when you age out of
something or something ends, what is the next step? We have to start providing that education on what is -- where people are and what is the next step to where you're going, because if we don't, they're lost.

UNIDENTIFIED SPEAKER: I wanted to go back to the housing and transportation issue.

So, for a lot of the women who are coming from work and picking they're kids up from childcare after work and then they're walking home, what, at least we hear -- I mean, look, people feel like they have a lot of transit options here, mass transit opposites. But walking from the bus stop or the subway stop to their house is not always well lit and it's not always, you know, safe. And so, transportation maybe accessible, kind of, but with you and your kids, it doesn't feel safe.

And I know several times we have had to organize where the City's lighting a pathway so that people can get from the major -- the A
transportation stop home with their children after work.

And so, really, the sort of major pathways out in many, many neighborhoods are scary places to be walking home at six o'clock when it's dark with your small children.

THE FACILITATOR: Is there a cost issue around transit, too, or is that less of a factor?

UNIDENTIFIED SPEAKER: Yeah. There is a cost issue, like, we get calls at Larger Resources from people who are, like, many times they want a Transpass, and you tell them about the waiver programs, or get a support coordinator, yes, you do, talk to your support coordinator about that for that program. Also tell them about the reduced fare card program to help them with the application, if they need assistance with that, as well.

So that is also a cost issue. And I'm guessing for people that have to take, like, three buses that don't have a disability, that is a cost issue getting from their house to
and from work, to and from their schools, to

and from wherever they need to go.

UNIDENTIFIED SPEAKER: I ride the community rails, and as a senior, I feel it's outrageous that we come from the rest of the City for a dollar and then mothers with their kids -- it's crazy.

UNIDENTIFIED SPEAKER: Cost for who, though? You're getting a break and these women are not.

UNIDENTIFIED SPEAKER: People on the train don't need the break. They don't need the break you're talking about.

And usually, they'll come into our office -- they'll often, even though they are not part of a program, they ask for tokens. We find more and more of that when people can't afford to go and get help.

UNIDENTIFIED SPEAKER: So you're seeing an increase in folks that can't afford the
UNIDENTIFIED SPEAKER: The other thing that the young lady at the end made a good point. When you're talking about safety, again, that goes back to that accessibility issue, not only for people that use wheelchairs, but moms with strollers. I know where I am, I'm in south Philly, so from City Hall, like, from Walnut, Locust, the next accessibility stop isn't until you get to Oregon Avenue. That's a big gap. So if a person was in a wheelchair, you know, or with a stroller and couldn't do the steps, they'd have to wait for the bus.

THE FACILITATOR: Any issues with languages, people that speak different languages and being able, one, to get resources out and information out to them?

UNIDENTIFIED SPEAKER: I just know for us it's a big problem, especially in the Asian community because there could be ten different...
languages. And how to be able to get your stuff translated into those different languages is, one, finding somebody, and two, the cost of it.

UNIDENTIFIED SPEAKER: I think people wind up staying in their communities as a result. They stay among their own group because they can talk to each other and they don't come to the services that are centralized around the City and become more isolated.

THE FACILITATOR: We kind of talked about financial institutions and lending. Obviously, if you're poor, you're poor, so you're not getting a lot of those services, and I'm sure there's not a bank in your area. Any issues for people that need community-based services? Because I think, one, and Charles touched on it, is resources. I don't think everybody knows the different
resources that do exist out there.

UNIDENTIFIED SPEAKER: Can we back up about banking?

THE FACILITATOR: Yes.

UNIDENTIFIED SPEAKER: In my area, banking has red lined. People don't think it exists. It still exists. If you low income and you try to get a loan from your local bank, it's not going to happen. Banking is terrible in some of our neighborhoods. They want you to put your money in the bank but you can't get nothing from them. They don't contribute to community-type events, and they don't allow the citizens who live within their area to borrow from them. It's a big problem, a real big problem.

THE FACILITATOR: Of course, the rental centers don't have any problem, right?

UNIDENTIFIED SPEAKER: I hope they have all the problems.

THE FACILITATOR: My point is somebody
is willing to lend, it's just the wrong
people.

UNIDENTIFIED SPEAKER: Those type of
predators.

But even if you have had problems with
a bank years before, some banks wouldn't even
allow you to open a savings account. So it's
a big problem. It's a real big problem.

THE FACILITATOR: Why don't we switch
gears one more time, specifically to the issue
of discrimination in housing?

So with folks that you're working with,
have you come across many situations, whether
it's discrimination based on ethnicity,
gender, religion, national origin, whatever?

UNIDENTIFIED SPEAKER: Financial.

UNIDENTIFIED SPEAKER: So in a broader
sense, Lauren and I both work for a
neighborhood advisory community. This morning
was the first time we ever attend a policy
training to actually understand what the classes are that are protected. And we had a very general idea of what it meant, but the fact there are state and also city-specific classes that are expanded upon federal regulations. But that training wasn't something required by the OHCD, so we would have never learned that level of detail and known better how to serve people who come to NAC as their point of contact to different services. And I think if we hadn't gone, we wouldn't be able to better identify when discrimination was happening.

UNIDENTIFIED SPEAKER: Or even recognize some underhanded discrimination.

UNIDENTIFIED SPEAKER: For any kind of organization about this, any type of housing that receives, federal, state, city money, I think is really important.
this town. The reality is that even if you do file a complaint, it takes a year, two years to get to somewhere, and people move on by then. People accept -- I don't know why it's gone down, but people accept the fact that it's easier to move on and find another place than to fight the landlord or the fellow.

And there comes certain discrimination against families with children and they don't even know that it's illegal. They think it's okay to deal with that. People accept that a lot of times.

What is not on the radar to me, which is really the most pernicious, frankly, is mental health. If you have a mental health problem, your life -- all of us around the table probably have a place to stay. But if you have a mental health problem that's serious, in a couple weeks or a few months, you could be devastated because nobody's going to mentor us if we act out. No one can understand we need our medication and give us
another chance. All of that stuff doesn't happen, and it's a real serious, serious problem in the City.

UNIDENTIFIED SPEAKER: That goes back to the education piece of it because, you know, when people think of people with disabilities, they automatically think mobility. They automatically think physical disabilities. Even though I'm no longer with PHA, but I would get calls from persons with mental disabilities and they would say, you know, I have a disability and you're the coordinator for disabled housing, so I need housing.

Unfortunately, our disabled housing is specifically for persons who are physically disabled because that unit has been modified with widened doors, lower counters, lower features. So units are that modified are specifically for people with physical mobilities.

But I would get calls all the time from
I need disabled housing. And people don't consider a mental disability as a disability. Pop a pill or go see a therapist and you're fine. It doesn't work that way. You can't escape yourself. No matter where you are, there you are.

UNIDENTIFIED SPEAKER: People need to access mental health services. There are ways to get case management or some form of health care. So a person can help that person or that family navigate the system. And I don't think people know that there are resources out there to assist them.

UNIDENTIFIED SPEAKER: Is there housing for persons with mental disabilities?

UNIDENTIFIED SPEAKER: No. Housing is difficult, as we all know, whether you have a disability or not. However, if there's a type of housing where there's public housing, whether it's just regular housing that you
need to access if you have the income, and they are trying to deny you based on your mental health challenges, then that's where we come in and can assist with that.

THE FACILITATOR: I wanted to go back to one thing because it dawned on me that we're talking about affordability issues, also, in the first part about this. And, you know, this race to move from neighborhood to neighborhood to get to a decent school is driving up the cost of rentals in neighborhoods. So if we had, you know, 180 elementary schools, if they were all decent, then we may not be seeing such disparity by neighborhood in terms of affordability. So it seems like it's a problem that is getting worse and worse in more neighborhoods, and then, other people are in these neighborhoods they can't get out of and they want to move to them. So there's
Also, I was really taken by what you said about the subway steps. There's this whole concept of transit-oriented development and a lot of federal investment looking at DOT money and HUD money, but they're typically for middle class or market-rate homes.

So the question is along Broad Street and along the El, do we envision a possibility of a transit-oriented transit system that's paying for the elevators to get put in as part of the spillover from the federal investment or any specific tax increment financing that would enable those projects to go forward because that's crazy.

UNIDENTIFIED SPEAKER: Or making sure there's more affordability mixed in.

UNIDENTIFIED SPEAKER: Although, we could assertively try and do it to resolve some of these problems, too.

THE FACILITATOR: Just to say about
some of those problems, we, as a group, have sued SEPTA and had a class-action suit. So we are the fourth largest transportation system, but some of the stuff is grandfathered in, so they probably have close to another 15 years to get everything right.

So the majority of the El system, the Blue Line, is accessible, two stops. The Orange Line, I think half of it is accessibility. So regional rail, you know, maybe half of it, so it's a process. And the trolleys, they last 25 years. So when they're done, then they will -- that's kind of what we continued.

But it is a process that does get put into their planning, or otherwise, we would sue them. But they're quite aware of that, but it is a process.

UNIDENTIFIED SPEAKER: Some of the other things I'm seeing when I get referrals
from Carey and PCH sometime for housing is the age discrimination. Property managers and landlords will ask: Well, do they have services in place, and it's, like, what?

UNIDENTIFIED SPEAKER: What does that mean?

UNIDENTIFIED SPEAKER: For seniors?

UNIDENTIFIED SPEAKER: Seniors, yes.

I know what they say when they mean services in place, but I want to ask: What do you mean? Do they have a nurse or somebody coming in to take care of them? They may not need that, just because they're a senior. So we get that a lot from property managers and landlords.

UNIDENTIFIED SPEAKER: Is that a intended to screen people out or keep them in?

UNIDENTIFIED SPEAKER: No. It's intended to screen people out.

UNIDENTIFIED SPEAKER: Because the landlord may be afraid that they wouldn't be
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able to housekeep and keep the property up, and they would prefer them to have a home health aide or something like that.

UNIDENTIFIED SPEAKER: Right.

But she's saying that's the opposite, right?

UNIDENTIFIED SPEAKER: It's not the landlord's place to decide that. They want seniors to have services in place to ensure their property will be maintained.

UNIDENTIFIED SPEAKER: That -- there's a form when you complete different housing applications, and you guys that do housing are familiar with this, the Reasonable Accommodation Form, for persons with disability. So I'm thinking about what you said. On that form it asks three questions: Does this person have a physical or mental disability that's expected to last 12 months?

The second one is something like it's a
permanent disability. And then the last one,
it wants you to check what the disability is.

That form, in itself, to me, is discriminatory. Because if I give Joe that
form, I don't know how he's going to assess that. And just being an advocate, you know,
you look at this form and say: Why is that important? This unit has the features that a
person needs. It's a visible disability. You shouldn't have to complete this form.

UNIDENTIFIED SPEAKER: It opens it up for further discrimination.

UNIDENTIFIED SPEAKER: Exactly.

THE FACILITATOR: So, the next part is your knowledge of the fair housing issues and
if you know where to turn if there is fair housing.

Do you no where to get the education, where to turn, where to make complaints? And
to be able to also --

UNIDENTIFIED SPEAKER: When you say you, you mean us here at the table?

UNIDENTIFIED SPEAKER: As an
organization, and you can also tell your
consumers, yes.

UNIDENTIFIED SPEAKER: Well, I use
TURN.

UNIDENTIFIED SPEAKER: That's why I
said what I said. I think the remedies are
somewhat illuminated, so you can scare people
into doing stuff and say: You're against the
law, you're breaking the law, you're in
trouble, but when it comes to actually
enforcing it, the process is extremely
cumbersome and long term.

And most people are really angry when
they first come to us. A year and a half
later they're saying: What is that case
about, again? And the City has --
its Philadelphia Human Relations Commission is
trying to gear up but really hasn't done it
yet.

So the only remedy is to go to HUD.

HUD is bound to investigate. By the time they
investigate, you forgot what the case was
So if you sell it, negotiate it, that's great. If you can't, you're in trouble. And there's no real short-term -- you need a short-term response and people are outrageous.

I was talking to a tenant today who is being evicted, landlord thought the tenant was white until he saw his Puerto Rican spouse and decided they were Hispanic and didn't want them in unit. And he locked the doors and now he evicts them. In front of the police officer he's calling these people out of their name, and the police are not doing anything about it, acting like it's okay. So it's outrageous.

THE FACILITATOR: Any other comment around this issue?

UNIDENTIFIED SPEAKER: Well, again, certainly, as formerly being the fair housing person, I know fair housing center -- the Fair
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Housing Rights Center of Southeastern Pennsylvania, of course, HUD down at the
Wanamaker Building. Those are the two that I usually referred people to if they had that issue, but I didn't come across a lot of discrimination.

THE FACILITATOR: Well, I believe enforcement is a big issue. I have actually gotten a letter returned by the U.S. Attorney's Office that they are so busy, they can't help with that discrimination. I'm like: What?

So it's outrageous. And unless -- I think the only other thing that scares people is if your lawyer -- you can get a lawyer to use in those situations, but that might not always work.

Will it? I can always say: I work under -- it says it on my ID to get into City Hall, but I'm not a lawyer, but I play one sometimes on TV. But that's a big, big issue.
There is no enforcement anymore. And that's really -- after a while, the landlords and other people know they can get away with stuff. It's outrageous.

UNIDENTIFIED SPEAKER: They are more educated how to get out of stuff than we are on what to do.

UNIDENTIFIED SPEAKER: Well, they know what not to say, what not to say, what not to do and get the same result. And as long as they don't say something stupid, they can say a lot of stuff.

UNIDENTIFIED SPEAKER: They will send people in to see if there's a discrimination. And I think we need to start utilizing those tools so we have the type of -- if we don't put the numbers together and the data together, the individuals to talk to one another so we can say that is what is needed. And even if we can see people making
complaints, but they felt like it took years and years, you can show this is a problem, too; that it's taking too long. We have to start building and showing people what is going on, as a whole as all of us together so that we can make change. We have to show where it's not working.

