



HOUSING IN PHILADELPHIA

*A Report for the
Public Interest
Law Center of
Philadelphia*

by
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Consultant on Housing
and Public Policy
Washington, D.C.*

*June 1988
Full Report*

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(Note: the three Appendices and the
Bibliography are available separately.)

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EXECUTIVE SUMMARY

Problems

Philadelphia's housing problems are stubborn and growing rapidly worse, in spite of a broad range of innovative and flexible public and private efforts. Homelessness, the most visible indicator of housing crisis, is rising rapidly, and all signs point to a continuing increase.

Philadelphia is fortunate in one respect: it has enough units to house its population. Indeed, the number of units has been increasing while population has declined. The problem is not that there is a housing shortage, but that housing costs too much and is deteriorating. Overall, the City's housing stock is aged. Much of it requires rehabilitation or major maintenance to keep it in viable condition. Vacant, abandoned structures are commonplace throughout older, low income neighborhoods. City services, too, are inadequate.

Superficially, some housing problems may appear to be resolved by gentrification, the transition of housing and neighborhoods from lower income occupancy to more affluent residents who have the economic capacity to fix up their units and the political clout to insist on improved services. But this in many ways only worsens the underlying problem: those displaced, even from bad housing, often end up in housing that is in worse physical condition and almost always costs more than they had been paying.

Basic to understanding housing needs is the recognition, often implicit but too seldom stated, that "housing" is far more than the structure itself. Housing is a major factor in determining not just how people live, but how they relate to each other as individuals, within families, and as neighbors and members of the larger community. Substandard or unaffordable housing can obstruct these relationships. Conversely, they can often be strengthened by the manner in which housing assistance is provided.

Housing problems are closely intertwined with problems of poverty and inadequate income. In reality, housing cannot be isolated from other poverty problems, particularly employment and education. Indeed, rooting out poverty through education and employment initiatives would in the long run substantially solve the most stubborn parts of Philadelphia's housing problems. Nevertheless, housing needs and issues are sufficiently complex in themselves to warrant a focus which necessarily gives short shrift to the broader context.

The gap between what decent housing costs to live in and what low income Philadelphians can afford to pay for it is at the root of homelessness and much of the city's housing deterioration. At

least 100,000 low income households in Philadelphia are paying more than half their incomes for housing. Indeed, if earlier trends have persisted, and there is no reason to believe otherwise, there are now almost fifteen times as many renter households with incomes below \$5,000 as there are units renting at 30% of this income level (gross rents of \$125 monthly or less): 71,000 households and only 5,000 units.

Even rent- or mortgage-free housing is unaffordable for many. Housing costs not only include the monthly rent or mortgage payment but also the cost of essential utilities, which is often larger, and, for owners, taxes, insurance, and basic maintenance. A 1986 survey by the Energy/Poverty Study Group found that the average monthly energy bill for a low income household in Philadelphia was \$112 with oil heat and \$125 with gas heat. Moreover, declines in the cost of oil and gas between 1983 and 1986 had been more than offset by the rising cost of water.

Among other things, this means that the filtering process, which is frequently relied on to provide housing for low income people, does not work. Housing can only trickle down so far before it "trickles out" and is abandoned. This is because owners simply cannot lower rents enough to make them affordable for very low income people and still cover the out-of-pocket costs of operating the units. Similarly, very low income owner-occupants, with their mortgages often long since paid off, are unable to pay utilities, maintenance, and taxes.

It is possible, with available data, to make a rough estimate of how much it would cost to meet Philadelphia's housing affordability gap. A conservative estimate is that the amount needed is about \$447 million (\$357 million for renters and \$90 million for owners).

In recent years, the housing affordability crisis has overshadowed the more traditional concerns of quality and supply. Nevertheless, Philadelphia's housing stock is deteriorating. The major causes are age and declining housing affordability. Between 1975 and 1982 there were sharp increases in the number of households reporting defects posing a danger to health or safety.

Unless strong action to raise incomes is forthcoming, Philadelphia will continue to face rising homelessness, as more and more people are evicted for nonpayment of rent or forced to leave their owner-occupied homes because they cannot heat them, maintain them, or pay their taxes. However, a substantial proportion of the 129,000 households who pay more than 60% of their incomes for shelter live in housing that is a disgrace. There are ways of improving this housing, of giving them somewhat better value for their money, and these should be pursued vigorously.

Programs

Philadelphia has a rich history of innovation and creativity in addressing its housing problems. Few other cities have attempted a comparable range of efforts. Despite this, there is a widespread feeling that the City's programs have been ineffective and that other cities have either done far more or done the same things better.

Why the sharp contrast between this sense of dissatisfaction and the considerable efforts which have been made? In large part it is because trying to deal with the city's housing problems with the resources provided by the federal and state governments is very much like trying to stop a charging elephant with a slingshot. No matter how accurate the aim or how hard the stone is thrown, the elephant will not be deterred. Unfortunately, many of the efforts to improve Philadelphia's housing programs are comparable to trying to make the slingshot work better.

Counting funds available from all sources, including tax exempt bonds, an average of more than half a billion dollars is available annually in Philadelphia for various forms of housing assistance. This does not include the cost to the Federal Treasury of the homeowner tax benefits which are provided through the deduction of homeowner mortgage interest and property taxes from federal income taxes. The estimated cost of these deductions -- in Philadelphia as elsewhere the largest single housing subsidy -- in foregone revenues to the U.S. Treasury from Philadelphia taxpayers is on the order of \$150-\$175 million annually.

The Community Development Block Grant program, and related program income, has in recent years been the major focus of efforts to fund housing improvement programs. In fact, however, CDBG accounts for less than one tenth of total housing money available from all public sources. It is, however, very flexible, with the City having great latitude to determine where and how CDBG funds will be spent. This is a major reason for the focus of public attention on the use of CDBG funds.

Since 1982, Philadelphia's CDBG funding level has dropped sharply, a combination of cuts in the federal appropriations, the impact of Philadelphia's declining population on its formula allocation, and the inclusion of additional entitlement jurisdictions in the national program. Between 1982 and 1987, Philadelphia's grants dropped by 28%, from \$72 million to \$52 million. In constant 1987 dollars, there has been a 38% drop; Philadelphia's 1987 grant was \$33 million less than in 1982. Housing is by far the largest single CDBG expenditure, about 60% of the total budget. General administration, a substantial share of which goes for housing activities, comes next, at around 17%, followed by economic development, and other activities.

A basic requirement of the Community Development Block Grant program since 1974 has been the preparation of a three-year Housing Assistance Plan (HAP), setting forth housing needs, based on Census data, and goals for meeting them. Philadelphia's most recent HAP, filed in December 1985, sets a goal of assisting some 37,000 units for low and moderate income Philadelphians over the 1986-88 period, roughly the level of performance during the 1983-85 period. However, only 2,000 additional households are to receive rental subsidies.

At the rates proposed in the HAP, even if Philadelphia's housing problems grow no worse, it will take until 2003 to meet estimated rehabilitation needs for owners and until 2046 years for renters. Worse, it will take until 2068 to provide rental assistance for very low income elderly renters, even if their number does not increase; until 2077 to assist small, very low income households; and until 2100 to provide assistance to large, very low income renter households.

The contrast between Philadelphia's urgent and growing housing needs and its program accomplishments is stark. According to its own analysis, the City has some 87,000 lower income households requiring rental housing subsidies, and some 172,000 substandard units. In the face of this need, it can find resources for only about 12,000 units of improved or newly subsidized housing each year. Meanwhile, as described above, the problem of rising costs and falling real incomes is worsening.

Clearly, without major increases in resources and fundamental changes in approach, the City will continue to lose ground in housing.

Neither Philadelphia nor any other city with lots of older housing and a growing low income population can deliver both decent and affordable housing for its residents until the federal government makes a serious commitment to expanding housing assistance for low income people and dealing with the causes of poverty. But a clear sense of strategy and priorities could get more accomplished with what is available and challenge additional public and private funds and energies.

To the extent that Philadelphia's housing programs follow a coherent pattern, with clear objectives, they will be able to make the most of the resources at hand. Furthermore, the perception that housing is being improved is essential to generate support for committing the necessary resources to achieve decent, affordable housing for all. Therefore, the principles that lie behind policies and programs are even more important than the specific measures themselves. Each program and activity, both in its conception and in its execution, should be designed to further Philadelphia's basic housing goals.

Principles

The following principles are recommended as the framework for the policies and activities needed to provide decent, affordable housing for all Philadelphians:

- o Housing activities should be carried out in a neighborhood and community context, with the greatest possible participation and support from neighborhood residents. Priority should be given to neighborhood-based housing development corporations to enable them to provide and/or manage housing.
- o Residents should have the greatest possible degree of ownership and control over their housing. Thus, Philadelphia's traditional emphasis on single-family home ownership should be maintained, cooperatives should be encouraged, and tenant management of rental housing should be supported.
- o Both renters and owners should be provided with the greatest possible protection against eviction and involuntary displacement. No individuals or families should be displaced from their neighborhoods against their will.
- o The existing stock of subsidized housing in Philadelphia, including scattered site public housing units, should be retained for low income use.
- o Disparities in housing condition, affordability, location, and choice resulting from discrimination because of race, nationality, sex, or family composition should be eliminated.
- o Maximum use should be made of the existing stock of housing, where it is or can be made viable.
- o Subsidies, where needed, should be provided, but they should also be repayable if and when the circumstances of the tenant or owner permit.
- o In providing subsidies, priority should be given to housing which will remain permanently available for low income people.
- o Housing activities should be designed and carried out so as to expand economic opportunities for low income people as much as possible, particularly through employment opportunities and training.

- o Funds for housing assistance for low income people must be expanded. This will require substantial additional resources from the federal, state, and local governments and from the private sector. Until these resources are provided, priority should be given to providing housing for the homeless, to preventing homelessness and to making substandard housing decent for its present occupants.

Additional funding for housing programs is critical to achievement of the other goals. As has been made clear, Philadelphia's overwhelming housing problem is the mismatch between what decent housing costs and what a substantial fraction of the city's population can afford to pay. With housing costs rising and real incomes dropping, Philadelphia faces a crisis -- one that cannot be resolved without a major change in public priorities.

Clearly, these principles go far beyond bricks and mortar. They are deliberately aimed at using housing as a major tool in building communities, in dealing with poverty, and in making Philadelphia more livable for all of its residents. The recommendations which follow are proposals for carrying them out. If the resources to close the affordability gap can be found, they hold the promise of achieving the goal of decent, affordable housing for all Philadelphians within a decade. If not, they still provide a framework for substantial and visible improvement for many Philadelphians, even though others will be left behind.

Recommendations

1. Close the "Affordability Gap." Top priority should be given to enabling low income people to pay what decent housing costs. In the long run, education and job opportunities can lower the number of households requiring assistance. In the short run, however, there is no alternative to measures such as raising public assistance payments to an adequate level and to making household-based federal housing assistance an entitlement for those requiring it to obtain decent housing. There several major potential sources of funding to meet this need, all of which should be vigorously pursued.

- o The first is to raise welfare payments for the 115,000 Philadelphia households receiving either Aid for Families with Dependent Children or General Assistance so that they provide enough money to pay for housing and utility costs, as well as other basic needs. Philadelphia's entire public assistance allowances for households of three or fewer are now lower than HUD's approved Fair Market Rents for the metropolitan area. In other words, if HUD's figures are accurate, households receiving welfare payments need more than their full allowance just to pay their housing costs.

- o The second is to provide federal household-based subsidies (similar to Section 8 Existing certificates or housing vouchers) to cover the difference between the amount a household can afford and the actual cost of decent housing and utilities in Philadelphia. If this were done, it could put a halt to housing abandonment and deterioration, because tenants would be able to pay enough rent to cover operating and repair costs and, in many instances, amortize up to \$10,000 in rehabilitation and improvements.
- o The third is to expand funding for the Low Income Energy Assistance Program (LIHEAP) to cover the gap between affordable and actual energy costs. Since fully one fifth of Philadelphia's renters cannot afford to pay average energy bills, this would be significant, even though it does nothing to reduce other components of housing costs.

The City, as official policy, should make raising assistance levels and provision of household-based housing assistance on the basis of need a top legislative priority and should devote major efforts to it.

Closing the affordability gap is the key to dealing with Philadelphia's low income housing problems. The Redevelopment Authority could use its bonding power for purchase and rehabilitation of low income housing, and probably keep most costs within affordable limits. The Housing Authority would be able to meet its major operating needs without deferring maintenance because of inadequate operating subsidies. Tenants in both public and private housing could afford to pay their rents and utilities. Community development corporations would know that neighborhood residents could afford to live in housing they purchase or rehabilitate.

Unless the gap is closed or substantially reduced, on the other hand, Philadelphia is doomed to little better than continuing to nibble away at a few of the most pressing problems, making a difference here and there, but facing a steadily eroding housing inventory along with rising homelessness.

The importance of adequate welfare allowances. As of May 1987, roughly 70,000 Philadelphia households were receiving Aid for Families with Dependent Children (AFDC) and another 46,000 were receiving General Assistance (GA). Except for the 12,000 living in public housing, it is safe to assume that most of them were either in substandard housing or were homeless.

Since 1970, measured in constant dollars, the purchasing power of welfare allowances in Philadelphia has dropped by half. Currently, the full allowance for a three-person family is \$384; it is \$90 more for a four-person family. At 30% of income, therefore, a three-person household would need housing for \$115 monthly, including utilities, while a four-person household should pay \$142.

HUD's current Fair Market Rents for Philadelphia are higher than the entire welfare allowance.

This situation cannot be allowed to continue. The cost in human terms of living below the edge of poverty has already marked generations of children. The cost in housing terms, in the deterioration and abandonment of a substantial portion of Philadelphia's housing stock because its occupants could not pay even the cost of operating it property, is evident in block after block of the inner city.

A concerted drive for more adequate allowances, involving both the City Administration and the array of organizations concerned with Philadelphia's housing situation, is essential. This drive should be coupled with a search for effective ways to ensure that these payments provide decent housing.

2. Secure greater control over the housing stock. Philadelphia should adopt a policy of bringing into community ownership as much of the housing stock and vacant land in older and low income areas as possible. This should be done in a number of ways, as appropriate, including foreclosing on unpaid taxes or other liens, making repairs in return for an interest in the property, condemnation, acceptance as gifts, and even voluntary purchase on occasion. Priority should be given to areas currently or potentially open to gentrification, to substandard, occupied buildings, and to units in neighborhoods where a specific housing and development strategy is in place. Ways of assuring tenure security and rent stability should be vigorously explored.

The objective is to make the City the master of its low income housing stock to the maximum degree possible. This will offer a means controlling displacement by rent increases or conversions, as well as of channelling development so as to prevent displacement and to equalize housing opportunities.

A distinction needs to be made between the City acting, as recommended here, to take control over a substantial portion of the low income stock and direct City management of that stock. Rather than attempting to build its own capacity for management and operations, the strategy should be to place control and/or ownership of as much of the low income housing stock as possible in the hands of occupants, community development corporations (CDC's) or other nonprofits whose purpose is to supply housing for low and moderate income people, or public and quasi-public entities. This is not intended to exclude the private sector, which will supply much of the skills needed to deliver and maintain the housing, in partnership or under contract. There is also a significant role for joint ventures. But the key is a set of public policies which recognize that housing for low income people requires public intervention as well as subsidy, and that it must

be treated differently from housing provided without subsidy by the private sector.

Expanding the capacity of CDC's to own and manage substantial numbers of housing units, including single-family rental housing, should be a major objective. Single family properties should largely be used for ownership, but they should be transferred with strict limits on equity appreciation. Where subsidies are required, they could be in the form of sharing in the equity and therefore in appreciation.

Efforts should be made to give ownership opportunities to as many low income families with children as possible. Where tax-exempt financing requires that the property remain in public ownership, it could be handled with all of the advantages of limited equity home ownership. A contract between the RDA and the occupant could offer residency for life, and even the right to assign the unit to a child or other close relative, for the equivalent of a mortgage payment (to pay off the bonds), plus assuming all utilities, maintenance, and a payment in lieu of taxes. Welfare households with children should be given priority for the life tenancy agreements for single family housing. This would offer the benefits of owner-occupancy without subjecting the units to a state lien. Owner-occupancy and/or life tenancy agreements could also be used for properties suitable for two to six families, such as large, three-story row houses, with permission to the primary occupant to sublet the remaining units.

The program should operate primarily in areas where housing quality is now poor or the market is now weak, to avoid inflating prices. Where there is a neighborhood strategy plan, the City should acquire all properties which it can obtain, subject to appropriate guidelines on the age, condition and cost of the units. This approach can be a major vehicle for implementing the North Philadelphia Plan and other neighborhood plans. Where detailed neighborhood plans now exist, they should be carefully reviewed with residents, modified as desirable, and kept up to date as a reflection of community needs and policies.

Community housing ownership is most important as a means of avoiding displacement. As funds can be found, the City (or RDA) should not hesitate to acquire properties, by condemnation if necessary, in neighborhoods where the low-income housing stock is threatened by gentrification. Once the program has been in effect long enough so that there is a reasonable stock of community housing, there should be no excuse for any involuntary displacement from a neighborhood for causes beyond a family's control, and little reason for other than temporary displacement from units which people wish to continue to occupy.

3. Give high priority to improving substandard occupied units. Very high priority should be given to improving substandard

occupied units, through programs of code enforcement, nuisance abatement, and acquisition. This would be a major shift away from the current focus on vacant structures.

Vigorous housing code enforcement is the key here. Although Philadelphia once pioneered in systematic housing code enforcement, it is now neglected as a tool for improving housing quality. Perhaps the most important reason for this is the economics of low income housing: it is simply impossible to supply decent housing which low income people can afford and still obtain a reasonable rate of return on investment. Code enforcement results not in compliance, but in owners walking away and abandoning their properties, or, when market conditions permit, selling or converting them to higher income occupancy.

A combination of incentives for compliance and more effective sanctions for noncompliance is required. The City should either resume the practice of assigning people to Housing Court to advise landlords on how to meet code requirements and available sources of financing or find other ways to provide this assistance and information. Many landlords are themselves low or middle income people who own only a few properties and are without cash resources to invest in repairs and improvements needed to comply with the code.

An important new tax incentive may be available to owners of units which need repairs or rehabilitation. That is the low income housing tax credit established by the Tax Reform Act of 1986. In effect, this incentive is designed to cover 90% of the cost of rehabilitation over a ten-year period. Philadelphia should move to obtain an allocation of this credit which can be used for rehabilitation by owners of rental housing.

Where serious violations remain uncorrected, the City should either institute a receivership program or abate the violations itself, liening the property. A revolving fund should be established for this purpose, against which upfront rehabilitation costs and administrative expenses could be charged, to be covered by rental income from the buildings. A panel of individuals or organizations should be pre-qualified to act as receivers or agents of the City in abating violations. Initially, nonprofit organizations with good track records in rehabilitation could perform this function, as could agents certified to manage City-owned properties.

The City should adopt a policy of foreclosing vigorously on liens in order to obtain control over the properties involved. These properties should then be handled in the same manner as other properties acquired by the City. Adequate computerized records which can record all liens and outstanding fines on a property-by-property as well as owner by owner basis will be essential. Having done this, priorities can be established, beginning with properties

where the amounts of the liens exceed the market value of the structure.

4. Subsidized housing. Philadelphia's stock of public and other subsidized low income housing should be maintained and expanded. Presently vacant units should be rehabilitated for occupancy by low-income people.

Public housing. Philadelphia's largest subsidized housing resource is the 23,000 units of low-rent public housing owned by the Philadelphia Housing Authority (PHA). This housing has been subsidized for permanent low income use, unless the Housing Authority decides to demolish or otherwise dispose of it.

Although the PHA receives substantial federal subsidies, they have not been adequate to deal with deferred maintenance (the consequence of the very low incomes of public housing tenants and past insufficiencies in operating subsidies) and other public housing needs, so these subsidies have been supplemented with some CDBG funds, particularly for rehabilitation of scattered site units.

The PHA is currently wrestling with the problem of how to deal with approximately 1,500 vacant scattered site units requiring substantial rehabilitation to be made livable. A Request for Proposals (RFP) for 939 of these units in 707 vacant buildings, plus 182 vacant lots, was issued by the Authority in November 1987. While the intention of PHA was to try to maintain these units for lower income people, the income limits for the RFP, which used HUD's 80% of median income levels for the Philadelphia Metropolitan Area as the standard, were more than three times the \$6,600 median income of current public housing tenants. The \$50 million which would be required for these scattered site units is one-sixth of PHA's projected capital needs over the next five years. A major effort should be made to increase federal funds for modernization of public housing to meet these capital needs. Failing that, the City should put some of its own resources into meeting these needs.

No other current subsidy program offers the depth of subsidy provided through the public housing program. Thus, no other program is as well equipped to meet the housing needs of very low income people. Because of this, even if units cannot be rehabilitated immediately, no attrition should be permitted in the public housing stock, unless provisions are made for at least one-for-one replacement of the units lost. For example, units sold to tenants under the home ownership demonstration should be replaced, and no further sales should be made without such replacement. As additional subsidies become available, Philadelphia should continue to expand its public housing stock.

Other subsidized housing. In addition to public housing, over 11,000 units have been subsidized under other federal programs with

project-based subsidies: the (1) rent supplement, (2) below market interest and (3) Section 8 new construction and rehabilitation programs. Projects under these programs are subject to use restrictions for a number of years, after which their owners may, if they so desire, prepay the balance due on their mortgages and convert to higher income use. For nonprofits, the restrictions are for the full subsidy period; for most other projects, the restrictions expire after 15 years. Expiring use restrictions and prepayments will not affect any developments in Philadelphia until 1991. Between then and 1999, restrictions on about 1,500 units will expire.