THE FACILITATOR: So I think we're going to shift gears to sort of the final --

UNIDENTIFIED SPEAKER: This is a very important issue, sort of at what point does HUD take too long to process, and then it's also in the court system, because I just want to make sure this plan goes to HUD. So if we're able to say certainly the Housing Commission is underresourced, so that's a resource issue in bringing them. What I'm hearing is that when you go to bring them, the court system is -- I mean, is it possible to get sort of that --

UNIDENTIFIED SPEAKER: You never get to
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court. I mean, unless you have a lawyer
involved in a test case, then maybe you get to
federal court right away. If an individual
goes to HUD, we have dual filing. That means
the Pennsylvania Relations Commission handles
the case, does an investigation and try to
settle it. One to two percent of cases go to
be heard by the Commission, and sometimes you
get a chance to go to court after that. Very
few cases go to court.

It's really about the administrative
process taking too long and not having any
consequence, except the landlord having
someone to represent them. We file them just
to scare people, and it works a lot of times.

And the tool is inadequate. It's like

trying to get sand off the beach one grain at
a time. You have segregation going on and you
just walk up and down the streets of
Philadelphia, you can see neighborhoods based
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on race. We know what is going on. It's very
obvious what is going on.

So the question is: What tools to do
that, systematic kind of approaches that
penalize people for not cooperating. And now
it's an opportunity. There's education going
on. We know there's discrimination going on
because we don't make the conversion without
them. It's not even economic. It's pretty
crazy.

UNIDENTIFIED SPEAKER: I know I'm
jumping ahead, but areas of appreciating
value, getting testing and targeted testing.

UNIDENTIFIED SPEAKER: Yeah. And --
and you go up and down Broad Street, you see
these signs of, you know, student housing.
And it's against -- it's against seniors, but
you see all this student housing advertised,
and it's pretty clear what they're looking
for. And you know what happens when the
course, the University is expanding.

So it's a pattern going on. It appreciates the taxpayers. I will be honest with you. I can't imagine the economic incentive not to do something about it.

UNIDENTIFIED SPEAKER: The property assessment, there was a couple issues that -- from my office that I found a problem. It started out the education portion of getting your property assessed and what your rights were was a lot of verbal cost. So people were deaf, didn't know, because it's a verbal call. And they can't hear, so you get a call, you don't know what is going on. And then, our seniors didn't understand you can have your tax freezed [sic] at the previous year, but they didn't know because they didn't go out, because they just got the letter and they weren't educated.

And then, the family unit wasn't there to tell them that this is what you can do, and so you didn't do it. And so now, that's why they're losing their homes. The education
wasn't there. The supports of the language --
the language barrier in telling them wasn't
there.

UNIDENTIFIED SPEAKER: But I think
that's what the goal of the Affirmatively
Further Fair Housing Rule is, is that when the
City tax department said: We have got this
new thing that's coming out, they should have
immediately partnered with CDCs and said: Can
you help us with this population, with that
population so that each of those -- so that
each of the advocacy groups around those
populations could have had resources and
education about that.

But that's what the Affirmatively
Furthering Fair Housing Rule is about. It's
not just enough to say: There wasn't enough
education.

Well, how do we get past that? We know
what the barriers are. We done the analysis
of the impediments. We know what the
impediments are.

How do we now get past that? We now have to work together, every agency bringing -- as I said, the sum total of the thing is greater than each individual part. So we have got all these stakeholders at the table.

If the tax department had called, you know, the Pennsylvania School For the Deaf, or whatever the advocacy groups are, and said: Can you help us get this information in a way that is translatable and, you know, usable by your community, then they would have the information.

So that's what we're -- the City give all of the parts coming together and making sure that not only that we recognize the impediments to fair housing for the protected classes, but that we move to ways to address it.

UNIDENTIFIED SPEAKER: But can I ask
you a question? So Phil was talking about the
genrification that's going on.

So would that sort of theory apply to
tinking about the structure of the tax
abatement law in the City, which is
accelerating gentrification? Personally, I
don't necessarily know -- I mean, there's a
lot of opinions on the abatements. But
regardless of whether you think they're good
or bad, they are causing a little bit of
segregation.

And the second part about that is there
is a proposal in City Council to dramatically
expand the abatements to 20 years in certain
neighborhoods, particularly low-income
neighborhoods, creating another vehicle that
could create unintended consequences for
segregation. So I just wonder whether the
whole federal conversation extends to the --
not just the assessment information but the
structure of the City's assessment processes and thinking about the degree to which they are promoting segregation.

UNIDENTIFIED SPEAKER: But again, that goes back to the education piece.

The people who are making the decision, are they aware of the ripple effect and the fallout? They're looking at it from a tax base, from a financial perspective, but they're not necessarily looking at it from a social perspective.

UNIDENTIFIED SPEAKER: But that would be the City.

THE FACILITATOR: This is a good segway because what we want to do with the rest of the time is sort of go around the table and have people identify one or two priority issues and then spend a little time sort of what actions could be taken to address those issues.

So we're already going there in the
conversation, so if the goal is to
affirmatively further fair housing, to address
disparities in housing needs and access to
opportunities, why don't we just start at the
head of the table here, if you don't mind?

UNIDENTIFIED SPEAKER: Don't start with
me, because you have to pick a top thing from
everything we just said?

THE FACILITATOR: One or two priority
issues and everyone will have a chance to put
them on the table. Just pick one or two
issues out so Paul can get them out on the
newsprint, and then we'll try to brainstorm

what can be done to address the issues. It
would be good if we start someplace and then
go around.

UNIDENTIFIED SPEAKER: Preventing
homelessness, and that's a housing issue, and
that's one of the top things of that list
we're talking about right now. Liz Hirsch is
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preventing clients from coming into our

system, and that's the biggest thing we face.

UNIDENTIFIED SPEAKER: Within my

community --

THE FACILITATOR: Let's try to go

around the table so we don't skip a lot of

people.

UNIDENTIFIED SPEAKER: For what we're

doing at PCA and the services that we're

involved in, it's basically, you know, home

repair. Our issue is the same as everybody's

issue, it's funding. And as Paul said at the

beginning, there's too much need and there's

not enough money. And I would see that as a

primary goal for what --

THE FACILITATOR: Home repair in

general or seniors in particular?

UNIDENTIFIED SPEAKER: Home repair for

seniors, 60 and older are those folks that we

serve.

Another thing that I've seen is I would
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like to see more coordination in education
done. I know there's a lot of home repair
programs, from what I have seen in the last
couple of months around the City. And if
there's some way we could collaborate more,
and for me, it's always about, you know, the
lawyers get their hands in there and you have
all these great ideas, and then we can't move
forward with them because we have to have a
contract to do this, that and the other thing.

   But collaboration, for me, is a big
issue, as well, in conjunction with education.

UNIDENTIFIED SPEAKER: Maybe because
it's what I'm immersed in right now, but I
keep coming back, and the whole community
keeps coming back to the drug issue, and it
does relate to housing and the community and
it does relate to everything. And what we're
finding is that there is not a lot of
coordination between City agencies and the
And in order to really get a bigger
solution for this problem, rather than just --
I think there's an understanding that you
can't arrest your way out of this issue in the
City.

But we really would like to see
coordination between different agencies, and
it involves housing for homeless people, and
it involves help with the youth that are out
there. So I would say that coordination is a
big one.

UNIDENTIFIED SPEAKER: Hi. I represent
the Department of Behavioral Health and
Intellectual Disability Services. And the
primary issue we have is housing disparities
with behavioral health and intellectual
disability services. That includes drug and
alcohol, specifically now with the opioid
epidemic, mental health challenges and those
with intellectual disability services.

And I think one of the things we need
to do, just piggybacking on what you just
said, City departments need to coordinate more
and also find ways to share our resources.
I know funding is very categorical; however, there's certain things that we can do. For example, if the housing piece can pay for the housing, then we can pay for the services that are needed to maintain them in the housing, so shared resources like that.

UNIDENTIFIED SPEAKER: I'd say education, again. And just giving our clients the tools to be self sufficient with education and readiness program.

THE FACILITATOR: Job readiness is that what I heard?

UNIDENTIFIED SPEAKER: Yes.

UNIDENTIFIED SPEAKER: And I would say the accessibility issues across the table, no matter what the disability is. And enforcement and discrimination in terms of fair housing laws.

UNIDENTIFIED SPEAKER: Because, I just have to say, the biggest discriminators for disabled people are city, state and federal
government violate the ADA more than any other group.

UNIDENTIFIED SPEAKER: Because most of what I work with is trying to connect people to employment. The one where housing blows that up the most, and this is -- might be because it's recent of what I'm working on right now, is the returning citizens piece. I couldn't give you all the documentation about the discrimination, except to know that I know it's there; that somebody is coming from prison. Housing is going to put them back every time.

And then, a lot of our out-of-school youth, disconnected youth, kids aging out of foster care, that is the beginning of a forever series of problems. When they slip into that sort of traveling circus that it is; all these kids just trying to stay somewhere else every day.
UNIDENTIFIED SPEAKER: I would say for me it is financial management; to give to people the right to pay that water bill, or do I pay the taxes on my home? So the financial management piece of that, especially for low-income people because they have limited amount of expendable income. So that's one piece.

The other piece is, I would say, gentrification and affordability in those neighborhoods, too, for the long-term renters, and owners, and people that were pre-gentrification, like, in University City, South Philly, Fishtown area, protecting those people. And then, also, the people that are moving in there, so expanding the Housing Trust Fund, the subsidized housing.

UNIDENTIFIED SPEAKER: I would just say accessible, affordable housing. And we, obviously, all know that Philadelphia is a city of row homes, so putting a porch lift up
in front of someone's house is not always possible, putting a ramp is not always possible because it encroaches on the neighbors just because of how narrow some of the fronts of the homes are. So affordability, accessible housing.

THE FACILITATOR: Meaning modifying existing housing?

UNIDENTIFIED SPEAKER: Meaning ground floor, everything on one level. Putting wheelchair-accessible units in an elevator building may not be the best approach because some persons who are wheelchair users are afraid of elevators, what if there's a fire and I can't get out. Telling them a stairway is an area of rescue is not always comforting to them. They don't want to be stuck in a cement stairwell. They want to be out.

So sometimes it's wheelchair accessible units in high-rise buildings is not always the
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best approach, but affordable, accessible

housing, everything on ground level. And

whether that means -- obviously, PHA can't do

it all because of funding, you know, we're
downsizing as it is, and funding restrictions,

and capital dollars are short.

But so, again, that goes back to the
collaboration piece where maybe we get some of
these developers who are building

million-dollar condos, maybe it becomes a
requirement that he have to build one or two
wheelchair-accessible units on some blocks
where there's abandoned houses. They raise
the block, one or two ground-floor units, you

know, how much is that -- we have may have to
make people have a philanthropic portion of
their -- maybe they get a higher tax credit,
or maybe they get a rebate or something if
they build philanthropic projects or
philanthropic focus into their multimillion
dollar -- not necessarily where they're

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building the condos, but somewhere in the City of Philadelphia you have to a philanthropic focus.

UNIDENTIFIED SPEAKER: One question. When you talk about affordability, and I know PHA is 40 percent, what percentage are we talking about?

Are we talking about those who are in low income, or based on ZIP code, or area based on some type of AMI?

UNIDENTIFIED SPEAKER: Low income depends on how much your income is.

UNIDENTIFIED SPEAKER: Well, I understand that. But we're talking about housing affordability.

So what do we mean by housing affordability?

So that 30 percent?

UNIDENTIFIED SPEAKER: Thirty percent of your income.
UNIDENTIFIED SPEAKER: If they're subsidized dollars, if there's a subsidy that can come along with it -- again, not saying that -- PHA can't do it all, but if there's some other dollars or if there's some way to collaboratively, at the state, local or federal levels, to -- if part of Affirmatively Furthering Fair Housing is saying: We need subsidy for these units, if gentrification and those things are a barrier to affordable housing and to Affirmatively Furthering Fair Housing, we have to brainstorm how to get around it.

UNIDENTIFIED SPEAKER: Then we should say it. If we need subsidy, we need subsidy.

UNIDENTIFIED SPEAKER: So one way of eliminating those barriers to knowledge of what basic rights every Philadelphian has and making sure the education is accessible to every Philadelphian.

And I love what you said about linking
housing and education because they're, obviously, connected. So I think providing quality education in all parts of Philadelphia is also key.

UNIDENTIFIED SPEAKER: The unfair tax assessment in our communities, which is forcing gentrification, people can't afford to stay in their homes, especially the seniors. The home repairs that are required on these older homes, they do have some programs in place, but not enough.

And education, the lack of information is the biggest problem when people don't know. That's the biggest problem.

UNIDENTIFIED SPEAKER: So I guess my first thing -- I didn't think about this coming in. I sort of follow the money and I am sort of fixated on tax increment financing, and tax abatements, and how they're making this affordability crisis worse. So that would be one thing to think about. And so, that's sort of, like, you know, building inclusiveness in the tax structure or forcing it.
And then, the second thing is I would say that around youth -- I mean, I think this issue of all these kids who are couch surfing is a real challenge. Food, clothing and shelter is supposed to be what we do, but there's just far too many kids that don't have that. And one of the vehicles around that might be around this education. And seeing that the housing sector is engaging the families that it's moving into apartments or that it's counseling in their neighborhood schools, so that they're building attachments to their neighborhood institutions beyond the resources that they're getting from the NAC might be a way that we begin to identify models where kids can stay in their neighborhood. And maybe their house isn't safe, but there's a sector that we create that starts to find safe housing in neighborhoods for kids to stay in the schools. I don't
That's not the best solution but a way to think about it.

THE FACILITATOR: And I think maybe we all touched on this a little bit. I think we need to figure out, and it's a hard one, how to remit the networks, re -- we have frayed networks, community networks here. And I keep going back to that faith-based initiative. We have to bring in the faith communities into the discussion of what is going to support these communities and make them vibrant going forward for the young couch surfers, for the old people who are all isolated in their apartments, for the young moms that need help with the baby. We need to somehow knit that network and strengthening it going forward. I guess that is pretty high on my list.