Section 8 Existing. Until 1981, Section 8 Existing subsidies could, under some circumstances, be assigned to units to be occupied by eligible households. Then Section 8 Existing was made exclusively a tenant-based subsidy. The Housing and Community Development Act of 1987 now permits up to 15% of future Section 8 certificates to be tied to specific units, provided the owner agrees to rehabilitate the property with outside assistance. Philadelphia should adopt a policy of using these Section 8 Existing subsidies for units which are in community ownership. This would facilitate financing, by assuring that low income tenants would be able to pay their rents, and would be a way to leverage these subsidies for housing improvement. With a purely tenant-based subsidy, under which tenants can move out at the end of a one-year lease taking their subsidy with them, many lenders will not consider rehabilitation or other loans in neighborhood where unsubsidized rents are substantially below Section 8 FMR's.

5. Expand home ownership. Philadelphia should continue to encourage home ownership by low income people, and should assist present owners to keep their homes in sound condition.

In 1980, 36% of all Philadelphia households with incomes below the poverty level were owners, including 57% of all married-couple families. Almost three fifths of all poor home owners were elderly. Conversely, 12% of all Philadelphia owners had incomes below the poverty level, including 6% of all married-couple families. Moreover, 77% of poor owners with mortgages and 60% of owners without mortgages paid more than 35% of their incomes for shelter. Many of these low income owners cannot pay for maintenance, taxes, and utilities. Some have been assisted by energy assistance and weatherization programs but these programs are not adequately funded. Moreover, for many, weatherization does little good without additional repairs or rehabilitation.

A Lien in Lieu of Taxes program should be adopted, targeted to owners with incomes at or below 125% of poverty, so that the relief given can be substantial. Up to 100% of taxes due could be liened, with the City then receiving the property upon death of the owners. Tight targeting is critical because of the potential impact on City revenues. Too generous a program will make it more difficult to

increase City spending for housing and essential neighborhood services.

A Mutual Home Ownership Association (MHOA) should be established as a nonprofit organization modelled on mutual housing associations to provide counseling, financial assistance and other support required for home ownership. The MHOA's function would be to purchase, rehabilitate, and manage housing occupied by its members. In effect, the MHOA would own the units and the member recipients would own the MHOA. The MHOA can help make ownership (or life tenancy) viable for low income people through such services as pre- and post-purchase counseling, courses and instruction in home maintenance and repairs, inspections, assistance in obtaining sound contractors when needed, establishment of maintenance reserves, and bulk purchasing.

6. Expand financing opportunities. Obtaining financing is often a major problem in areas regarded as marginal, or where family income is regarded as marginal. Appraisals for mortgage insurance purposes are often below the cost of acquisition plus repair, so private financing is unavailable. This gap should be filled in two ways: (1) by establishing a special equity insurance fund, to provide insurance which cannot be obtained either privately or through FHA/VA and (2) through funds for second mortgages or equity sharing to reduce monthly costs for purchasers to affordable levels.

One major problem encountered with a number of housing efforts in Philadelphia has been the gap between costs and appraised values for mortgage insurance purposes. A special high-risk insurance fund for these properties should be established to cover the difference between the FHA-approved appraised value and the actual cost of the unit or mortgage amount. This would make fully guaranteed loans available, and should open up additional private sources of financing.

Even if financing is available, help will be needed to make home ownership a feasible option for low income families with children. A special Philadelphia Equity Fund should be established which would pay a portion of the purchase price, to reduce monthly costs to affordable levels. The success of this approach will depend on enough long-term appreciation in property values to repay the fund, so that it can operate at least on a break-even basis. Policies should be established to avoid creating incentives to increase housing prices to purchasers using the fund. This could be done by limiting houses purchased under the plan to those selling at or below the median price for comparable houses in the city, or a per-square-foot cost limit could be established. Pre-purchase inspections to assure that the houses are in sound condition should also be mandatory.

7. **Continue acquisition of vacant structures.** As part of its effort to obtain control over its housing stock, the City should continue vigorous efforts to take title to vacant, abandoned structures, particularly in areas for which there are neighborhood plans or which are threatened by gentrification. It should make a unified inventory of all residential property (vacant or otherwise) which it owns (including properties owned by the Redevelopment Authority and PHDC) and develop a system for fostering their rehabilitation and reuse.

The reasons for Philadelphia's emphasis on reuse of vacant, abandoned properties are clear. It eliminates major nuisances and it provides housing without displacement. It also involves taking the most expensive units to bring back and providing them, given present targeting practices, to the lowest income people. This means that relatively few households can be served with funds available, and the small volume of the various vacant house programs has barely kept up with the rate of abandonment.

Rather than pour resources into rehabilitating a relatively small number of vacant units for low income households, the shift in priority to improving already-occupied units and to gaining control over the housing stock will provide other, preferable options for low income people, giving the City more flexibility in dealing with its vacant units. As this occurs, the City should encourage reuse of vacant structures by middle and even upper income households, who can pay for the rehabilitation costs involved, or who would require shallow subsidies. Emphasis should be on rehabilitation of buildings on viable blocks or blocks which are still structurally sound or are of historic value, such as three-story brownstones.

One approach to doing this would be to issue a quarterly listing, by neighborhood, of all properties, and invite proposals for their rehabilitation. Until properties have been listed twice, preference should be given to proposals by community development corporations or other nonprofits, and within this category. Since the major purpose is to get the properties back into use (assuming other successful efforts are being made to improve housing for low income people), the general policy should be to accept any viable proposal received for any property on the list, transferring title with a proviso that the property revert to the City if the proposal is not carried out successfully within a reasonable time.

The City might also experiment with efforts to attract major private sector involvement. It would seem possible, if packages of 50-100 properties in a given neighborhood could be offered, that some of the city's major builders might be interested in becoming major players in housing rehabilitation. Assuming that no subsidies are provided, this would provide a potential source of housing for middle- or lower-middle-income people, such as those

working in many of the city's health care facilities or in office jobs in Center City.

8. Streamline administration. The administration of Philadelphia's housing programs should be streamlined. This involves several components: (1) administrative reorganization or consolidation together with a genuine merit system where this is not already in place to improve competence; (2) simplification of programs and procedures; and (3) more vigorous efforts to link the resources and talents of neighborhood people and the private sector into partnerships with the City to carry out housing programs.

There is a widespread impression that "nothing works in Philadelphia." Certainly the kind of aggressive effort necessary to expand the City's control over and management of the low income housing stock will be possible only if there is a sense of confidence that the City and agencies working with or through it can handle the tasks involved.

Part of the solution may lie in restructuring the City's array of agencies dealing with housing, and by enabling their activities to be more closely coordinated. Even more important is the capacity to act within those agencies: if the City (or RDA or PHDC) is to offer properties and/or financial assistance, it must be able to make decisions quickly and soundly. Similarly, it must be able to monitor performance to see that its programs and policies are carried out.

The present maze of little programs, many with detailed requirements, should be replaced by a series of broader programs with more flexibility. More reliance should be placed on performance standards and on monitoring results, rather than detailed program requirements on the front end. If the quality and cost of the end product are acceptable, many procedures and reviews along the way can be dispensed with.

Expanded support and technical assistance should be given to many community-based groups to enable them to participate actively in the provision or operation of housing. Many of these groups, particularly those just getting organized, also need assistance with core funding and with front-end costs of supplying housing.

9. Expand resources for housing. The City should commit more of its own resources to dealing with housing, in addition to pressing vigorously for expanded state and federal programs.

The City's direct financial contribution to dealing with its housing problems is now minuscule and should be increased, particularly to furnish funds for activities which are not supported by federal and state funds, either because of program restrictions or because funds are not being provided. Rather than attempt to create a direct linkage between center city development

and funding for housing, through a trust fund or other entity, the City should formally adopt a policy of dedicating 10% of the cumulative additional revenue generated by increases in the city's tax base to fund low income housing activities. A brief calculation illustrates the potential of this policy. City tax revenue will have increased from \$0.9 billion in 1983 to an estimated \$1.3 billion in 1988. If 10% of the 1983-84 increase had been allocated to housing, and the base amount enlarged by 10% of each succeeding year's revenue increase, \$131 million would have been generated from fiscal 1984 through fiscal 1988.

It should be clear that there is no prospect that the City can meet its present low income housing needs from its own resources, even with a 10%-for-housing program. The City, and advocates within the city, have a further responsibility to press for added state and federal funds. This should be high on the agenda.

Strategies

The foregoing recommendations provide a comprehensive approach to dealing with Philadelphia's housing problems. They rest on increasing income support payments (whether specifically designated for housing or not) to levels which will enable Philadelphia's low income households to pay for decent housing without sacrificing other necessities, on improving the quality of substandard housing, and on continued efforts to deal with vacant and abandoned structures.

Concerted efforts by the City and by all advocates of decent housing should begin immediately to increase welfare payments to adequate levels and to provide household-based subsidies as an entitlement to all others who now cannot pay the economic cost of decent housing in Philadelphia.

Concurrently, the groundwork should be laid for implementing the recommendations of this report through immediate review of the City's administrative structure and identifying the specific steps needed to carry out those recommendations which are accepted. The transition from current policies and programs to the new approaches should permit sound preparation, testing of policies and procedures, and training of those involved. A schedule should be worked out which would have this transition completed for all recommendations by 1990.

The North Philadelphia Plan and the neighborhood strategies already prepared by the Philadelphia City Planning Commission provide a starting point. Planning efforts in concert with community organizations should be expanded in areas of low income concentration.

The City should continue its current policy of targeting half of its housing funds to North Philadelphia, and should give high

priority for neighborhood-based activities to those parts of West and South Philadelphia which have high concentrations of substandard housing or where City intervention could prevent displacement of low income households. These neighborhood-based strategies should be complemented by a framework for City intervention to meet particular needs outside of targeted areas.

Costs

The total cost of the recommended program is on the order of \$1 billion annually for ten years -- roughly double current spending on housing (except the cost of home owner deductions) from all governmental sources. The major elements are the capital cost of rehabilitating or replacing all of Philadelphia's substandard units (about \$2 billion total), the annual operating costs of carrying out the programs and of closing the housing affordability gap (about \$500 million annually), and the one-time costs of establishing the various revolving funds. It should be noted, however, that closing the affordability gap would provide low income households with the resources to pay for about half of the needed rehabilitation.

The needed funds will have to come from four major sources: (1) Philadelphia's own increased investment in housing; (2) increased state and federal funds, especially for income support or household-based subsidies; (3) City, RDA and PHA bonds to finance housing rehabilitation and replacement; and (4) the private sector, including revenue from rent and mortgage payments by individual households.

Closing the affordability gap amounts to roughly half of the total cost of the program. This requires "new" state and federal funds. Not only would these funds enable low income people to pay for their housing without skimping on food, clothing, and other basic necessities, but it is essential to the viability of the bond-financed activities and to making the revolving funds revolve. The budget, which has some leeway in it, assumes additional City and state funds.

Conclusion

The approaches outlined above are ambitious. But they -- or a similar, comprehensive approach -- are the only way to assure that all Philadelphians will be able, within a decade, to live in decent, affordable housing.

Moreover, it should be possible to mobilize the political will to obtain the funds required to meet this goal. Philadelphia's problems are mirrored throughout the nation. Low income housing is disappearing everywhere. We face a national crisis, most

visibly reflected in rising homelessness. Once more, as it has in the past, Philadelphia can lead the way.

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A Series of Charts

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KEY PHILADELPHIA HOUSING FACTS

1982 Annual Housing Survey¹

There were 688,300 housing units in Philadelphia
379,400 owner occupied
245,200 renter occupied
63,700 vacant

23,800 occupied units were rated in poor condition
115,000 occupied units were rated in fair condition
138,800 occupied units needing rehabilitation

1988 Estimates:

There are 648,000 households in Philadelphia
391,000 are owners
257,000 are renters
115,000 are receiving public assistance

There are only 34,000 subsidized housing units, but there are
66,000 owners need housing assistance
129,000 renters need housing assistance

Between 1975 and 1988, in constant 1988 dollars:

Real renter incomes fell by 8%

Real rents rose by 9%

Public assistance allowances fell by almost 50%²

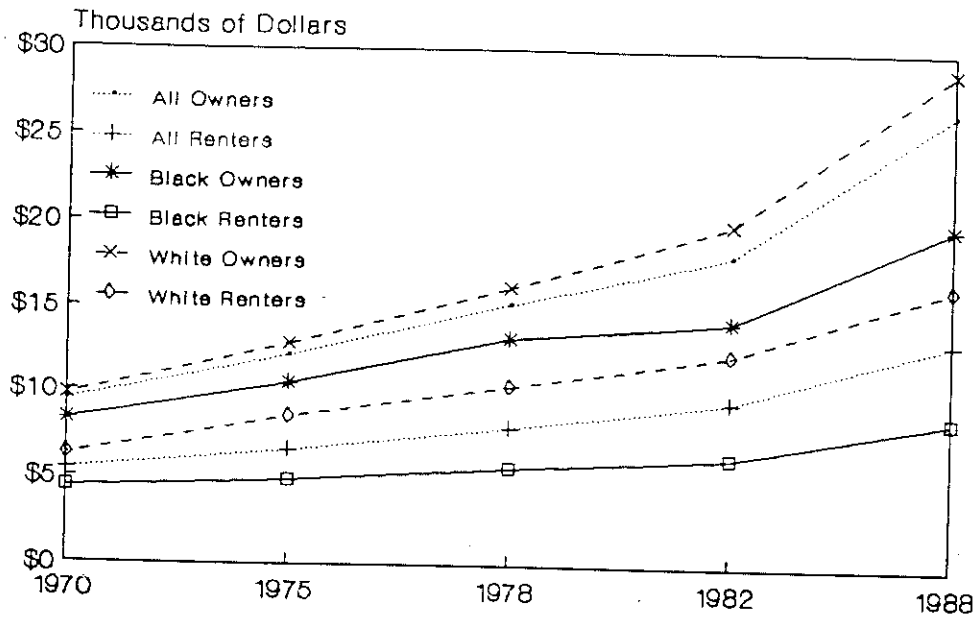
Current (1988) estimates are that:

- o 71,000 renter households cannot afford units with gross costs over \$125 per month, but there are only 5,000 units in this cost range.
- o 100,000 renter households cannot afford units with gross costs over \$250 per month, but there are only 62,000 units in this cost range.
- o 24,000 homeowners cannot afford gross costs over \$125 per month, but there are no units in this cost range.

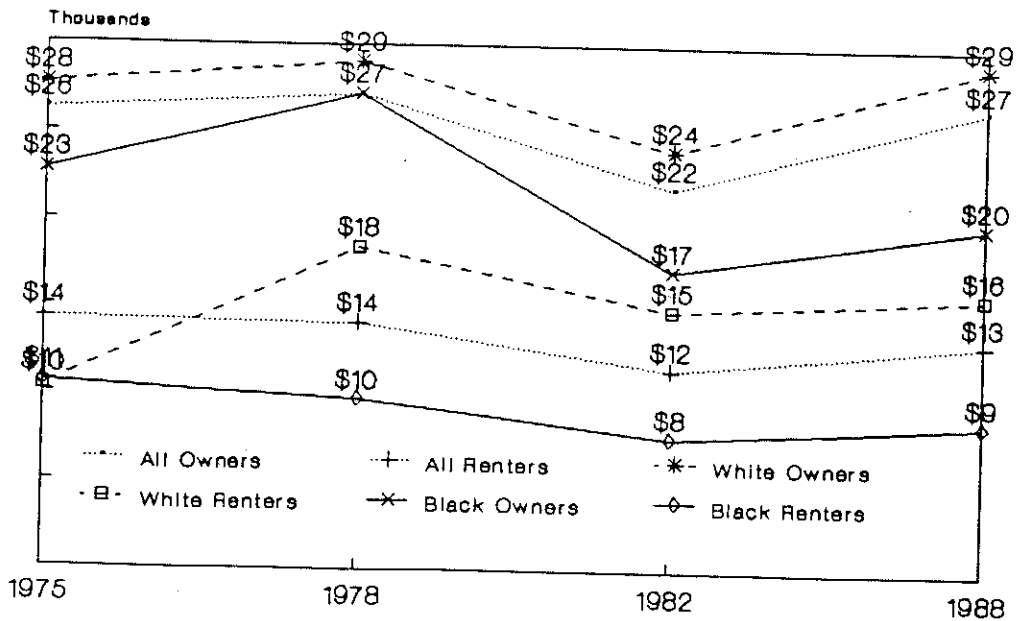
¹ The 1982 Annual Housing Survey for the Philadelphia Standard Metropolitan Area, which contains data for the city, is the most recent comprehensive data available on population, incomes, and housing characteristics. The survey was based on a sample of 3,989 housing units in the metropolitan area, about half of which were in the city.

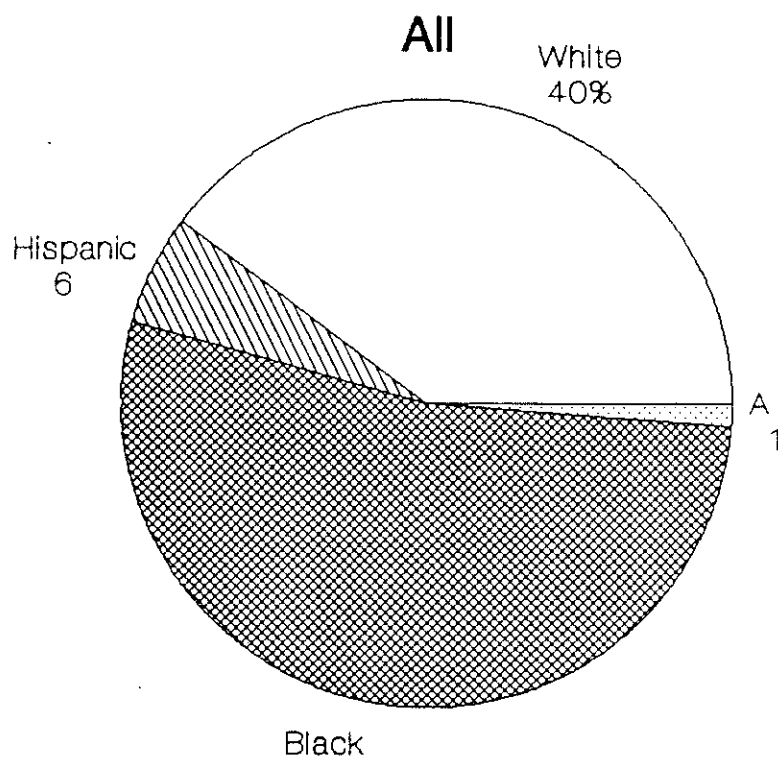
² The drop was 49.3% for 3-person households and 47.6% for 4-person households.