The other is home repairs. That's, like, an emergency fix. We have got to get that done now because these houses are right now are crumbling.
And the bill payment and financial management for people that need it, either for young people, because there is so many that don't have those financial management skills, and also, for the elderly who have cognitive challenges.

UNIDENTIFIED SPEAKER: So I would just emphasize substandard housing as being a key issue. I didn't even mention the fact that L and I finds a serious problem, or orders a Cease and Desist Order and puts everybody out and no penalty to the landlord. And it's an insane system, but I think it's an important point about subsidy versus affordability.

When we poll our tenants, the number one thing they raise year after year after year is rent control. They cannot -- they don't want rents to go up dramatically without a good reason for it. And in the City of Philadelphia we're really getting that now.
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because the whole market change is going on.

We have to make this market work for people,
instead of against them.

UNIDENTIFIED SPEAKER: As it relates to
-- I'm sorry, Charles. Go ahead.

I was going to say as it relates to the
home repairs for seniors, what would be the
obstacle of having, say, a New Orleans
Technical -- I know Rebuilding Together
Philadelphia, there's Habitat For Humanity
that builds homes.

But what would be the obstacle in
having, say, a vocational school or, like, New
Orleans Tech or something come in, for lack of
a better phrase, use some of these seniors'
homes as educational, have some of the senior
kids or have some of the kids come in and do
the home repairs as part of their carpentry
training?

THE FACILITATOR: The next part is
going to be what government should do to
address some of these issues, then you can
also add that on.

UNIDENTIFIED SPEAKER: Just to add, not
just government, but what other partners,
strategic partners?

UNIDENTIFIED SPEAKER: I guess I kind
of beat it to death, just that education
portion, and where people are when they come
to us, and where they're going. So we have to
start, like, with networking, what
transitions, where they want to go and
educating before that next level, that next
step, I think is really, really important,
because education across the board for people

and for organizations.

THE FACILITATOR: So now, it's going to
be what should the government and other
partners do to help respond to the issues we
just said.

UNIDENTIFIED SPEAKER: I think it's a
true collaboration, you know, we submitted an application to the State for some additional ESG emergency resolution grant funds for some housing for homeless prevention. We went to certain agencies and E-mailed them for months. These are some of your clients, can you get us a support letter; never seen them.

So there is an agency around this table, who will remain nameless. But when it's time for that true collaboration, we need all partners to come together because we're servicing a lot of the same clients.

OHS you see seniors, they will come in with issues regarding housing and security providers. We have families. We have those who are timing out or aging out of DHS in certain issues.

So I mean, true collaboration, as far as providing, you know, a front where we can actually, you know, go to the state government, go to the feds and say: This is
what we're doing as a city. So a true collaboration, not just some words.

UNIDENTIFIED SPEAKER: I think the tax abatement that they give the developers is horrible. That's a big part of people being priced out of their homes. You can come in, and the Promise Zone developers come in and get a ten-year tax abatement, but the long-term homeowners get nothing but higher taxes. So it's pushing the people who have been there, who helped the City over the years, they're not getting a break but these new developers are coming in and they're getting all the breaks.

THE FACILITATOR: So as the ten year tax abatement comes to an end, you want to see the money go --

UNIDENTIFIED SPEAKER: I would like to see the long-term residentes, the mom and pops who lived on that block for 30 years get a tax break, instead of a developer coming in,
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1 putting up these shabby overnight properties
2 and getting a ten-year tax break.

3 THE FACILITATOR: Can I just make a
4 comment to that comment? I think -- I get
5 what you're saying, and that ten-year
6 abatement is objectionable on some grounds.
7
8 But maybe rather than take it away,
9 give another requirement on the developers to
10 do the community outreach, to put all those
11 long-term people into the LOOP Programs. You
12 can find out what those households are making.
13 You could find out how long they owned that
14 property. And you can find out if they're
15 eligible for these programs. So you,
16 developer, who are getting this benefit, go
17 out into the community and sign these people
18 up.

19 UNIDENTIFIED SPEAKER: Or do a
20 community agreement with the community you're
21 going in. There's people that need roofing,
22 or windows, or something. Do something for
23 the community that you are developing in, but
24 don't always give this break to the developer.
Other government partners can do to resolve some of these issues?

UNIDENTIFIED SPEAKER: Expand the Housing Trust Fund, because right now there's legislation in City Council to have those developers put a percentage of the money into Housing Trust Fund. And it's not enough. And I think (inaudible) tried it once. It's in the past and right now they're trying to do something for long-term homeowners, where the money would benefit long-term homeowners that the developers -- the fund won't do for that. But right now we also need it for long-term renters, too, and legislation passed in City Council.

UNIDENTIFIED SPEAKER: Well, we have --

THE FACILITATOR: What would you like the Mayor to do?

UNIDENTIFIED SPEAKER: All right. One of the things that I know you always think
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about where there's a lot of youth are in
homes, okay? And I know a lot of times why a
lot of young people are in homes is, like,
their families might not be able to take care

of them. But they might go into the system or
DHS, and then, what happens, and I get a lot
of phone calls from people who want to move
out, a child with a disability.

But the problem is that they can't find
funding to make their houses accessible, you
know? But there's funding to take care of a
child that is in the system, the cost to care,
but there isn't funding to make the house
accessible when you're taking a child in with
a disability.

So some kind of way we have to push
housing accessibility for -- if you want to
get children who should not be in homes, get
them in the home, but we need to create some
type of fund so that that doesn't happen. And
we need to, like, get people to understand

that's why a lot of kids stay in homes that
don't need to be there because we have to
create some type of long-term funding so that
parents can adopt and say: I want a child
with a disability, but I can't afford to make
my house accessible.

So we need to start letting them know

that that's a problem and we don't have to
kind of -- we won't be fighting amongst
ourselves about who is in homes that really
just need to be in the community, and the
support, and be a part and grow our community.

I think that's really, for me, to push,
push, push to let people know that's going on
and that's a problem.

THE FACILITATOR: Other thoughts on
what we should do?

UNIDENTIFIED SPEAKER: Well, I thought
about what you said about for a tax abatement,
sort of what could you do to get that, besides
just be a developer and change the house, and you brought one of JEVS things, which is Orleans Technical College. And all those folks need internship opportunities, chances to put their skills to work, a requirement for some percentage of the people on a job site to be from Philly or looking for that opportunity, people in the neighborhood that could look for short-term part-time jobs. There are plenty of people -- that site needs site cleanup, and security, and things like that that there is somebody within a stone's throw that needs that work. And it could really steam you thinking about somebody coming from another state getting that job and even that. Not everybody is a master electrician, but come on.

UNIDENTIFIED SPEAKER: You've got plenty.

UNIDENTIFIED SPEAKER: I'm trying to
get the list down to something we can talk about. I have -- stuck in my mind is the fact Ronald Reagan cut the housing budget by 80 percent and nobody restored it. So it's not a surprise that things are bad. No one invested in housing or education and this is the consequence of that. We're worried about taking money from people who are building multimillion dollar developments and giving it to poor people, and we're worried about that. So it's in the same system.

I think crisis -- I think how many people in their crisis is important. So that's why things that help transitions are really key to keeping -- especially in times is really important. So that's one thing I would recommend.

But if we don't invest in the City in the housing that we do have and the people that are already there, by Code enforcement and things like that that really work, then
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we're going to be f*cked.

THE FACILITATOR: A number of folks brought up the whole issue of collaboration, coordination, public agencies working in silos. And I know you brought up the need to have true collaboration.

But what really needs to be done to make that happen?

Besides saying: We need to do that, what is the key to making that happen?

UNIDENTIFIED SPEAKER: Departments sharing information, especially within the City, you know, they don't -- they have all the same information but they don't share.

That's a big problem.

UNIDENTIFIED SPEAKER: Whether it's a quarterly stakeholder's meeting, it's got to be something sustainable and something that happens repeatedly over time, but meetings like this where we all come together; just
like the young lady that was down here didn't
know about the new school bells and things
like that.

UNIDENTIFIED SPEAKER: But what else
can we do? You said quarterly meetings.
And when I look at meetings, what
happens in a meeting? I see things being put
on the wall. Someone will type it up and send
it out.

But how do you get that information out
to the system so you can do more than just
have a meeting? Because we might know this
information if we're consistent in terms of
meeting, but the people who really need it,
how do they get that?

How do we disseminate that information?

UNIDENTIFIED SPEAKER: That's
something, as a group, we come up with.

UNIDENTIFIED SPEAKER: A lot of true
data sharing. So we at OHS, we share that
data and we know where they're at, true data
sharing agreement.
UNIDENTIFIED SPEAKER: The people that's here at this table, if we can just share cards and information so we can talk back and forth. That's moving forward right there. A lot of the agencies I knew but I didn't know what you did. Now I have a better understanding, you know, of this information that we can share.

We're a NAC office, so that's all we do is give out information to the citizens and to the residents because half the problem is they don't know.

UNIDENTIFIED SPEAKER: And some of these meetings, maybe we can invite local elected officials and Councilmen, and they can carry it up. Obviously, we can't just say: Hey, Mayor, can you come to all our meetings. But as it relates to getting the information to the people who need it, following the hierarchy, maybe we just -- every week we invite a particular Councilperson and say: Can you champion this? This is the topic for this day. They all have different committees.
UNIDENTIFIED SPEAKER: Send a representative.

UNIDENTIFIED SPEAKER: A staffer or somebody.

UNIDENTIFIED SPEAKER: I think -- I don't want to get too political.

UNIDENTIFIED SPEAKER: Please do.

THE FACILITATOR: Human rights. I know we'll get there. We're siloed because we have our own expertise and we don't realize that the people advocating for education are advocating the same thing as housing and food. And those who don't want to see the distribution of income more equitable, they tend to unite around tax issues like that and it's a united front. We don't have a united front.

So I think we need a human rights framework to realize our problems are manifestations of the same problems in
different ways, and it's about resources. And until we decide we're going to help the poor and help them from becoming poor, that's not a commitment by City Council, the Mayor, or anybody in this country that's got power. We have got to change that. I'm sorry. I should have been more practical. We need to get down to do something.

THE FACILITATOR: My couple of things I have to say are a visitability ordinance, which we have been trying for 15 years. So visitability is to build new construction, housing that has an entranceway that has no steps and has a half a bathroom on the first floor, which they do build inexpensive, but the step problem is a big problem in the City. So that would help with aging in place and for people who are disabled to visit other people. So that doesn't really cost anything.

A strategic plan for the land bank so that there is real equitable development in
the land bank, and that more land that goes
into the land bank. But strategic planning is
the biggest issue we're facing right now so
that actually happens.

And we could increase the percentage of
accessible housing just by the population. So
the population in Philadelphia is 13 percent.
People with physical disabilities, and DHC and

PHA can increase their housing to 13 percent
of all new housing is accessible, 13 percent
instead of five or ten percent, which OHCD did
a lot, things like that.

And there is the possibility of what to
do with the tax rebate money that is coming
out now, what to get City Hall to do with
that. And, you know, there's other issues
that we're working. We're trying to increase
the money for the Housing Trust Fund, which
does have an adaptive mod program, and it
should be bigger, and it goes over people at
30 percent or above. So there is other things
that we could possibly do.

Anybody else?

MR. CHRYSTIE: Just a few wrap-up
things. I should have mentioned this at the
beginning, but if you have seen something that
I wrote that didn't quite capture what you
meant, please let me know. If you think I
missed something that you said, let me know.

Although everything is anonymous, we do
need you to sign in. So if you haven't signed
in, because one of the things that we do when

we prepare the plan is we will tell HUD who
did we talk to. And so, while none of your
comments, no names, none of your comments go
to any one person, we do want to be able to
say who we spoke with.

One of the themes that came out was
education and information. I think a number
of folks get -- the City approves this every
year. Ty does a good job with it, a resource
guide that's about 75 pages of housing programs that are available to people. We have extras. We try to distribute them as widely as possible. They are expensive, so we don't give them out to clients but to organizations that serve clients, we want to make sure they get out there. So if your organization does not get one from us, please let us know and we will get you one and add you to our list for the next time that we produce them.

Finally, just thank you very much. I appreciate the time everybody took and the thoughtfulness that went into the comments, and we appreciate it. And we will be -- as

Lisa said, the plan should be released -- the draft plan should be released for public comment on October 11th. It will go on our website. We will have a public hearing, and we encourage you to take a look.
And just as we heard from you today doesn't mean we don't want to hear from you then. So take a look and let us know what you think.

So thank you all very much for coming.

* * * * *

(Whereupon, the meeting was concluded at 2:50 p.m.)

* * * * *

CERTIFICATION

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I hereby certify that the proceedings and evidence noted are contained fully and accurately in the stenographic notes taken by me upon the foregoing matter dated September 19, 2016, and that this is a correct transcript of the same.

Susan L. Singlar
Court Reporter-Commissioner of Deeds

(The foregoing certification of this transcript does not apply to any reproduction of the same by any means, unless under the direct control and/or supervision of the certifying reporter.)
CITY OF PHILADELPHIA
OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT

DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT

AFFIRMATIVELY FURTHERING FAIR HOUSING
STAKEHOLDER MEETING

Monday, September 26, 2016
1234 Market Street, 17th Floor
Philadelphia, Pennsylvania

PAUL D CHRystie, Director of Communications

Facilitators: Theresa Singleton
Andrew Frishkoff

Class Act Reporting, LLC
Registered Professional Court Reporters
2149 S. 3rd Street  133 H Gaither Drive
(Whereupon proceedings commenced at 1:08 p.m.)

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MR. CHRystie: First off, thank you all for coming. Those who don't know me, I am Paul Chrystie. I'm the director of communications for the city's Division of Housing and Community Development, and we have been charged with leading the effort to implement the affirmatively fair housing rule. So I will explain where this all fits in the process, but thank you all for coming.

AFFH, as it's known, implements the Fair Housing Act, which, as most of you probably know, prohibits discrimination based on race, color, religion, sex, familial status, national origin, and disabilities. And in the Fair Housing Act, it's not only must HUD not discriminate but...
we also must affirmatively further fair housing. Not only do the folks who HUD give money not discriminate, but also we also must affirmatively further fair housing.