Median Income, Current Dollars By Race and Tenure, Philadelphia, 1975-88

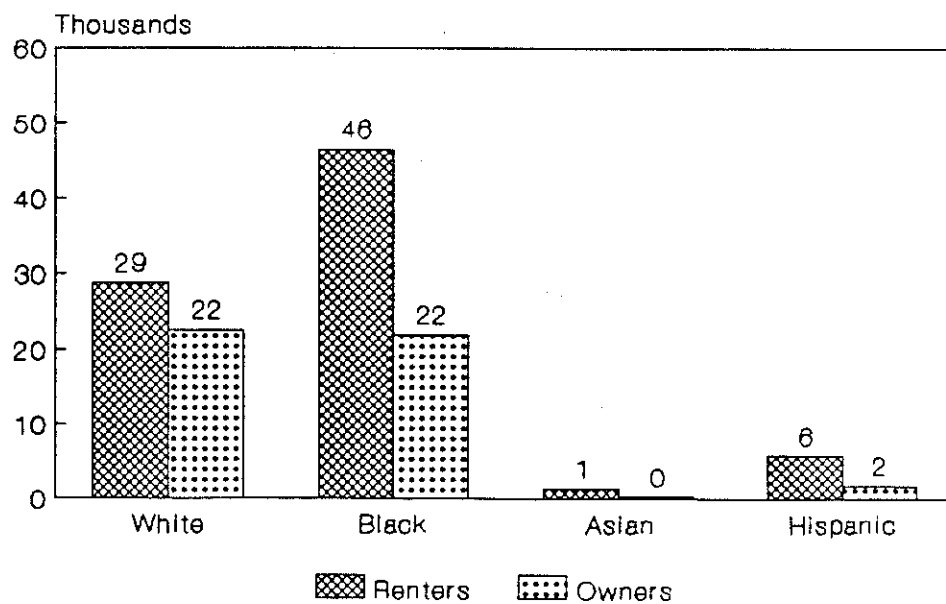


Median Incomes in 1988 Dollars By Tenure and Race Philadelphia, 1975-88

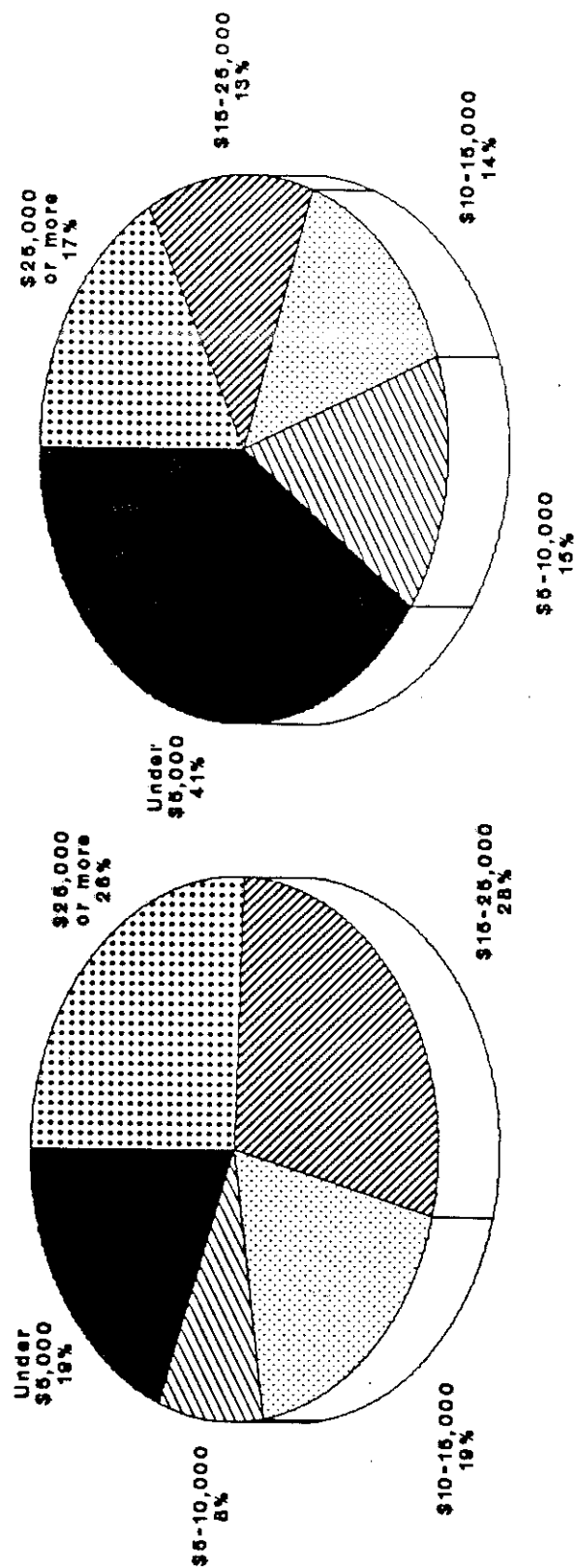




Households Below Poverty Level By Tenure and Race, Philadelphia 1980



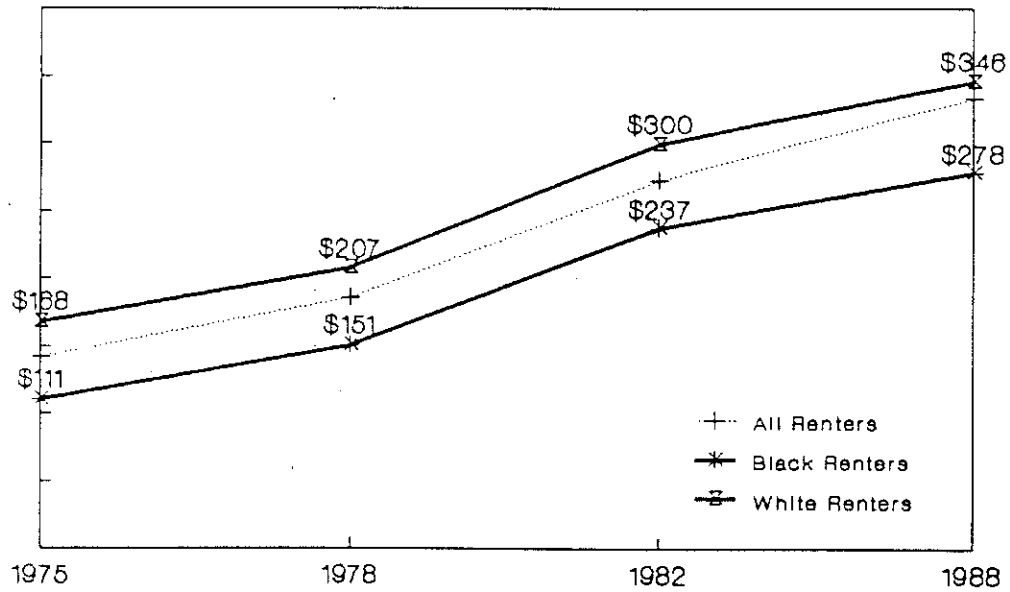
Renter Income Philadelphia, 1988



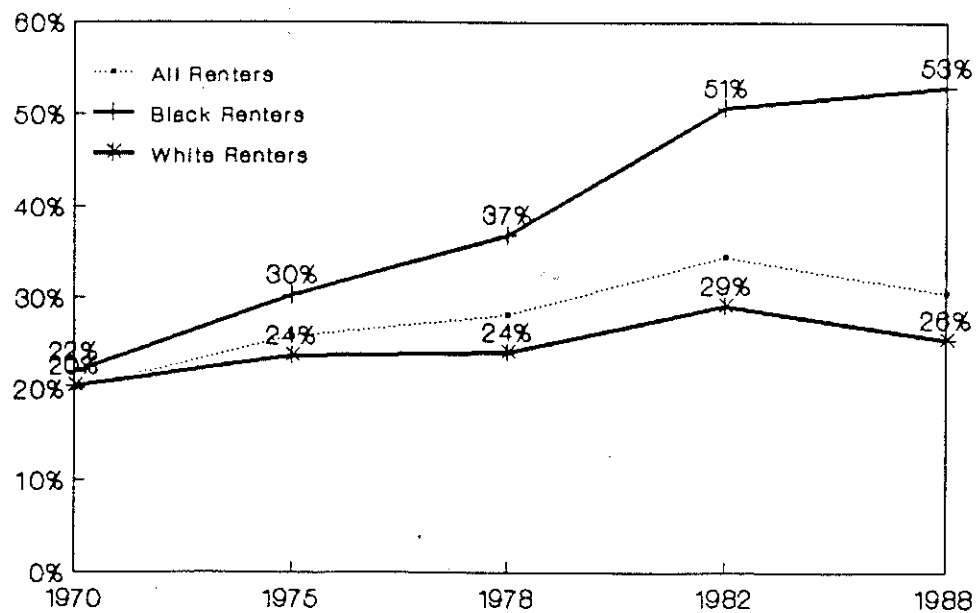
White Households

Black Households

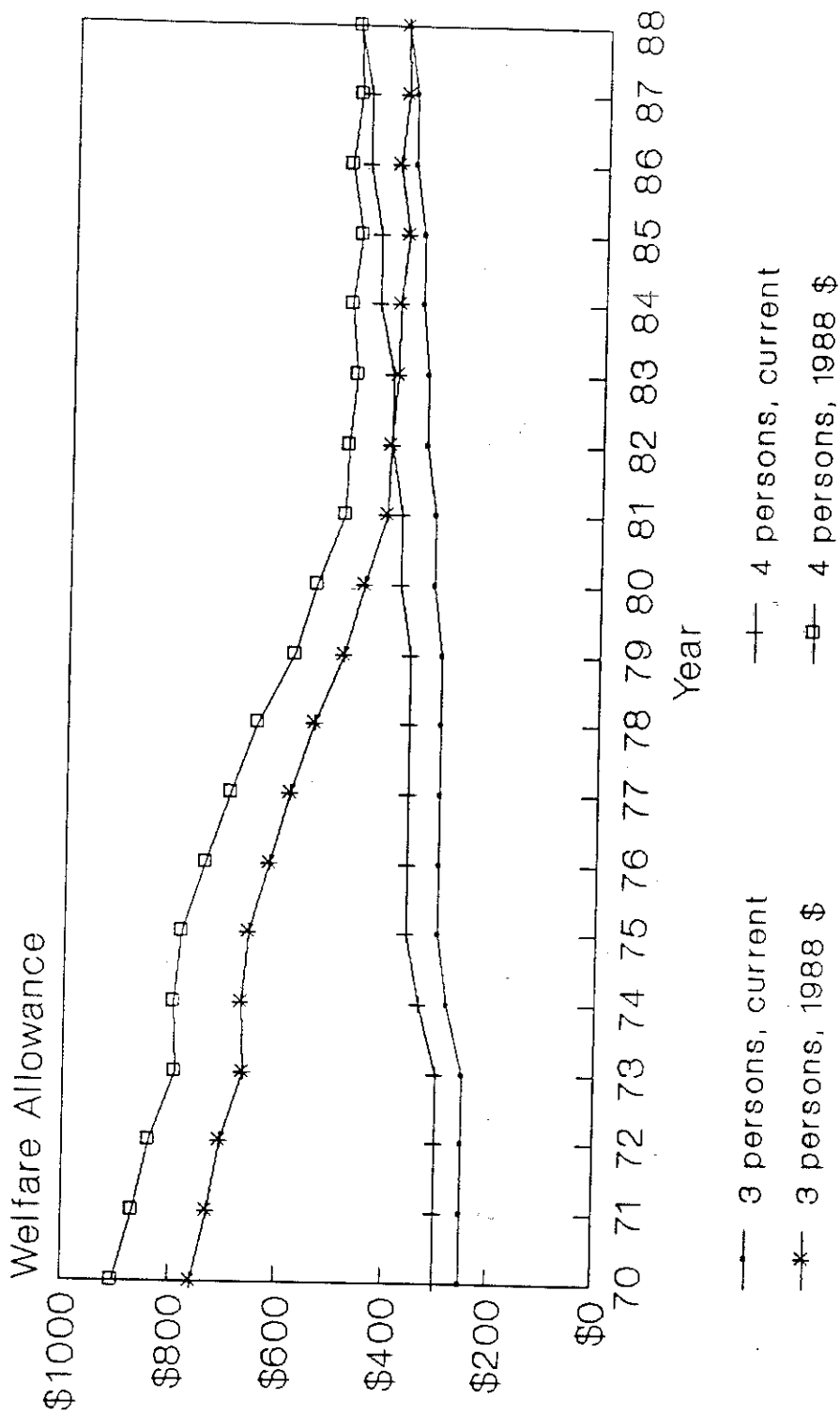
Median Rents By Race Philadelphia, 1975-88 Current Dollars



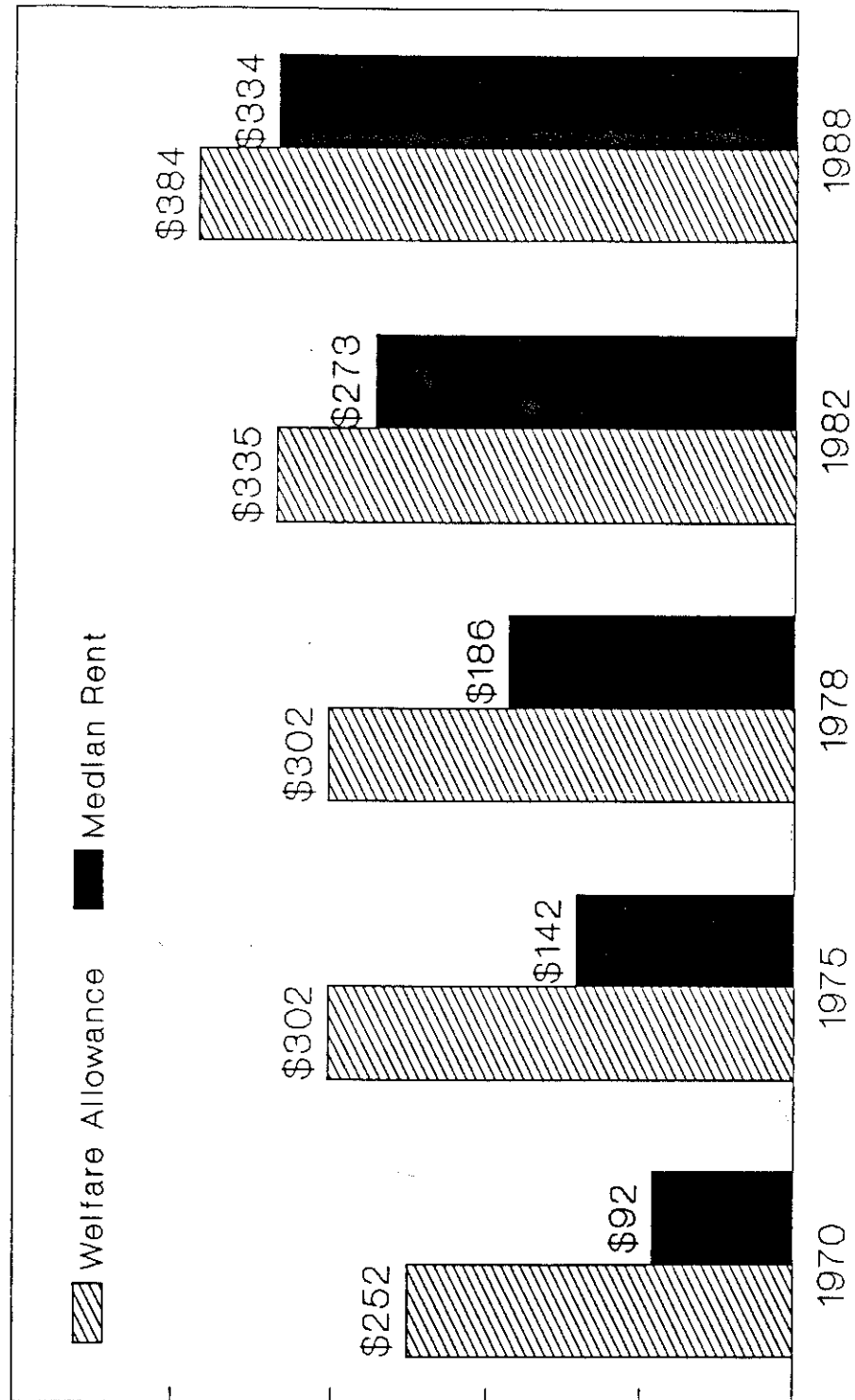
Median Rent Income Ratios Philadelphia, 1970-88 By Race



Welfare Payment Levels, 1970-88 City of Philadelphia In Current and Constant 1988 Dollars

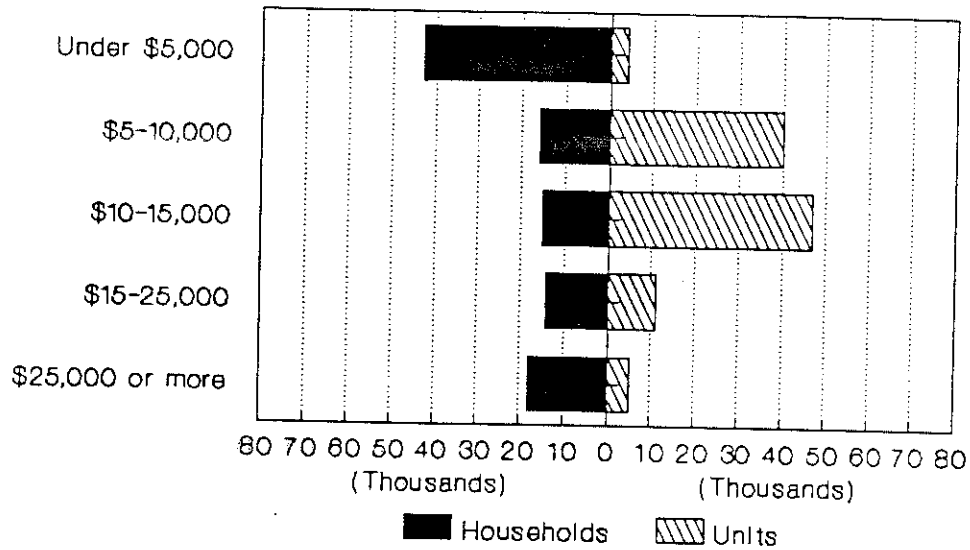


Welfare Payment Levels Compared to Median Rents, Philadelphia 1970, 1975, 1978, 1982 and 1988



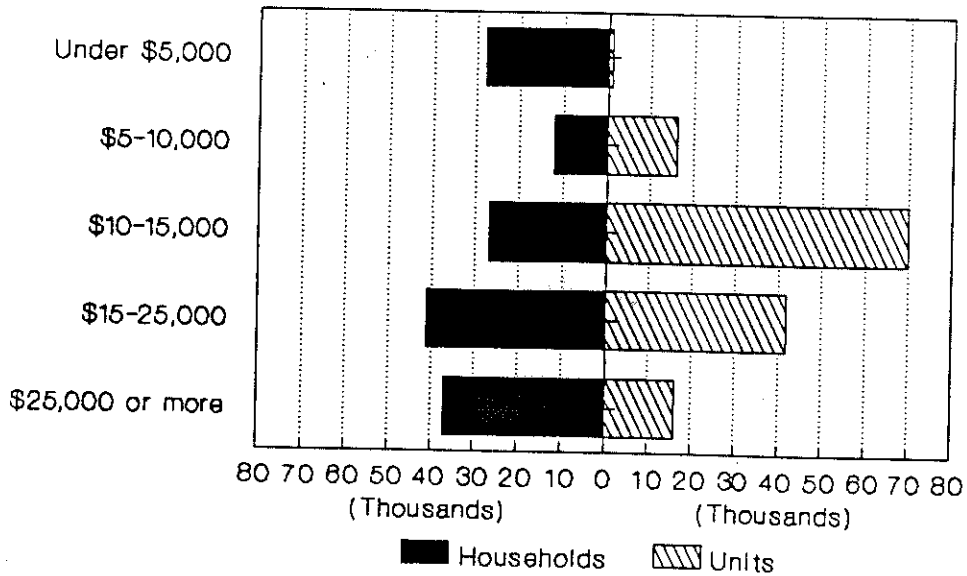
Welfare figure is *total allowance*
for a three-person household

Estimated Black Renter Households and Affordable Units Philadelphia, 1988



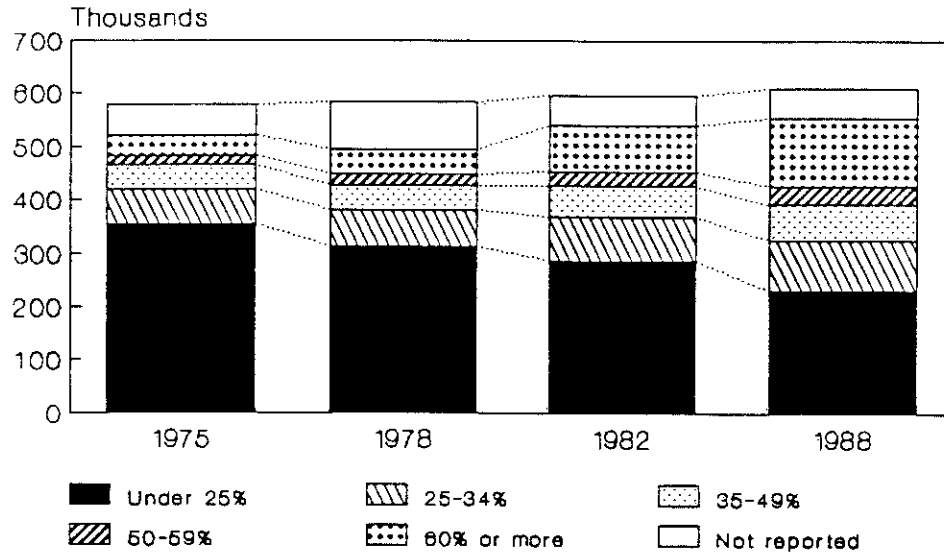
Gross Rents at 30% of Income
(Black-Occupied Units)

Estimated White Renter Households and Affordable Units Philadelphia, 1988



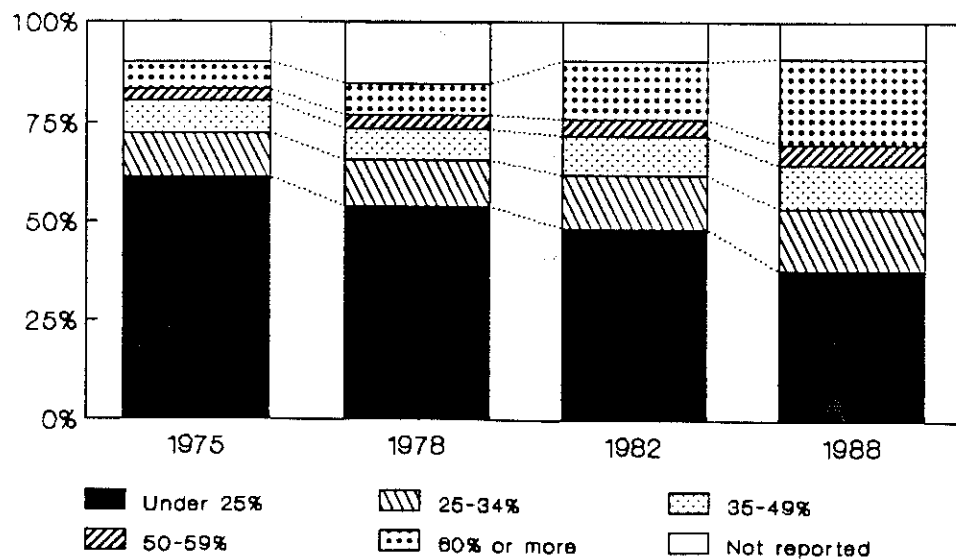
Gross Rents at 30% of Income

Cost-Income Ratios, All Households (Owners With and Without Mortgages and Renters), Philadelphia, 1975-88



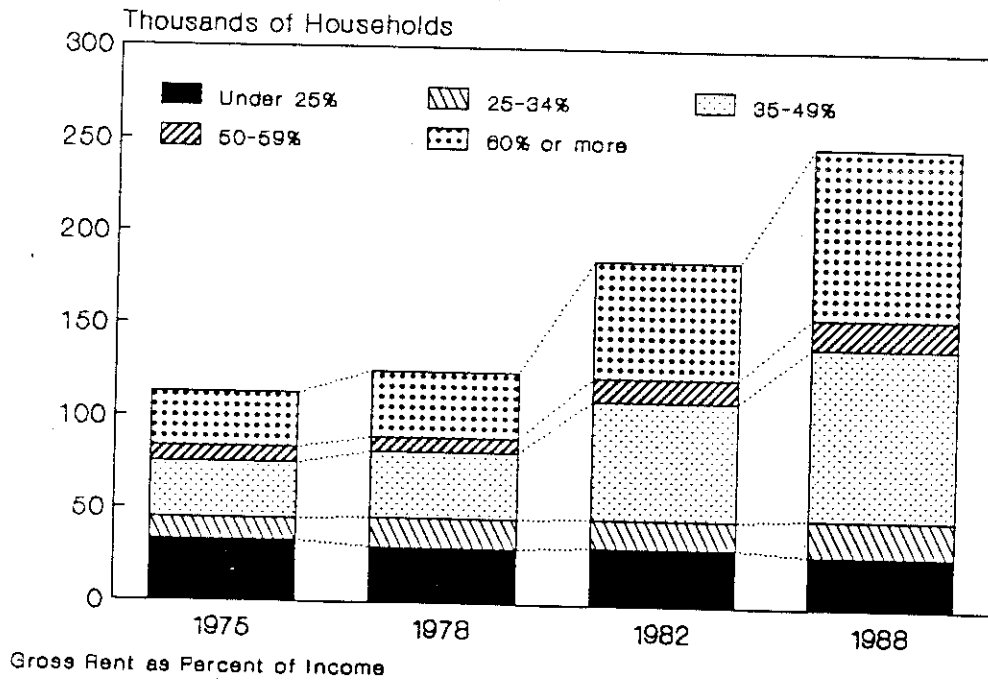
Gross Shelter Cost as Percent of Income

Cost-Income Ratios, All Households (Owners With and Without Mortgages and Renters), Philadelphia, 1975-88