Some of you might be familiar with the process similar to what we've done. It's called the analysis of impediment. And in that, every five years leading into our five-year consolidated plan, AFFH is different in that it's not just about housing. It's about housing; it's about fair housing; it's about other factors that influence obtaining high quality housing; and it's also about opportunity. So it's not just a question of can you get a decent house at a price you can afford; but lack of opportunity is housing that's unaffordable, that is unavailable due to discrimination, that's of poor
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quality. But it's also housing that is
isolated from employment. It's isolated
from transportation. It lacks quality
local education. It lacks neighborhood
amenities such as parks and libraries, and
grocery stores. It lacks accessible health
care. And so it's more than just that one
physical structure that you might live in
and whether you can afford it and whether

someone will sell it or rent it to you.
It's about all those other factors.

The other thing that's different
about our AFFH effort is that we're
partnering with PHA. So we have not done
that in the past. There have been
collaborative efforts around things like
the Hawthorne Development. But we are
partnering with PHA on this.

And PHA, I might add, has been
keeping us busy. They've done a terrific
job. We've got a survey that we had out in

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the field, and PHA brought us more than a thousand responses to that for which we were grateful.

So this meeting is part of our effort to engage the stakeholders in the community. There's a side of this that's an analysis of data and gathering other information and then there is engaging and getting input from the community the stakeholders.

So we did that in three ways. One is through a survey. And what that was was to get resident responses, as many resident responses as we could on specific questions. So that was available online. It was available on paper. It was available in English. It was available in Spanish. We sent it out -- we sent the paper versions out to about 40 community groups in addition to a significant amount...
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of social media. We did an editorial board
with the Tribune which wrote a very nice
story for us. PHA got us a 1,000-plus
working with their tenants to get them
filled in. So all in all, we got more than
5,000 responses which we are very pleased
with.

The second thing we were working to
do is to try to get deeper into that
individual experience, and we did that
through community focus where you go out to
locations and you get ten to fifteen people
for the most part that we recruited through
community groups from the community. And
the idea is to get a little bit deeper into
their experience, so on the survey, they

1
2
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click on a have you looked for housing in
the last five years; yes. Did you have a
problem finding housing you wanted; yes.
But then you just have a predetermined
response.
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In the focus group, you can begin,
so what did you find, what did you ask?
Did other people find the same thing. You
can get more into that personal experience.

And we did five focus groups that
involved roughly 75 residents. So we did
one in South Philadelphia, one in West
Philadelphia, one in North Philadelphia,
one in Eastern North Philadelphia that we
conducted in Spanish a one with our
partners at Liberty Resources that focused
entirely on people with disability. It was
made up -- the participants were entirely
people with disabilities.

And the third avenue is stakeholders
like yourself who are working
professionally on the issues that affect
fair housing and opportunity. And so we've
met -- so far, we had one meeting with
developers and advocates to get their
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perspective on what is or isn't enabling

housing to be built in places that are

already service providers, so the folks who

are dealing directly with clients and

challenges that they're facing.

And then today, the idea is to have

stakeholders who are outside sort of the

core areas but still integral to the

process to weigh in on fair housing and

access to opportunity.

And one of the things that we've
done is in each focus group -- I'm sorry --
each stakeholder meeting, even though it's

had a particular area of focus, we have

included fair housing advocates so that

that lens is present at every single

meeting. We don't want to lose sight of

that. And so regardless of how we have

broken up the stakeholders we were

involving, we did want and have had

participation from fair housing advocates

that we've had.

So this is the start of an ongoing
process. The analysis of impediments, we gathered input, we had a public hearing, we pushed it, and we were done. The AFFH is the start of a conversation. It's going to be ongoing. It's going to continue.

In this particular instance, we will be publishing a draft plan on about October 11. There will be a period for public comment. There will be a public hearing. We will submit it to HUD in mid-December, but it's meant to keep going. And so we expect to continue to talk to the community, continue to talk to stakeholders as we develop our five-year consolidated plan. And that is coming up this spring. We develop each year our annual action plan that implements that five-year plan. So we expect to be back in touch with you and with all the other folks and to be expanding the folks that we can in talking with you.

What we want to hear from you today
is what partnerships -- what do you need in order to reach your mission; what is blocking you; what are the obstacles that you’re finding; what partnerships enable you to to achieve your mission; what challenges and obstacles are there to successful partnerships; what can be then done to overcome those obstacles. In particular, if you could focus on the last three years or so.

Another particular area of focus -- and I will distribute these maps -- is what’s called racially and ethnically concentrated areas of poverty. So this is a poverty map. These maps -- this is one of a series of maps on our website. And the way we have set it up is that we have eight maps that are similar, that measure things like education achievement, labor market participation, air quality, access
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19 to transit, poverty -- I am blanking on the
20 others. And so those are the main maps.
21 And then in what's sort of a film strip
22 down the side are a series of maps showing
23 where protected classes live. And so it's
24 racial minorities, families with children,

1 people with disabilities. So you can
2 compare and see where we have protected
3 classes and what are some of the issues
4 that they are facing.
5 If you look at the map, you'll see a
6 red boundary. And those are the recap
7 areas, concentrated areas of poverty. So
8 as you think about what you're doing, one
9 of things that we are interested in is
10 whether you have a particular focus in
11 recap areas. One of the things that keeps
12 coming up as we do these is people
13 wondering where are we going forward. And
14 one of the concerns is that we will stop
15 investing in communities that have been
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historically disinvested in. Which I
mangled the language there. But what we
envision is continuing a balanced approach
where we continue to invest in communities
that have suffered from disinvestment while
at the same time looking at opportunities
-- figuring out which way -- Connelly House
that way; 810 Arch that way, where we are
bringing affordability into high

opportunity. So it's not one or the other.
It's both, and we envision continuing that.
So Philadelphia is the largest in the first
22 communities that have to complete an
assessment of fair housing. As I
mentioned, the draft will be available in
mid-October. The final goes to HUD in
December.

A couple notes about today's
session. It's anonymous. So while I'll be
taking notes here and our court reporter is
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taking down everything so that we have a

record of it -- we can go back and check my

notes and make sure that we can fill in

some gaps -- I'm not taking down names and

she's not taking down names. To her, you

are all unidentified speaker. We want you
to be honest and fill us in. We do,

however, have a sign-in sheet that is going

around. And that enables us to demonstrate
to HUD who participated in our efforts.

And so we're keeping those separate.

The other thing that's important for

our court reporter is to talk loudly, to

talk clearly, and to not talk over each

other. She has to listen and type at the

same time. And so that is basically our

ground rules.

Have I missed anything?

SPEAKER: No. I think you got

it. I think just to emphasize for folks,

there's a couple people here that wear a
couple hats. So it will be good to get your input from one, two, or three of those hats. Right? And I think it's -- to the extent we're trying look for are there new challenges that are facing the residents that you serve, the groups that you serve, Philadelphians, are there trends, are there persistent challenges that despite our efforts remain.

So I just think -- and I think the one -- we have to applaud HUD in this way that they did add the access to opportunities, that they're looking at access to education, access to jobs, access to transportation, to health, and safety in your community really does impact your housing choices and your access to opportunities that other folks may have and you don't. So I think that this is good that they've added this, because they
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definitely are an important part of the
fair housing. The lens that we're looking
here is fair housing; and even though folks
tend not to think that education, jobs,
transportation, they all play a role in
this. So that's going to be very, very
important as we are going through. We want
to hear what you guys are seeing and your
thoughts.

MR. CHRYSTIE: The other folks
sent here we have been fortunate to have
help facilitate each of these stakeholder
sessions, and we have two people today who
are very well-versed and immersed in the
issues.

(Those present introduce
themselves.)

MS. SINGLETON: We are going to
get started. I want to thank you for being
here. I know I have been looking forward

this conversation and your contributions.
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We're going to get started just learning a little bit more about you and your organization, and the role that you all play in promoting affordable housing, community, (inaudible) and opportunity as we've broadly defined it. I am also going to ask you to talk a little bit about the partners, not necessarily their names but the categories of partners that you have in promoting that work. And then I'm going to ask you all to kind of reflect on these maps of these recaps and think about how much of that work is targeted to any of these communities that are rationally or ethnically concentrated areas of poverty.

So I know that was a mouthful, but we're going to talk about what you do, who do you it with, and if it's done in communities such as those that are highlighted in the map that was shared.

Does anyone want to get us started?

Will, I will always start with you since your such a friendly face.
SPEAKER: I welcome the challenge, because using the map that was provided, the biggest area surrounded by the red -- which is red lining, right -- is in the heart of the Latino community. And the heart -- highest rate of poverty is in the Latino community at 40 something percent. And there's been some challenges in meeting the needs of that community for a long time. I applaud some of the efforts in trying to meet that, and some of them led by DNC. There's various ways to try to patch up on the needs of the community, but I also while we are talking about who is this plan is for or about, it's not only DHCD but local PHA. And -- off the record. (Whereupon a discussion was held off the record.)

SPEAKER: -- PHA has failed us miserably. It's incredible. I have been looking at this data over the weekend; and
systemically, Latino if you take -- count all the number of poor people in the city our 40 percent rate is among our community,

right, so 40 percent of Latino is poor.
But if you look at the total number of poor people, how many of those are Latino, they're between depending on who you talk to -- and I don't know why it's so hard to get this number -- 20 to 23 percent.

PHA is charged with helping that population. According to PHA data, only 4 percent of people living in public housing are Latino. According to PHA data, only 8 percent receive vouchers. Total served only 6 percent. On waiting list, 8 percent are Latino. Getting this data from PHA has been difficult and very interesting that the moving to work reports that are available on the HUD website, while other moving-to-work reports provide that information on racial composition on their
tenants and voucher holders, Philadelphia
frequently forgets to put that information
in the report. Sad.

Another component of the Latino
community is that it's the largest limited
English population group in the city. And

I applaud the city administration for
having that charter changes that's in place
where every entity of the city, every
entity in the city, even those not under
the mayor's purview which includes the city
commissioner's office -- everybody wants to
beat up on them. We beat up on them too.
But they submitted their report. Not their
report -- I'm sorry -- their plan on time
to the office of immigrant affairs.
I would like to know did the DHDC
submit their report on time. PHA, I don't
think since it's state doesn't fall under
that. But we worked with PHA two, three,
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four years ago to develop a language access
plan, work with CLS at Shapiro. They hired
a language access coordinator. She moved
on. They haven't replaced her. I've asked
two, three times over the past week if they
have replaced her; no. We also work with
them on a policy to support the plan. I'm
sorry I'm talking, but I'm just going to be
two more minutes and then I'll shut up.

MS. SINGLETON: I do want to make
certain that these issues are captured when
we start talking about it. And Andy has a
couple of questions that are going to get
specifically to this. But I do want to
make sure that we capture the work that
stakeholders have been doing in these
communities before we talk more
specifically about --

SPEAKER: We work a lot on the
language access component, so we've worked
with -- we worked very closely with the
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office of the immigrant affairs in
developing the executive order that Mayor
Kenney signed. And they say it's not
bragging if you do it, but we have been
active in all the mayor's -- in designing
their language access plan because we are
the largest of this population, it's
important.

That said -- and even after asking
that people or entities record that, the
number of people who are limited resource
proficient in their languages, my friends
at PHA have not done a good job at it. To

the point that in one of the reports, they
identified primary language of residents
how many speech Spanish, two.

So again, if I'm running something
and I see that, it makes you cringe, you
know? And another report in another year
was 4. I don't know. So anyway, we do

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advocacy around that. Obviously, we work with our partners at Norris Square Community Alliance in development work. It's bid on, that does development work. And sometimes, you know, we got to be judicious. Because PHA has been supportive on some work when it comes to -- from project based vouchers to providing some of the development. For example, my friends at (inaudible) are doing a great project for Roberto Clemente middle school. And they have been supported, but that is not enough. So I'm so sorry. You asked; I said.

MS. SINGLETION: (Inaudible) on the work that you are doing to promote affordable housing, community development doesn't in these regions across the state and talk a little bit about the partnerships that you have. The school teacher is going to kick in because I wrote
everybody's name.

SPEAKER: Let me say from PHA, we really don't have that complete diverse population when you look at our demographics, we don't. And there will be many variables. But what I want to do is say some of the things that we are doing. One of the area that you look in affordable housing is a money problem, right; can you afford it. And so that ties into education from preschool, which we're lousy at. We don't have a preschool program. And our partnerships are with like Southwest and South Philadelphia, it's not nailed down for preschool. What we have learned in doing evidence-based programming is that when our youth get to where they are doing poorly in school based on three things, the schools' bad grades has an assumption of one, a caring capable supportive adult at
home, and appropriate set of study materials at home and appropriate study environment at home. Often for all residents, all three are false. So the child doesn't get the grade. Based on personality, when do they give up. And so when you look at the stats of dropping out, where we are going to 45.3 percent to be accurate. We're looking at they're going to be dropping out because they don't like to go to school; that's No. 1. And No. 2, they don't attend. To me, both reasons are the same. What we've also found is that if we can create a surrogate environment and an after school program where you have the best practices sustained like you've got homework assistance; you've got the materials; you have got that capability so that school can be a good place. So we have partners like Catch, we have the Boys and Girls Club. We are offering summer camp programs. We are participating in Reading By Four where you should know that the school district teaches reading from 1
and 3 grade. At the 3rd grade and in 4th grade, they begin to teach content. So when you look at 40 to 50 percent that aren't reading at grade level by the time they get to the 4th grade, they are on the road to not being able to afford homes. They're not going to be able to attend high school as well; they're not going to be able attend the colleges as well. We've got really strong in the life science. They are not going to have the math, the algebra, et cetera to be able to do and do that. So that is one of the areas where we work to develop partnerships.