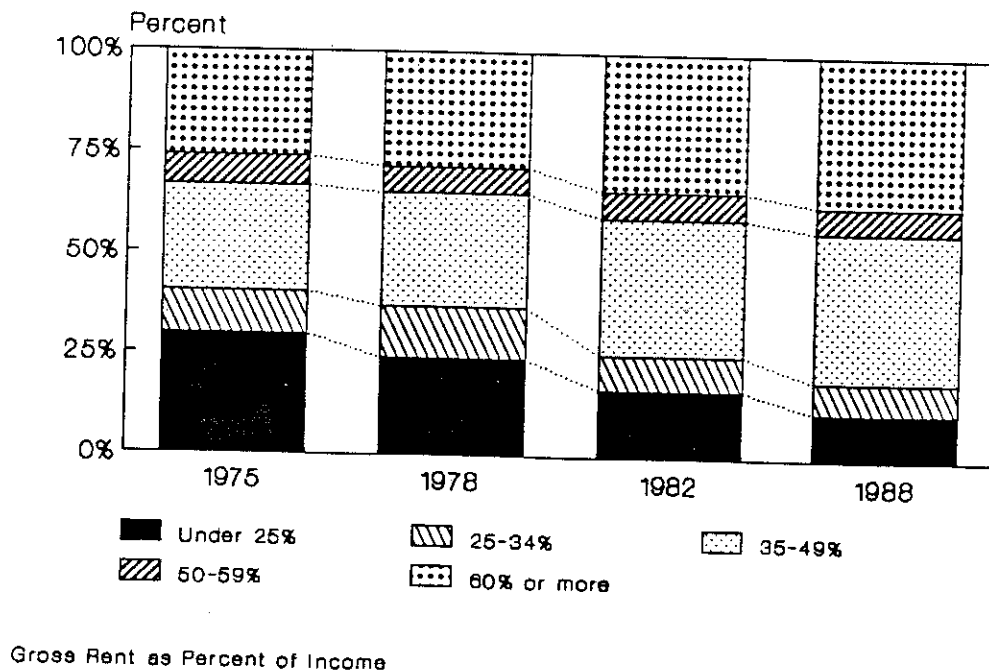


Gross Shelter Costs as Percent of Income

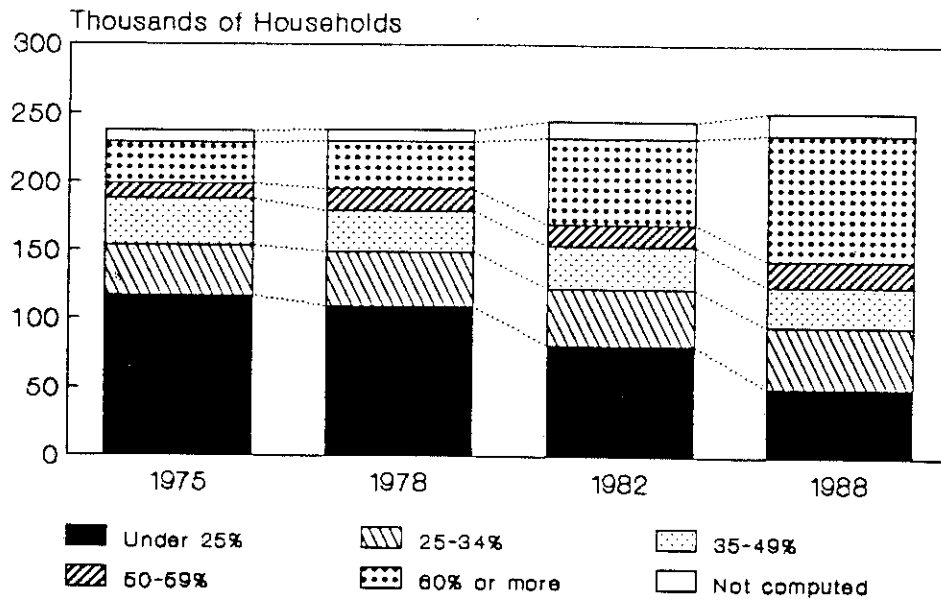
Cost-Income Ratios, All Renters Philadelphia, 1975-88



Cost-Income Ratios, All Renters Philadelphia, 1975-88

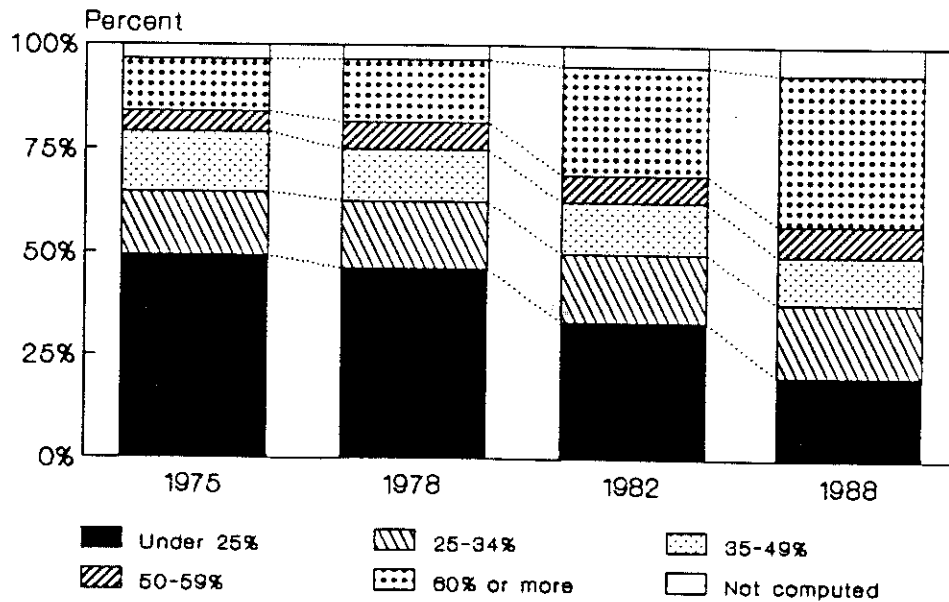


Cost-Income Ratios, Black Renters Philadelphia, 1975-88

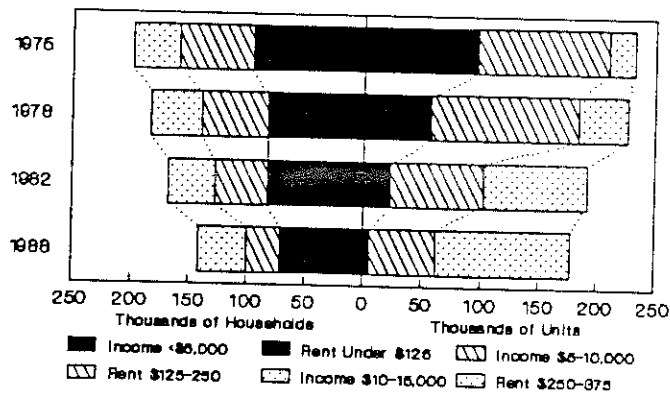


Gross Rent as Percent of Income

Cost-Income Ratios, Black Renters Philadelphia, 1975-88

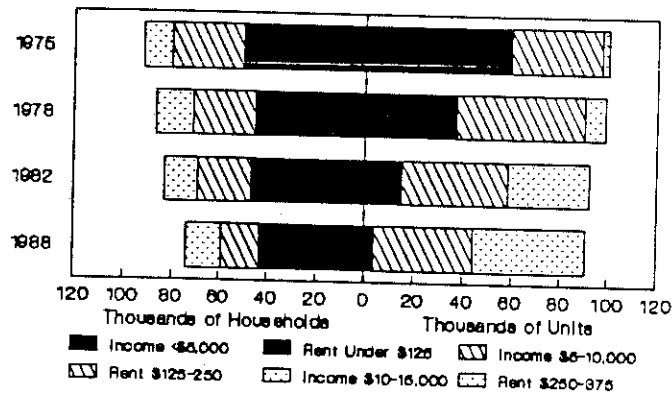


Renter Households With Incomes Below \$15,000 and Units With Gross Rents of 30% of Income, Philadelphia, 1975-88



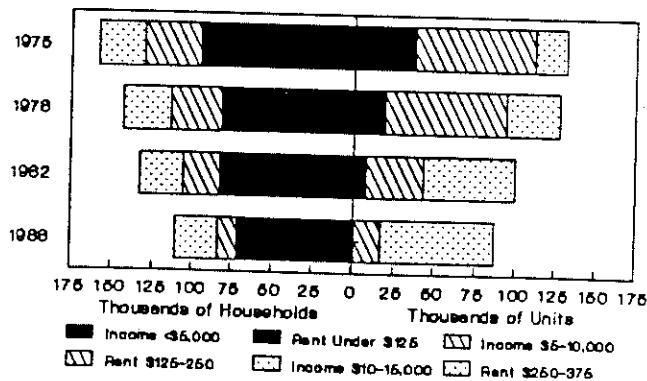
Current Dollars

Black Renters With Incomes Below \$15,000 and Black-Occupied Units Renting at 30% of Income, Philadelphia, 1975-88



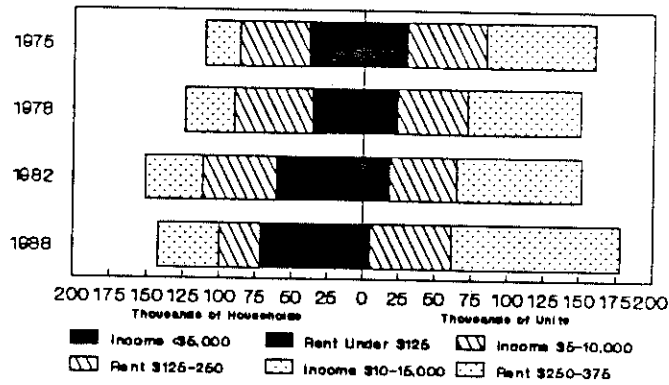
Current Dollars

White Renter Households With Incomes Under \$15,000 and White-Occupied Units Renting at 30% of Income, Philadelphia