So key in that are our partnerships with the school districts. Key in that would be a real link -- linkage between the out school time programs and the school district so that there are additional time will pass so that what they're doing in school; we have the people there working
what we do, we identified that. And what's the -- how is the school performing and how are our children doing after school. So we will look at those kind of things. So that's one key area. And you want the diversity. You want our multi-cultural environment to be understood. And you want our children to have experiences outside of the development that could use more partnerships that bring that. But I think that is one of those critical areas:

MS. SINGLETON: Can we get others to chime in on the work that they're doing --

SPEAKER: For me, home ownership basically is the finishing line for residents to capture their final dream or
goal of self sufficiently. In my department and other departments, we try to put a lot of front load on financial literacy education on that side before they're able to buy a home. (Inaudible) PHA closing cost assistance along with monthly (inaudible) program. But the biggest key factor a lot of residents that come to me is I always educate them to don't buy the first house because it's a good value; go look at that home and go look at the neighborhood and community accessibility to jobs, gentrification, urgent care, hospitals, slew of things. That's why I always educate my residents along with other things I educate them, that's the final thing.

SPEAKER: There's one element to that with money. When we are going after grants and scholarships and then we have a scholars internship program, it requires
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non-federal dollars. And so part -- one of
key elements on the partnerships is where
are you going to get the matching
non-federal dollars. And that could be
from anywhere from ten percent to
100 percent match required.

MS. SINGLETION: We are he heavy
on this side of the table. I'm going down
here.

SPEAKER: We've partnered in

various roles that I have been involved in
and in what I called these recap areas.
And part of it is opportunity-driven one
landlords and (inaudible) and two, frankly,
organizations or community residents that
is lot of the (inaudible) in the approval
process. So when you're standing and
proposing a development opportunity which
is what the development world want to be
able to see and you say here's an option,
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there's actually not -- there's no plan B

for this particular site. It gives that

option that you're presenting a lot of

leverage (inaudible) affordable housing.

When you go into areas where there's a lot

of market change, and Philadelphia has

certainly seen this a lot in the last ten

years, there are a lot of options out

there. And you have communities that are

fairly organized (inaudible) and the issue

comes up to the forefront and the land

values and cost of construction in

Philadelphia make affordable housing

opportunities cost prohibitive in those

areas. And for property on

Chestnut Street, we joined ventured with

someone in Center City and put together a

reasonable affordable housing deal, offered

a decent number for their value but we knew

we couldn't compete with market rate

developers coming in to build on Chestnut
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Street. So we couldn't do it.

MS. SINGLETON: We talked a bit about affordable housing. We touched a little on home ownership and education.

Anyone around the table working on issues related to promoting job opportunities, or is there more on housing that we need go into or some other examples of what they're doing.

SPEAKER: Not directly. Indirectly, we report everything that you are saying right now. But because we are pro-housing advocates at the Fair Housing Rights Center and we do education outreach, investigation and provide mediation, negotiation services, we are meeting the client at a different end of the spectrum.

We are meeting them after the harm has happened.

So would you like to hear some of my
MS. SINGLETON: We're going to get to concerns in one second, and those are very important. I almost had a moment with you, so we'll jump to you.

Do you have any kind of specific activities?

SPEAKER: We do. The university does a little work related to workforce development. So it has a GED program. It has some specific programs; for example, one that was focused on community health workers. I think the challenge overall is while the university has a number of employment opportunities, there's a gap between people who live in the community surrounding the university and the jobs that are available.

So for example, housekeeping jobs don't get posted that often. When they do go up, they are taken down in 24 hours.
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Because for one job, you might get 500 people who apply. So there's a real gap in terms of what the university is able to do and the need.

So I think is other challenge is we work will with schools, particularly elementary schools; we work with non-profits in the area; but our activities a services aren't necessarily coordinated. So we will work with student groups to go into a school and do after-school tutoring, help a non-profit with that; but it's, you know, because the organization is so large, and different colleges have different priorities, the administration may have a different priority, it's not necessarily coordinated. So we're not getting the maximum leverage for what we're doing.

MS. SINGLETON: One follow-up question for the jobs, you post one housekeeper position; you have 500 applicants. Are you getting the sense that you're drawing primarily from some of these same (inaudible)
SPEAKER: People can apply from anywhere across the university -- I mean, anywhere across the region. You don't have to be a Philadelphia resident. We get a lot of applicants from this surrounding area, but this is also -- I mean, I'm being very honest. There's a tension between the fact that my office will push for hiring people who live in the local area. The managers of housekeeping want the most qualified and most experienced person. And that doesn't necessarily mean that it's the local resident. It's not that the local resident is unqualified, but they may be up against somebody who has much more experience. So it's a challenge. And even for housekeeping, we require three years of commercial housekeeping experience.

MS. SINGLETON: Before I turn it over to Andy, I want to just check with
Michael and Rachel and Octavia and -- I can't read my own handwriting -- to see if you guys have anything to add to the question surrounding promoting?

SPEAKER: I would just add my organization also is a fair housing advocacy organization similar to Angela's group, and I just wanted to add because I had one-and-a-half other groups who hadn't been discussed extensively.

We have historically served Philadelphia in a fairly limited way. However, the groups that we've primarily partnered in serving Philadelphia have been grouped of six or seven people with disabilities and new immigrants and refugee populations. We have both of those being groups that are not necessarily interacting with the housing industry in what we think of as the conventional way, that their relationships with housing providers may be
different and may also not be able to qualify in what we consider to be a typical or standard sort of criteria in searching for housing.

SPEAKER: My name is Michael Froehlich with Community Legal Services. And my colleague Rashida Phillips and David is here as well. So I'm sort of the managing attorney over all the home ownership work that we do and consumer scams. As you said, you get people to the finish line in homeownership. In many cases, there's so many forces acting on homeowners to try to take their homes away. And whether that's -- well, I'm chomping at the bit to talk about the issues, but I will just stick to the question which is the organizations that we work with. So Community Legal Services has two offices, and I work at the Broad and Erie office.
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which is one of the recaps in the north.

And we partner with -- I mean, the work we
did on mortgage foreclosure work, we
partner with 25 community-based
organizations that do housing counseling
funded in large part by DHCD and others
that do work directly with communities. I
know Rashida -- I don't want to speak for
you -- but I know that your unit also
partners with other groups, and together we
represent about -- CLS represents about

10,000 families every year, individual
representation and plus a plethora of other
systemic work both at local level in
Harrisburg and D.C.

SPEAKER: Our organization is a
(inaudible) financial institution and the
things that we invest in (inaudible) so I
think about a couple of different areas
that we have been most active in in
Philadelphia and that would be funding
expansion of high quality child care, the
purpose of which is to get kids regardless
of their race or color or national origin,
et cetera to be able to sort of come into
the school system and be able to fully
avail themselves of the opportunity of the
schools rather than comes in at different
levels and having to overcome that. As I
look around the city where these cap areas
are located, one of the things I realize is
that while we have financed several child
care housing, other kinds of things in
these places, particularly with respect to
child care, we have been purposefully not
limiting ourself to certain geographies as
much as the places where residents of those
geographies might be going to work.
Because parents will often times bring
their children to work with them. So I
think about some of the child care that we
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funded outside of the core here but not too
far that are drawing people from five or
six of these recap areas.

SPEAKER: Our partners in that
effort are the city's non-profit housing
providers. Some for (inaudible) housing
providers financial institutions that are
placing dollars with us through their
obligation into the community investment
and to reinvest in the community. And then
prior, we had supermarkets and
federally-qualified health centers and
other things.

And as I sort of look at this, there
are certain things which we have been
focused on being inside of places that
share the characteristics but other things
where we have been very focused but not
being focused on these places.

SPEAKER: Very quickly, you
mentioned had job opportunity. And I just
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want to touch on this. Will was talking about data. I think data is an incredibly powerful tool. We look at some of the these public jobs. I was involved in the construction deal. We did a lot of workers from North Philadelphia. And my primary task in the neighborhood (inaudible). It's a union job. I asked (inaudible). They said there are no Latinos on the books. I said all right. Let's go about this a different way.

Next meeting we have in two weeks bring me everybody in the books in these five zip codes. So I get -- he brings me the books. I said you're telling me Rivera, Rodriguez, Gonzales, all of these guys -- I said I grew up with half of these guys; they're not Latino? Oh, I don't know they were there. Not saying the guy didn't want to hire. But the data is there. We are just not using it. I think that
becomes a huge impediment when we're talking about changing all these neighbors. As a result of sort of what I would call that extra effort, our participation on job was well over 40 percent in terms of local minority workers on that site. Having gone unchecked, we never would have hit those numbers. But it was there. The information was plain as day on a piece of paper.

SPEAKER: Our organization kind of works in on two fronts. It's research and spending a lot of time looking at these sort of places and understanding the issues similar to what we are looking here. So I think that's different from the question that you're asking. We do have a funding arm that I'm not a part of. We have pretty much funded all of the things that you've spoken to (inaudible).

THE COURT REPORTER: I couldn't hear you.

SPEAKER: We have lots of
that deal with children and with vulnerable adults and people with disability, so a large range of organizations within the (inaudible) is that we fund through the Philadelphia area.

SPEAKER: I want to first be a respondent to this question just in terms of lists. So we do -- we are also a community development financial institution, and community involvement and community areas. So a number of things that Ira short of referenced in the reinvestment fund lists that as well in terms of lending for affordable housing for facilities, for commercial and mixed use development, for educational resources; but we are also a programatic partner. So we tend to work more within the red line areas, particularly parts of West Philadelphia north of Market Street, North
21 Philadelphia east of Broad Street and
22 Kensington. We also do other work in other
23 places, but that's where we go also with
24 our programatic work which includes

financial opportunity centers, which are
2 integrated financial counseling, work force
3 development, benefits access centers, and
4 now with 1199 C training fund, also a
5 bridge program which provides more
6 wraparound services around bringing up
7 literacy and other particular skills for
8 workers that may be a barrier for them
9 moving up in their career.
10 So I just wanted to be able to have
11 the answer what we do as well. So my set
12 of questions is a little bit more where we
13 started, which is try to pull out what are
14 some of the key barriers that you see as
15 individuals working for organizations that
16 you're clients or your members see, both
barriers to the fair housing question but also to pathways to opportunity.

And I’m actually going to ask Beverly to start wearing a different hat. If you would talk little bit about transportation from your perspective as a barrier that you see in particularly in terms of our public transportation stricture.

So in a prior life, I worked on transit oriented development strategy which is to try to make a connection between transportation particularly fixed transit, so that would be Regional Rail, the subway, and elevated train, job opportunities in low income neighbors. So we thought to do that we needed to have policies that supported affordable housing around those communities. And to be able to demonstrate that, it would make a difference in terms of employment opportunities.
So I think the most successful project is really the one that was done by APM at the Temple Regional Rail station. So from there, people can really connect to employment opportunities across the region.

One of the things that we found out as we were doing this project was there was a lack of information about public transit. So people were used to taking buses and weren’t used to taking Regional Rail because they thought it was too expensive.

They weren’t aware where the Regional Rail would take you. So it seems like there’s much more need for education. I think the other -- we were interested in working with community development corporations to get them to do affordable housing near transit primarily to show that it was possible in Philadelphia. I mean, it’s been successful in other places. And then to use that as a
way to gain interest and to think about what are the policy barriers and what are the policies that need to be put in place to make it easier to do housing near transit stations.

And so one of the challenges that still exist is that there really aren't financing tools in Philadelphia. There's a state financial tool, but it really doesn't work in low income neighborhoods, because you're not getting enough of a tax boost or it's -- what are they called "tips"? And so you're just not gaining enough taxes in low income neighborhoods. But if you look at other places at other states and one of the most successful projects is Fruitvale, California, which was a massive project that was both commercial and housing. It was very, very successful. There's no reason that Philadelphia can't focus on this as a way to not only provide housing.
but to provide it in places that people will have access to employment. And the link between transportation and the location in terms of where you live is very very important. And I think especially when you think about people who have less income who are likely not to have a car or have only one car in the family and who can spend a significant amount of money on transportation, if you can reduce cost then it makes it much better for that family.

So I think we were moderately successful. We got some attention from the last administration. But there's a long way to got, and I think the opportunity exists. Is that helpful?

MR. FRISHKOFF: Yeah. Although can you also say is anything particular in a third hat where you think our transit could connect to where people currently are
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betrer than it does?

SPEAKER: Really, Andy?

MR. FRISHKOFF: How often do we

have this opportunity?

SPEAKER: So first thing is that

SEPTA is a very well-run organization. I

have been on the board for several years,

and I realize that -- I try not to talk

about it because then people are like can

you make my bus come on time. No, I really

can't. But it's very well-run but it's

almost like a paramilitary organization.

So they're not necessarily focused on --

they're focused on customer service but

they stay within the box. So they're not

necessarily thinking about how can I

connect riders to employment opportunities.

If we can make a bus or we can have a bus

route at the end of this line, can we get

more people to King of Prussia, to the King

of Prussia area where there are more job

opportunities. So they'll think big about
if we could have a dedicated rail line to King of Prussia, then this is the connection. But in the interim, what are the short term solutions and how do you kind of make certain connections. And so I think that thinking is kind of relatively new. And to not -- I mean, part of the reason is that SEPTA spends a lot of time just fixing what's broken in terms of infrastructure. It's not really growing the infrastructure. It's spending a lot of time fixing the infrastructure. And a lot of it is old. So it limits kind of where you go in terms of where you're trying to make the trains run, and that's your primary focus, it limits how you think about some things. So we were always interested in having SEPTA think about their role for you to play in transit-oriented development. But they own very little land. They think very little about that. And there not in a position to really partner or acquire land to do
transit stops. So there's some obstacles
that are kind of natural obstacles that may
be with now there's a new general manager.
He has only been in place for a year. He
is as all of us know dealing with a crisis
since the time he started. But hopefully
when is that is over at the end of the
year, there will be more time to really
look at creative solutions to enhancing the
way transportation has an impact, economic
impact on the region.

MR. FRISHKOFF: Anybody else?
Will, you got stopped short before. Are
there other issues that you want to sort of
make sure that we call out as key issues to
be addressed?

SPEAKER: I think this process.
I'll be direct since you guys are in the
room, right? You're writing a report;
you're writing a plan that supposedly needs
to come up with meaningful solutions to
address. I mean, I'm going to share a
letter with you -- thank you very much. We
had a meeting, the board last week. Let me
follow up and write a letter with some of
the data.

So if you look at the map and you
look at some of the data related to PHA --
because again, you got to write this report
to PHA, too, right? I wish Sara Meyer were
here. But look at that. That's a fair
housing issue. Please, pretty please,
mention it and say what meaningful action
are you going to take. This process, too,
you know, again has been set by difficulty.
Because I know it's tough reaching out to
folks who are limited English proficient
and communities that are usually not at the
table. The Latino community (inaudible)
used to have some nice community
development. But more of an effort needs to be done with the outreach, and I'll leave it at that out of respect to the process.

Last but not least, data. I would love to see this map juxtaposed with data about ethnicity, juxtaposed with data about limited English proficiency. If you don't have the time to do it, contact the office. They already have some of this. And these are layered. These are the 21st century. And look at it, and then you go hmmm.

And getting back to the process, when I saw some of the survey issued out to maps for people to look and digest, and I wish that some of the map I just mentioned was part of that process where people could look and digest. So I will leave it at that, but I plead --

SPEAKER: If you look at other
maps on the website, they are by race, ethnicity, as well as by areas of concentrated poverty.

SPEAKER: And language as well?

SPEAKER: The surveys were all done in Spanish.

MR. FRISHKOFF: But I think Will's asking about the map of -- with a demographic map that shows limited English proficiency.

SPEAKER: And the languages.

That is important.

SPEAKER: If it's not there, we can put that up.

SPEAKER: I know I hijacked the meeting in terms of the Spanish language, but there are many other languages that are important in this area as well.

And you know what's pretty interesting, when you look at a language access map, we usually look at South Philly...
as an area with multitude of languages.

Look at what's happening in the Northeast.

It's amazing. So anyway, thank you for asking the question.

SPEAKER: I just want to kind of move from that a little bit mentioning the Northeast because I think it seems really overly simplistic and it goes without saying to say that the problem with people accessing housing on a non-discriminatory basis is discrimination. And that I think anecdotally where we hear of problems and where we get complaints are these Lower Northeast, where University City, and the rest of West Philadelphia interact. And

that one of the problems I think affecting the people who live in this area is do they really have that choice to move out of those that we hear still about very pre-civil rights era kind of discrimination
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happening in some of these areas. We've
heard in both areas, just anecdotally
anonymously of neighborhood associations
circulating petitions that say nobody will
-- everybody agrees not to sell or rent to
an African immigrant because African
immigrants have diseases and we don't want
to expose our neighborhood to that, similar
sorts of anecdotal stories in the
Northeast.

So again, it goes without saying but
I think just --

MR. FRISHKOFF: I just want to
make sure these cases, it's primarily based
on race ethnicity; am I right?

SPEAKER: Yeah. I think that
anecdotally where we hear about
discrimination based on race and national
origin in Philadelphia, it tends at least

for us -- and this is not, again, a
repetitive sample size, but to be these
areas around the boundaries of recap areas. So there is some kind of demographic change or border between different areas.

SPEAKER: If I can add onto what Rachel just mentioned, the people that were being harmed by that discrimination aren't likely to complain about it. And one reason why they don't complain about it is because they don't know enough about the Fair Housing Act. They don't know enough about the protection and what kind of civil rights tools are available to them. And to speak to your issue, I do believe that it is AFH tool and within the website, you can look at the different ethnicities in which the information is available about these recap maps. So I just wanted to highlight that information is probably available on the HUD website. But I know as Fair Housing Right Center provider, we are always wondering why aren't we getting enough complaints from people on the basis
of national origin; we get some but not
enough. As a matter of fact, race has
taken a back seat to disability.
Disability is our No. 1 complaint, has been
for many years. And sometimes race will
switch places with familial status. But we
know that race remains a problem in this
country. We're finding it in our testing,
and we're seeing it in testing going on
around the country.

All of you this Friday on Epix, the
cable station, if you tune in, there's
going to be a documentary called America
Divided. Norman Weir, the creator of
Sanford and Son and other programs from the
'70s decided to get involved in the Fair
Housing Justice Center in New York City and
Norman became a tester. And Norman is not
alone. Chonda Lines and other actors have
gotten involved in this testing to uncover
how prevalent discrimination is in housing.
So there's a lot more that I would like to
say. Is now the time?

MR. FRISHKOFF: I just want to

make sure we give a chance to everyone?

SPEAKER: I guess I would call

attention to disinvestment on what's

considered called low opportunity areas. I

think a lot of times we talk about

opportunities and higher opportunities but

we forget about the disinvestment that

happens where people can't necessarily move

from these places. People living in the

North Philly 19121 and very low poverty

areas, they can't afford to move. There's

nowhere for them to go necessarily unless

they're being displaced by people

discovering this area and sort of turning

it into something else. But for people

that can't move, thinking about how we

invest in those neighborhoods, create more

affordable housing in those neighborhoods

and start to create opportunity, employment
opportunities, and other opportunities in neighborhoods that are considered low poverty, low opportunity. Not only for people who can't move but people who also choose to stay there, choose to stay in those areas. They grew up there; they have family there, whatever the case may be; they have jobs in that area. So really thinking about how we invest and create opportunities in these low opportunity areas. So that's one of the things we look at and preservation of affordable housing in these low income areas.

SPEAKER: Not to be (inaudible) the fact (inaudible) around University is the effect that student housing has on fair housing. One of the things that's always surprised me were the rents were historically very low compared to any other major cities. People are paying 8, $900
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for these dilapidated town homes and these areas where someone who rents to the students get at the same price or more and people don't feel like they have (inaudible). So 8, 900 could get them into a quote, unquote, better neighborhoods but a lot of these neighborhoods, people don't feel like they have a choice. They have been in Philadelphia long. Like I grew up, you don't leave -- you're not allowed in this neighborhood. I was from North Philly, don't go to Fishtown. And that was the idea. But people now are starting to see these crazy rents that are coming through. And it's amazing to see -- I've got friends that are paying just outrageous numbers and they don't know any better.

MR. FRISHKOFF: Could I just follow up on that, which is to some degree -- asks a question about why we don't see more complaints. I know from other
conversations specifically around tenants' rights, it's a question I think how much do people know their rights, do you think and how much is that an issue. Obviously, that will be exacerbated more with limited English proficiency areas.

SPEAKER: Obviously there's a variance, you know, we're living in a city that has a very high poverty rate, very low literacy level, generally there's not a lot of proficiency around legal rights. And I think as you pointed out, people are often scared to report. So you have a very high number of people, for example, I'll say in Fishtown with a lot of habitability issues, with a lot of repair issues. Their landlords are not taking care of what they need to take care of but they are scared to report it because the will get kicked out. Their landlord will not avail themselves of
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the legal eviction process. They'll just

kick people out. And so then we end up

with a high homelessness population.

So yes, I think that definitely

plays a role of peoples awareness of their

legal rights and what needs to happen

before they are put out of their homes and

at the same time, living in these

substandard conditions.

SPEAKER: If I can just say a

little more about policies, the policies

that are local, state, and federal. So on

the local level, when you mentioned

habitability, we have the requirement of

the certificate of sustainability. Now, I

met with a gentleman from Turn who meets

with tenants on an ongoing basis and

educates them about the certificate of

suitability and found out that many of our

Common Pleas judges that will hear cases

that end up in the First Judicial District

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don't know about that requirement and can't
grant cases or help people to prevail on
the right side of the law because the
judges don't know about certificate of
suitability. On the state level, we have
the Pennsylvania Human Relations Act
housing provision that protects us. And
the same way that the Federal Fair Housing
Act protects us but gives us a bonus which
is age and that there is a process that you
can go through with the Pennsylvania Human
Resources Commission if you believe you're
a victim of housing discrimination. And in
our friends HUD across the street, many
people don't know that HUD is in the
Wanamaker building and that you can file a
complaint across the street at HUD in order
to prevail in your fair housing right. So
I think that education around fair housing
is extremely problematic. I was here last
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week. And I said I think that the failure is starting with this agency and that because this agency doesn't seem to do enough around fair housing education in every way possible, I don't see it coming from the agencies that receive funding through this office, and I don't see how city counsel can effectively rule in favor of bills that are being presented to them if they, too don't have an understanding of the Federal Fair Housing Act. It is the bedrock of the housing policy in America.

MR. FRISHKOFF: We are going come back to some of the policies in a little bit.

SPEAKER: I agreed with what's been said about the need for education. I will also say, though, that the -- and I mentioned this earlier -- we see so many folks at CLS whose homes are being taken away from them. Maybe it's from a mortgage foreclosure. There's 350 residential mortgage foreclosures that are filed every
month in Philadelphia. Maybe it's through a tax foreclosure. There's an additional 100 tax foreclosure cases that are filed every month in Philadelphia. Maybe it's through some of a scam, and I'm just going to pick on one particular project which is reverse mortgages that are not adequately explained to borrowers. And so we see -- it breaks my heart when sort of family homes have been passed through generations and folks come into my office and they say I want to make sure that my home is going to be able to pass on my home to my child and I say well, you have a reverse mortgage on this; there will be no home to pass on to your kids. And it's first time that they have heard that.

So I think in addition to sort of education, there's also -- I think we should focus as well on the idea that many financial products are just too complicated. They're just unnecessarily
complicated, and they serve investors but they don't serve the low income Philadelphians.

SPEAKER: So -- not from the investor hat, but researcher, we've had a fair amount of experience working with people who are doing legal representation and counsel of people who have either rental or buyer, mortgage issues. And I think while they're all really very good at what they do, they don't necessarily look at the cases that present themselves in their offices as potential fair housing cases. They deal with it as a landlord/tenant case; they deal with it as a contract case, et cetera, et cetera. And so many potential fair housing cases don't really ever get brought up as fair housing cases. They just sort of go away or get resolved through some other means. So when
Rachel mentions the lower levels of complaints that you might expect to see, I don't think that they don't exist. I think that they are being treated in a different fashion. So if the cadre of both the private bar -- and CLS is I think especially, there's in a different class of this kind of thing, right. But the private bar that deals with these things, they're not necessarily doing this and they were more attune to thinking about their cases both as the fact that there's potential fair housing issues you might be able to surface some of these.

SPEAKER: (Inaudible) little bit, you mentioned the certificate of rental suitability, and I don't think it's just that the judges don't know about it, but the citizens don't know about it. So if you're getting a unit and you don't know that there's supposed to be paperwork
you're supposed to sign, and you don't know that there's a point at which you're not being (inaudible) I think that's something that that education component is being (inaudible) because not that has led or whatever our quality issues that are part of this all.

MR. FRISHKOFF: I want to put Nelson on the spot a little built not so much to answer the question about the investment product, but as the city that historically had a fairly progressive, at least at a certain point, fairly progressive mortgage lending community and a high level of home ownership rate for many classes, as a lender, what do you see as the issues and anything you think aren't working to making sure we have continued supply of new home buying opportunities and also allows homeowners to stay in their
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SPEAKER: I will respond first by just a quick point in regards to recap. I work at (inaudible) early part of my career. I was with the -- I started --

THE COURT REPORTER: I can't hear you. I'm sorry.

SPEAKER: I started off my career and worked for a non-profit group in CDC and from there I (inaudible) organization and collection for people that were in danger of the foreclosure process and also worked with the bank within the community environment group.

One of the things that are very painfully obvious that when you look at very high concentration of poverty in these zip codes in this area right around here that you have a policy written by government that require in terms of affordability that these homes that are
being built, sold only to low moderate
income homeowners or households; and that
in itself creates and perpetrated the
situation. So that in these communities
will be better served if there was more
diverse income households moving in. But
when you have a high concentration of
poverty in this one area and you have a
huge development building 48 units, whether
it's for rent housing or whatever the case
may be, but it's only targeted to
(inaudible) to concentration of mixed
income. I think is an area to explore to
try to break this up a little bit. And
concentrate on of the affordable housing
environment in some other areas of the city
to bring some of those families into those
areas and some of the families in the upper
income communities to the lower income
communities.
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But in response to the mortgage question, the entire bank industry has been severely impacted by the regulation that came about from doc, Frank right after the housing crisis in 2008 and although banks are required to (inaudible) to provide lending to support housing in those areas, it's high concentrated area for a lot of banks because of the regulations, I know for example, for PNC Bank, 30 percent of or 13 percent of all mortgage lenders have to be (inaudible) households and we have been able to achieve that that is a goal that PNC has. But there's still a lot of challenges. It's a lot of incredible work. You know this working with your residents. To get a potential homeowner, a potential homeowner into a house, that is a incredible amount of work. Only because process is very difficult. There's a lot of barriers, a lot education that has to
take place, a lot of hand-holding, a lot of preparation. And then quite honestly, even when you get a potential homeowner through that process, the -- what's available for homeownership is not really that varied quite honestly. So a lot of times, people that are in these distressed communities that are pretty much deserts are looking to move out of these communities to go to a place where they think maybe there's a better school district, maybe just better access to health, food chain; and they don't have those options.

So I know, for example, we worked and we supported a project in the past where millions of dollars are being invested the project to make it affordable to first-time families; and five years later, some of these units are still not sold. They are not even attracting or designed to really help those families to get into those units because of location.

In some cases, the projects are so focused
on being green that lose sight of the whole purpose of affordable housing. So a unit may end up costing $300,000 just to help a family into an affordable living situation. And because of the green efforts, the home is very small; it's not practical; you have the families average size of six or seven people in the communities. The house is really made for a family of two, maybe three.

So those are kind of policies and focus in affordable housing developments that through government efforts, the policies are in place that make it very difficult to move this or extend the recap in a way that brings these red lines around these areas so that people have no choices. And those communities that have viability, there is a mortgage (inaudible) that you go through without search regulation. It is very complicated. It really is. As a
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first-time buyer, it's painful the process

you have to go through to meet all those

requirements. And the bank is just subject
to all of the regulations (inaudible) to
have plans they have to apply (inaudible).

Makes sense. It's logical, it's the right
thing to do; but at the same time, I think
after 2008 what you saw and part of it was
that a lot of the potential homeowners that
we were working with, the bar just went up
because the new regulation, the MI
insurance company or the credit score
requirement went up quite a bit.

So now it was a decent credit score
of 620 maybe was able to get you a new
mortgage. Now you have to have a credit
score of 680. Before maybe you need less
than 3 percent down payments; now you
needed more than that. So they just
created an atmosphere that, while it was
put in place to help and protect consumers
in many ways created other barriers to them as well.

MR. FRISHKOFF: In terms of what your organizations do and sort of flipping this around beginning with what your missions, whether you're for-profit, non-profit, how do these issues that we started to discuss compare with respect to your organizations goes through to support your clients, your organization, for your members then we'll skip over to the policy discussion.

SPEAKER: The mission of the Fair Housing Right Center is for equal access to housing opportunity for all people. So it frustrates our mission and it ends up diverting our resources if we hear from someone and there's a complaint and we investigate the complaint and either the individual who contacted us wants to file a
complaint with one of the administrative agencies, the organization decides that it (inaudible) so it affects us two ways. Diversion of the resources and frustration of mission because when we identify discrimination, it has a direct effect on our work. It directly affects our mission, is counter to our mission.

MS. SINGLETON: We really want to hear from each of you what you identify --

and I think I can guess based on some of the comments that you've made and what you identified as the one or two top priority challenges. So but I want to make certain that we have them clearly identified since we're talking about the kind of policies, regulatory responses that are needed. So I want to do a quick round robin if that makes sense of what you identify based on the conversation you have had about the disparities and the needs, access
opportunities, what are the one or two
priority challenges that we face in that
space. I think we've had a really robust
conversation around a couple of different
things, but I want to make sure that we've
served this one or two.

Can we start -- I'm sorry -- I
forget your name. James, can we start?

SPEAKER: So I think that started
to hit on the some of it when we talked
about the mortgage credit. When we look at
this map today and look at where people can
get mortgages and what kinds there are,
basically, unless you're in that brown area
that is from like Fairmont down to
Washington or around Penn or Chestnut
Street, pretty much 50-plus percent of the
mortgages that get made are FHA mortgages.
You can ask yourself, why is that a
problem; well, A, they cost a little more.
Although they do get past some of the regulatory issues that came up. But then a lot of the loss litigation protection that exists in Pennsylvania, uniquely in Pennsylvania don't (inaudible) for those mortgages. So people don't have an opportunity to get free counseling for HEPAP and other things of that sort. So I think that's one really big one.

MR. FRISHKOFF: Can I just ask compared to, let's say, a decade or so ago, is that significantly different now?

SPEAKER: FHA was never more than 7 to 10 percent of the market.

SPEAKER: Let me answer that real quickly. If I were to coming in looking to buy a home, let's say, in North Philadelphia, it may be easier to get a (inaudible) product to get that mortgage to buy a home than any other product we may have. So that in and of itself lends to
that. Our goal is to help a potential homeowner buy that home. The bank will look at what available product will help them get into home, and they tend to be just the way the market has changes, especially after the crash where the product that's just a better fit.

SPEAKER: The corollary to that is on the financing of the provision side of it. The financial provision side of it, the issues (inaudible) very special provision that sometimes find themselves in affordable housing with D restrictions and stuff like that, what you find is that a lot of the financial institutions just don't want the brain damage of it. They don't know how the regulators are going understand it; they don't now how they're going to treat it. So those are sort of two sides of the same coin. I think that
we sort of also focus a lot on -- this will
be my second -- we focus a lot on the
homeownership side, but I also think that
on the rental side, aside from the
cost-burden issue, I don't think we really
know all that much about the rental
eviction side of thinks. So when the
fellow from legal services said there's
roughly -- there's about 5,000 foreclosures
a year.

SPEAKER: 350 times 12.

MR. FRISHKOFF: They're
traditionally somewhere between 5 and maybe
up to 9,000 mortgage foreclosures a year.
We know there's like three of four times
that many rental evictions filed.

SPEAKER: 20 to 30,000.

SPEAKER: And that's not counting
the one where somebody just puts you out
and that's that. So I think that
understanding that and where they are and
who they are and what are the issues with
that and the neighborhood (inaudible)

SPEAKER: One of the things that
I having the chance to recently (inaudible) joint in Pittsburgh. Our area is Delaware, Pennsylvania, and Virginia. It's a complete array of rural, urban housing and all that have and ended this discussion about allocation, which was a very robust discussion. And everyone advocates for their constituency or a constituency and we think where does this want to go. And one of the things as a newbie I started asking people, I would say well, we're a piece of the puzzle. (Inaudible) We're involved in that. They're deciding to look at this housing and decide where we are (inaudible). And I've talked to the folks at the city and we said, well, can you identify priorities; where are are we allocating (inaudible). That coordination and getting a coordinated effort in the leadership side, we're chasing dollars; we're chasing dollars and points. And we
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start doing clever things. We start -- and there has to be a balance where these allocations really need to go. And I think inadvertently we wind up doing things and maybe destructive to the overall goals. We have good intentions; however, we're still not fully fulfilling our goals. So just better coordination among the resources out there. And also the foundation. I feel like often those conversations sort of happen one on one. You have to piece everyone together. Someone calls Andy and says hey, we're involved in this deal, do you want to do something here instead of really looking at these areas. That dialogue is happening more than it did before, but I think we need to do more of that.

MS. SINGLETON: Nelson, what is your top priority that you think we need to
SPEAKER: I just guess regulation. I think looking at the regulation as we put in place to protect consumers that different ways probably have harmed consumers more than helped. So creating features in place that will help consumer that maybe it's harder to (inaudible) try to secure basic mortgage losses (inaudible).

MS. SINGLETON: Can you be a little more specific? We jumped over some question Andy was actually on point to try on get back on time we didn't specifically about regulations and policies that maybe created some challenges. Can you be a little more specific about which regulations you might be referring to?

SPEAKER: Well, there is a body of regulations that I'm speaking of. I am a not representing the mortgage area of the
bank, however --

MS. SINGLETON: I'm not representing the examination side, so we are both here.

SPEAKER: Some of the regulations in regards, for example, the required down payment that is needed on mortgage loans, that did change with the new regulation. Some of the regulations that went into play --

THE COURT REPORTER: I can't hear you because you're facing that way.

SPEAKER: Some of the regulations affected how a consumer can secure a mortgage loan there's time a consumer can go to a mortgage entity and secure mortgage loan using 100 percent financing. That went away with the new regulations. But that in a way is protecting consumers. But it's also hurting consumers that now have
the traditional barrier where they now have
to come up with additional money or closing
costs. Look at secondary market that
provides insurance and all these mortgages,
they require a higher credit score standard
to risk in order to ensure that the --
insure those mortgages. So for the bank to
extend credit, someone will have to make
sure that that loan is sellable and that
the insurance company will buy it in the
case of default. So that will ensure that
loan. Therefore, they will default
(inaudible) required credit score.
Standard all this regulations designed to

help consumers. And I was a housing
counselor in my career before I got into
banking so I know the challenges that
potential home buyers face and deal with
every time. But regulation is good, but
too much regulation sometimes becomes an
impediment in itself. I will leave it at
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that.

MS. SINGLETON: Rachel?

SPEAKER: Again, fair housing advocate, so my priority would be very specifically fair housing related. And I think some of this is the discussion about coordination of resources but just have better identification of specifically fair housing issues so those can potentially lead to enforcement on the front end, better education particularly of the housing industry, and you know, again I have to say enforcement or education's sake is sometimes an effective method. Because I think that no matter what everybody in this room may believe and maybe working towards, we don't have universal belief in

the spirit of the law.

SPEAKER: I agree with Rachel in that education is very important because
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not only does it help with preventing

homelessness, it also helps people get into

housing. If home seekers, whether it's

rental or market -- pardon me -- rental or

sales markets that they're looking at know

more about their fair housing rights up

front, then they can be quicker in their

response to file for enforcement efforts.

In addition, we find that once

people get into their housing, tenancy is

really important because sometimes things

change in people's lives; they can develop

illnesses, accidents, or through aging

they'll need reasonable accommodations and

modifications. So many of our calls from

people that complain about the need for

reasonable accommodations have to do with

the fact that things changed in their

lives. And then tenancy, apartment

termination. Once our homeowners or

occupants of housing understand that they
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have the right to request reasonable
accommodations, they can do so at the end
of their tenancy, that could mean breaking
a lease early because it's not in their
interest to stay in their housing because
physically they've changed and the housing
no longer meets their needs.

So with this organization -- pardon
me -- this office working with planning and
other arms of municipal agencies in
Philadelphia that are responsible for our
housing including licenses and inspection
having adequate fair housing education, it
can help them help the residents of this
city stay in their homes. CLE is an
example of how you can work with a partner
like Fair Housing Rights Center -- I should
have used CLS -- Fair Housing Rights
Center, CLS, licenses and inspection, the
fire department and be more creative at how
you work with hoarders in housing. There's
ways to use the Fair Housing Act to help
people who seem to be extreme cases. And
you may not solve all problems, but you can
all lease help people exit their homes with
dignity. And it seems the more fair
housing education everybody has, it doesn't
solve all the problems of the world but it
does empower people with information that
they can use that give them the dignity to
leave in a manner which they're not just
tossed on the street. Why? Because if we
don't handle these issues with care, they
can end up costing us three times more.
Institutionalized care costs three times
more than it does to keep someone in their
home. I don't want to see people end up in
jail; I don't want to see them end up in
the hospital; and I have had clients who
died. So the education is important from
this office to the agencies that receive
funding through it or receive orders from
it and the other agencies in Philadelphia
that work with constituents that live in
housing in Philadelphia, need more fair housing education so that our friends over in city hall can make better decisions when they're voting on policy.

MS. SINGLETON: I appreciate that. Can I push just a little bit because I want to take your response back to that question about partners and would you talk a little about partners we have and partners we don't and that we may need you (inaudible) a number of different organizations departments in your last response.

I just want to be clear are those people who are currently around the table or people that need to be at the table and if they are not can you point them out.

SPEAKER: Sure. Some people are around the table, like Community Legal Services, Philadelphia Lawyers For Social Equity, Public Interest Law Center.
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Philadelphia, and even the Philadelphia Fair Housing Commission and the executive director of that is also the -- it's executive director of the Philadelphia Commission on Human Relations, Ru Landau. She wears two hats for the. So Turn, the Tenant Unit Representative Network needs to

be at the table. I haven't even started on PHA with the amount of complaints we hear from people who need reasonable accommodations through the Philadelphia Housing Authority. And I definitely think there should be an officer, whether it's at this organization or city counsel who understands the housing because zoning is an issue. Inclusionary zoning is very important, ensuring that planning is at the table. Because fair housing is this broad and has a bunch of moving parts to it. So just when you think it's only about
protected classes, you find out it is about inspection, it is about appraisal, it is about insurance (inaudible). So it's very broad, which is why there needs to be diverse representation around the table.

MS. SINGLETON: Beverly, your top priority challenges.

SPEAKER: Well, it's something that I just want people to think about; and that's about concentrating resources and coordinating resources. So I often think about the fact that Philadelphia maybe spends $300,000 building a new unit of affordable housing. So if you could split that same amount of money into Yorktown, for example, effect and do some basic system repair, help people to age in place, then you're saving a community. And that we have to think a lot more about that, how we're coordinating resources, how we are connecting them, how we are not just
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helping individual families but how we are
having an impact on the community
especially before they reach a tipping
point especially before they get to a point
where people don't want to live there. So
I think it's really important.

SPEAKER: There's lots I can say, but I want to pick one this is both
important but I also think completely
achievable, which is sort of developing a
better agenda to preserve and to honor and
respect family homes in Philadelphia; like
intergenerational family homes. Especially
when we think that for so many people of

color, the wealth that they have is their
home.

As I mentioned a few times in
meeting, I do think that there's sort of an
array of forces that coordinated or not
coordinated are set out to take people's
wealth away from them and take people's homes away from them. And that agenda could be expanding system's repair program for people who have -- their homes are deteriorating to may want to fix them up. It could include better -- to make it more accessible for people to probate their parents states, it costs 400, $500 minimum to open the estate of the parents which in many cases is insurmountable for folks. It could include -- there are some federal laws regarding banks who must allow heirs to assume the mortgages on their parents' house but they are very unevenly enforced. And it could sort of include a component which sort of sets up a single point of contact at each lending institution that would just deal with heirs and assumptions of mortgage. It could deal with oversight of reverse mortgage lenders. There's lots of sort of like pieces to this. But the
general agenda is in a city where we have
20,000 tangled titles and all these forces
trying to take people's equity, wealth
away, to come up with this sort of
overarching theme that family homes are
important to the City of Philadelphia; and
we want to do what we can to honor those
and preserve those.

MS. SINGLETON: David?

SPEAKER: Yeah. We don't want
blah, blah, blah, LLC to buy every single
home in Philadelphia at sheriff's sale.
Certainly I totally agree. I would say
that -- so my name is David Wenger. I'm a
social worker in the housing unit Community
Legal Services. I have been working there
for four years. I'm also a landlord, so I
have kind of an interesting perspective on
housing. We need better housing stability
in -- I think. And Ira, you touched on
this. It is outrageous how many eviction
cases are filed every year and how many
people are either forced out just through
the process or actually legally evicted.
And so lowering the number of evictions and
forced moves does require like Mike was
saying just a lot of different pieces.
Some of it has to do with the courts; some
of it has to do with requirements on
landlords; and some of it has to do with
some supports. People are forced out by
bedbugs. People are forced out because
they're hoarding, which is a mental
illness, right; and they're struggling with
that.
So there are a lot of different
pieces, but the overall goal being housing
stability which really means community
stability. The second piece for me that's
most important is affordability. You know,
Matt Desmond, sociologist out of Harvard
says it the best, but I'll try to parrot
him in saying that I think there's a
subsidy for homeowners because you get to
write off all of your interest off of your mortgage. But there is only a partial subsidy for the lower income people who need it. So there's a huge subset of people who just are not getting any type of subsidy. So if it involves expanding the voucher program, it could and should be done in this country. And I think we play a part in some of the plan here needs to be to expand vouchers and also to make sure that each community is actually accepting vouchers this whole ability to write Craigslist posts and to deny anyone who has a voucher, you know... I mean, PHA can be frustrating to deal with in terms of the voucher program. I am not going to lie as someone who's dealt with it; but overall, there should be no justification for denying voucher holders the opportunity to live in your home. And then the third thing I would say
is I'm just going to throw this out there because it's become like a thing that is frustrating me. And that is in terms of housing quality, we need more consistent and better enforcement of bad landlords. And as someone who considers himself a good landlord, and you can be the one to judge if you want to visit. But honestly, it really frustrates me. I have to put time and energy to make sure that these houses stay in good quality and good condition and money. And if a landlord is getting away with not doing that, to me, that's an affront to me. I'm paying my rental licenses. I'm doing that thing. And really when it comes down to housing quality, if it takes three minutes for my car to get ticketed in the City of Philadelphia but it takes 3 weeks to get an L and I inspector to come to the property
as a tenant, I think we have our priorities a little wrong. If we can enforce parking that quickly, maybe we should slow down on the parking ticket and increase a little bit on the housing side. So those are my three pieces.

MS. SINGLETON: I can't follow that one up.

SPEAKER: No. 1, please address that largest landlord in the Commonwealth of Pennsylvania's failure to provide fair housing. There's impact in the Latino community by PHA and I hope this plan presents meaningful ways to address that.

Two, language access and data. I did look at the website, and I did see that you do have the information on foreign-born and Spanish language, but I was referring more to the stacking of information so you can see and juxtapose. And I know that's a challenge still in the 21st century, but
that data also include language access which is very important. It's a priority especially in light of the charter change.

Last but not least, something that some people mentioned around the housing counselors. I'm a big fan of the housing counselors. And I remember when they were called mortgage counselors. I believe they should be called asset builders. They're your soldiers on the street for this department of housing and community development. You provide some support and obviously we want more. But we also, I think believe that there should be even more accountability. Speaking on the management side of non-profit, we would love to see, for example, a very simple tweak which is, for example, making the credit score a mandatory field. I go blue in the face asking housing counselors and
other managers below to ask for that. But when it's mandatory for me, you're helping me create an accountability for that counselor and for that family that we have a measurement tool now to determine that this gentleman came in year one; he had this score; year two, he has this score. That's one way of showing whether I'm helping him improve.

When you look at housing -- and I'm done in thirty seconds -- very few people, even middle class spend less than 50 percent on housing. It should be 35, 40. A lot of people are spending more than that. That's why I think that we should move housing counseling to asset building and working more with people that shared prosperity and promoting that communication between these two (inaudible) of the government. Sometimes the right hand doesn't know what the left has hand is
SPEAKER: I guess in general topic, I want to pick on pick up on what Nelson said about mixed income. I think at the broadest level, it's deconcentration of poverty. The business question is how can the Philadelphia Housing Authority serve more people without building more units. That answer is let's get rid of the multigenerational poverty. And there's two elements to start looking at. So on the residents' side, what you should know is that 81 percent of our residents between 18 and 55 are not employed. Eighty-one percent of our residents 18 to 55 are not employed. So when I say let's begin with this early childhood education, so the point I think Ira made is the business model says invest where the jobs are. But what we need on deconcentration, when we
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build, we need investment in child care in

that local community that does two things;
gives that child that early head start and
go with that but also attracts that mixed
income family to that community that we
made the taxpayer investment in that.

Last thing I want to say is new
market tax credits. So when we start who
has it. So we've talked to community
builders before when we were planning a
large development project with two specific
questions: Will you build a child care
development. We have talked with Howard
Gardner; what's the best physical model for
that that's how Harvard University would
represent it. As well as you know, would
you build a health center. But basically
looking at when we take the tax dollar and
we're investigating 3, $400,000 per unit
can we bring the rest of the market along
not to do gentrification but can we build,
can our residents leave, move to
homeownership in our community, stay in
those communities, and PHA -- that waiting
list which is probably larger than what our
numbers are showing bring them in. So
rather than -- what are we, 2004 right now,
folks who applied in 2004, that's who we
are serving. So that element are -- do you
understand what I'm saying Wharton business
question; how do you serve more people when
you have 100 percent of the market. And
the answer for us is we need our residents
of their own volition to come up of out of
this multigenerational poverty.

SPEAKER: Him and I work in the
same department, so that the same challenge
I have. If I can highlight one thing of
many things, but child care. A lot of our
residents are great. But when they have
that area of where they want to go to job
training or get that first month of a job,
they have no have child care in their
pocket and that is real tough. And then
basically you always have that issue where
individual income 24 to 40, those could be on receiving state benefits making more
money getting benefits than a living wage in the City Philadelphia. I've seen that here and there, maybe 25,000 maybe, along with the family household income is. And those are some of the challenges for me.

SPEAKER: I would say that this these problems are mission critical for what we do but over I think there's some things that have kind of resonated with we some things I wasn't aware wear of. I will kind of echo what has said about housing (inaudible). A large, very, very large portion of landlords don't even have a license. So if you don't even know that there are landlords; you can't regulate them. So a lot people who are in housing, in affordable housing are in problem housing because there's no landlord that we
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can track. So I think having L and I
around the table to really look at those
not just as a fee opportunity but an
affordable housing issue, I think.

SPEAKER: Like many of you around

the table, I wear many hats. I'm born and
raised here in Philadelphia. I've actually
lived in a couple of these red-lined areas.

(Inaudible) --

THE COURT REPORTER: I need you
to move up a little. I can't hear you
sitting back like that. Thank you.

SPEAKER: Sure. I apologize.
The thing that strikes me most is wearing
my developer hat as a consideration, we
look for a level of balance. We never look
to move to an area and remove the people,
gentrify or work against the culture of the
community at large and it's encouraging on
one side to see recognition of these
problems. I think that that recognition
could actually maybe even stand a bit of an additional charge in that there is an absolute necessity for support for the residents in these areas, a very aggressive level of support. By way of example, we haven't really discussed the fact that a great portion of Americans are of this multi-generational level of success, multi-generational level of housing as a result of federal programs that assisted people to gain these houses. And so when you look at people who don't have these things, today it's almost a finger-pointing game and say when you look at the people without and you say why don't you have without consideration of the fact that there was a great level of support that was put in place with schools, housing, and today, Philadelphia one of the greatest impediments everyone points to is the fact
that the school district is suffering.
Schools are paid for by housing taxes. So again you go back from a historical perspective, we need to generate as many different levels of support as possible to make sure that the residents not only are able to achieve the goal of housing but also to maintain and hold onto those houses. As was mentioned, a lot of these things, the forces that are around these residents are predatory in nature; whether it's a parking ticket or some of the other means -- my grandparents lost their home because of balloon loans and financial chicanery and such. So this is something that affects many people. So I'm encouraged on one side that these problems are being pointed out; but I think that from a very necessary perspective, we need to make sure that we are very diligent and honest with people who we're dealing with.
from a constituency perspective as well as from a business perspective. These people need hand holding along the process, sometimes even multi-generational hand holding. It's almost like if you try to plant a tree that's been cut in half, you can't just stick it in the dirt. You have to put it there and you have to support it from as many different directions that is necessary to make sure that it stands. And sometimes that can take a long time. So again, encouraging, but I look forward to seeing us really keep the pedal to the metal so to speak so that we offer and see the level of support that's necessary for our residents to being successful and to destroy these lines.

MR. FRISHKOFF: I just want to actually ask a question. Michael, mortgage -- homeowner foreclosure, how many cases
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would you say percentage have

representation from an attorney, ball park?

SPEAKER: That's a tough

question. The short answer is 9 percent

have attorneys. The bigger question is

that as you know, we've got this

nationally-recognized mortgage foreclosure

diversion program which has eight year,

eight-and-a-half year history which has

saved 10,500 homes at last count. And the

system is set up so it's not supposed to

need an attorney in that program. Now,

attorneys often involved, and if there is

additional technical assistance that's

required or to make it -- to tell lenders,

look let's work something out otherwise

we're going to litigate this. But yeah --
yeah. So there's your answer.

MR. FRISHKOFF: On the tenant

side.

MS. SINGLETON: So roughly 8
percent and 80 percent of landlords get representation.

SPEAKER: I would just argue that one of the needs that cuts across from fair housing is this question of legal representation. And obviously sort of counseling on the front end that may not be from an attorney.

I think a second one that sort of came up in various ways is sort of the around zoning and planning and sort of the disparity in sort of our -- even our local legislation. I think frankly, some attorneys are probably going to be begging for an opportunity to go after some laws even you can get to disparate impact and measure it, some parts of the city have curfews and others don't. If you think of about familial status as a protected class, the idea Center City and University City have curfews and don't in other parts of the city, at some point if you look at
demographic change in those areas, somebody might have a case to make. And to those types of things -- and I'm not an attorney -- but if you think about where we maybe for good intention or not put systems in places, laws in place, policies in place that, in fact, put certain classes of people at a disadvantage in terms of where they can live and how they can live and what rights they're able to avail themselves of.

SPEAKER: Everyone else, Beverly, Angela, David, very eloquently stated some of our priorities. I would just add that looking at some of the new challenges that populations whether it's the domestic violence survivors or youth age 18 to 24 or people who are disabled, people with criminal records, seniors with criminal records, just looking at the unique barriers that their status and/or their position in the vulnerable group plays in
but non-monetary ways of preserving affordable housing.

So what are laws that we can put into place if we can't at this moment expand the voucher program, what are things that we can put into place to keep people in their homes and like for example, good cause laws, good cause protection, that is a landlord has to provide a good cause reason before eviction and that has to be listed in the notice. It's not currently, in a private rental you don't have to list the reason why you're evicting someone. You give just them the notice, back to the education piece, people don't know that the landlord has to go through the eviction process before they can evict you. They just go off that notice that says you have to be out in seven days. So education and
there are protections that can be put into place that protect tenants that don't cost money. It's just about applicability.

MS. SINGLETON: Well, I'm going to push my luck. We have like exactly two

minutes. And so we have talked about in and around some of the challenges and some of the policies that might be helpful. I think you identified one of these good cause protections.

Are there any other just top of mind at the national, state, local, regional level kind of things that we could be promoting in therms of policy?

SPEAKER: Couple quick things: (Inaudible) predatory process coming in in low income neighborhoods taking advantage of people raking in 5, $6,000 dollars easy. And they're hitting them at tax time scooping taking the whole amount of money
and people aren't getting help with foreclosure. I think it would be helpful to have department association landlord groups get in on the discussion as well. They're often perceived as the enemy doesn't want to go through (inaudible) process generally speaking. So having them at the table would be helpful.

And thirdly, I think there's a growing number of both immigrant and non-native English speaking who are now landlords who also need to be educated. So there's a huge new piece, you know, it's the entrepreneurial spirit to own a property and the American dream who are not educated and don't know that you have to a rental license to go through all of information. So while we're often in an adversarial position, I think we need to recognize the other side that they may not know this is an issue.
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SPEAKER: If could just add to that in the predatory lending side, there were a number of predatory lenders who aren't small landlords. In fact, I think the credit crunch that Nelson talked about also affects small landlords, whether they're good landlords or not. They have less access to credit to make repairs than they did previously.

SPEAKER: A declaration of trust is required when a developer wants to work with PHA so that it remains in the affordable housing category. It also means that you're talking about 25 years and it's like I can't make a profit on this investment for 25 years. So that's a barrier. We are actually -- if we can get another 6,000 properties in terms of what do we have licensed for HUD, we have got the 17 but how did you get them. The
declaration of trust is a barrier. One of those questions is could you have somebody build a house as a business, be able to sell the business and sell the property and all of its assets as the business so that they could do the property, make it affordable housing, allow the declaration of trust to remain with the business but allow them to build and get it out. So that the declaration of trust itself is not a barrier; I'm not going to let this thing sit in here for 25 or 30 years.

SPEAKER: Yeah, I would agree with Nelson. The foreclosure rescue scam is a big issue. But for the folks that take advantage of clients that come to CLS are out of state, web-based folks as well. But I don't think I've heard rent-to-own arrangements discussed in this session, and I think bears just mentioning as Nelson and I were talking about as it becomes more and
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more difficult for homeowners to qualify
for a mortgage because of -- well, for
whatever reason more people are turning to
these rent-to-own schemes where it's really
a heads the lender wins, tails the
homeowner loses. You miss one payment in a
mortgage foreclosure case then -- or you
miss two or more payments in a mortgage
foreclosure case, then you at least get
your equity through a foreclosure process.
You miss one payment in a rent-to-own
agreement, there is no equity for you; you
lose everything. And I think we really
need to be looking at least on a state
level updating the rent-to-own law. The
reason why I think this makes it a fair
housing issue particularly is at least at
CLS, the majority of people who come into
our office who have been involved with

rent-to-own agreements are Latino primarily
bilingual Spanish-speaking.

MS. SINGLETON: We are just about out of time. So when the City of Philadelphia installs the solicitor/housing officer, that person will review bills that the city counsel proposes as well as review policies set by the planning and other relevant municipal offices.

MR. CHRYSTIE: Thank you. I appreciated the conversation very much.

Thank you.

(Meeting adjourned at 3:03 p.m.)
CERTIFICATION

I, JENNIFER DOUGLAS, Court Reporter, Notary Public, hereby certify that the foregoing transcript is a transcript of the meeting held before me. I further certify that I am neither attorney nor counsel for, not related to or employed by any of the parties to the action in which this deposition was taken, nor am I financially interested in the outcome of this action.

JENNIFER DOUGLAS
Court Reporter/Notary Public

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