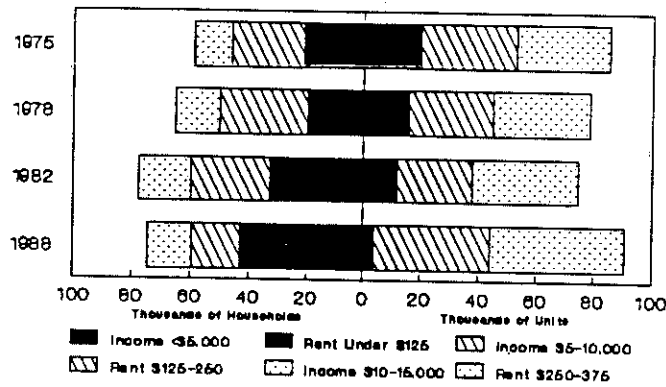


Current Dollars

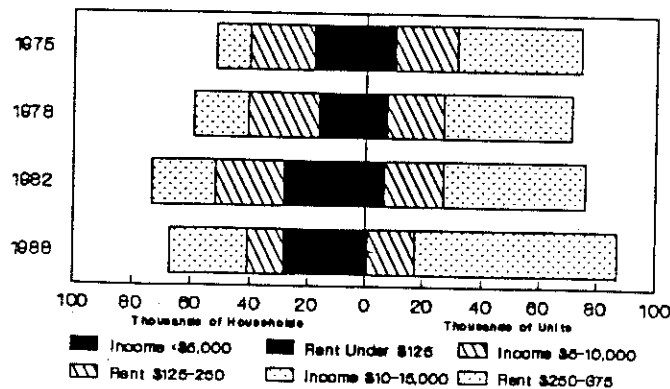
Renter Households With Incomes Under \$15,000 In 1988 Dollars and Units Renting at 30% of Income, Philadelphia



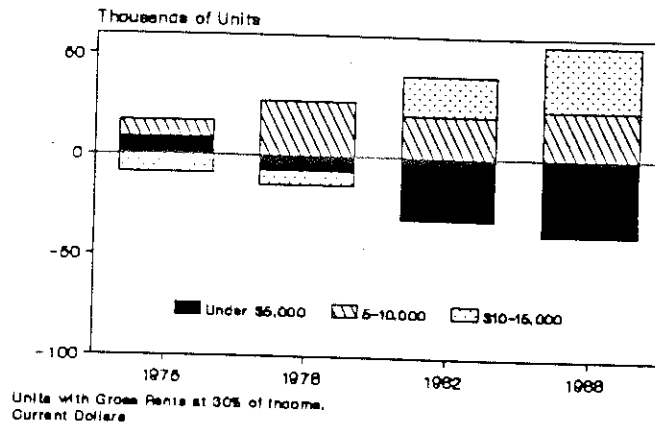
Black Renter Households With Incomes Under \$15,000 and Black-Occupied Units Renting at 30% of Income, 1988 Dollars



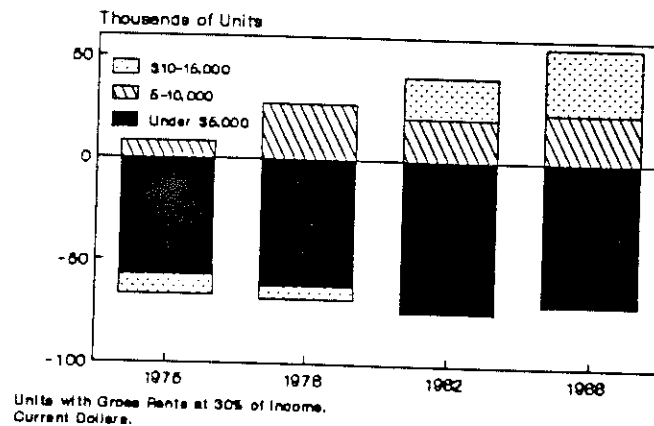
White Renter Households With Incomes Below \$15,000 and White-Occupied Units Renting at 30% of Income, 1988 Dollars



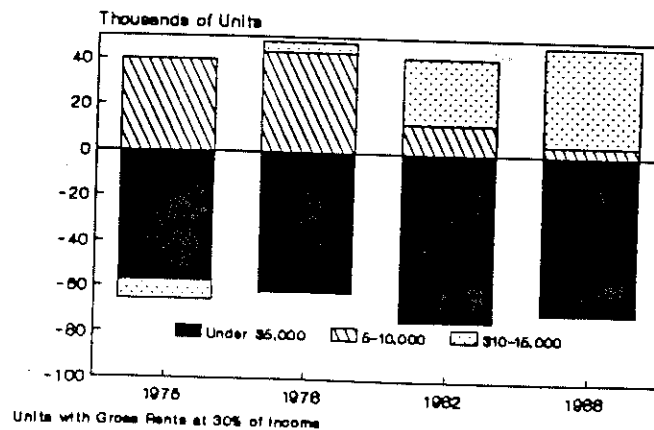
**Deficit/Surplus of Affordable Units
For Renter Households with Incomes
Below \$15,000, Philadelphia, 1975-88**



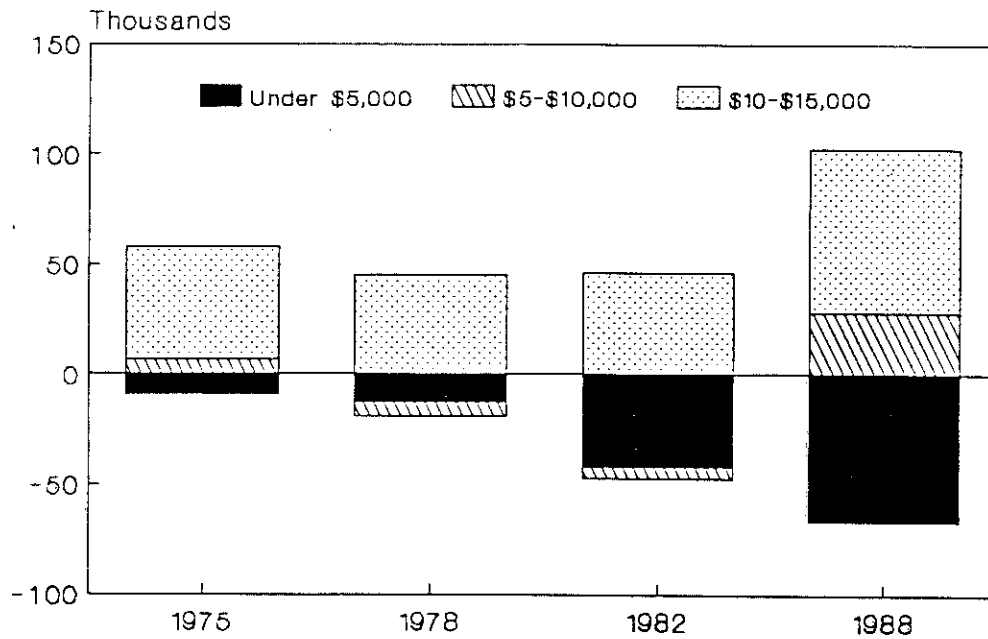
**Deficit/Surplus of Affordable Units
Black Renter Households with Incomes
Below \$15,000, Philadelphia, 1975-88**



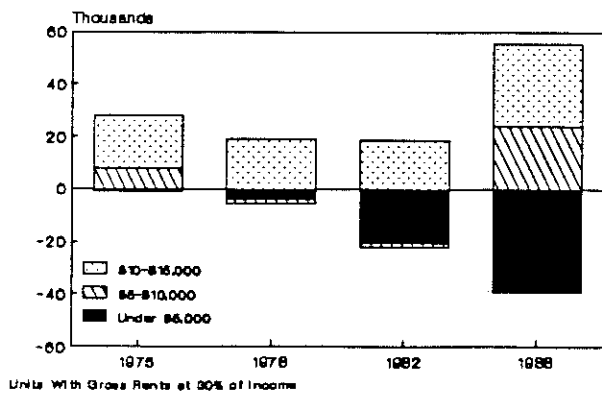
**Deficit/Surplus of Affordable Units
White Renter Households with Incomes
Below \$15,000, Philadelphia, 1975-88**



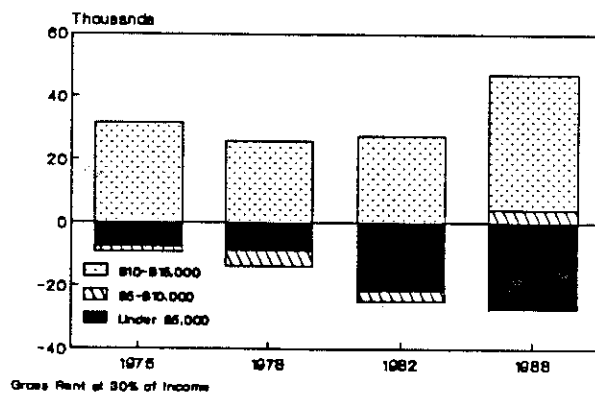
Deficit/Surplus of Affordable Units, 1988 Constant Dollars, All Renters With Incomes Below \$15,000, Philadelphia



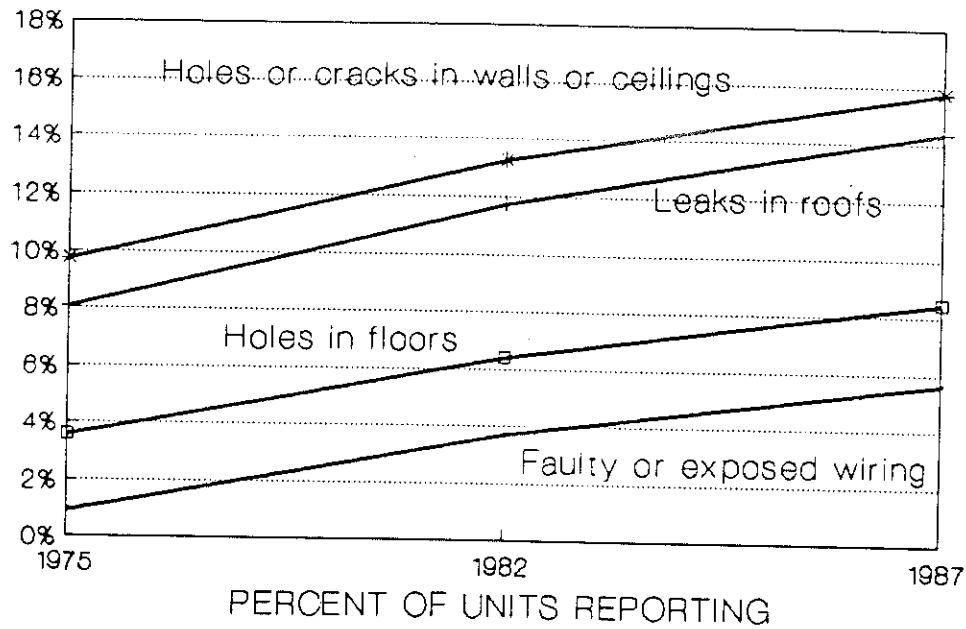
**Deficit/Surplus of Affordable Units,
Black Renters With Incomes Below \$15,000
Constant 1988 Dollars, Philadelphia**



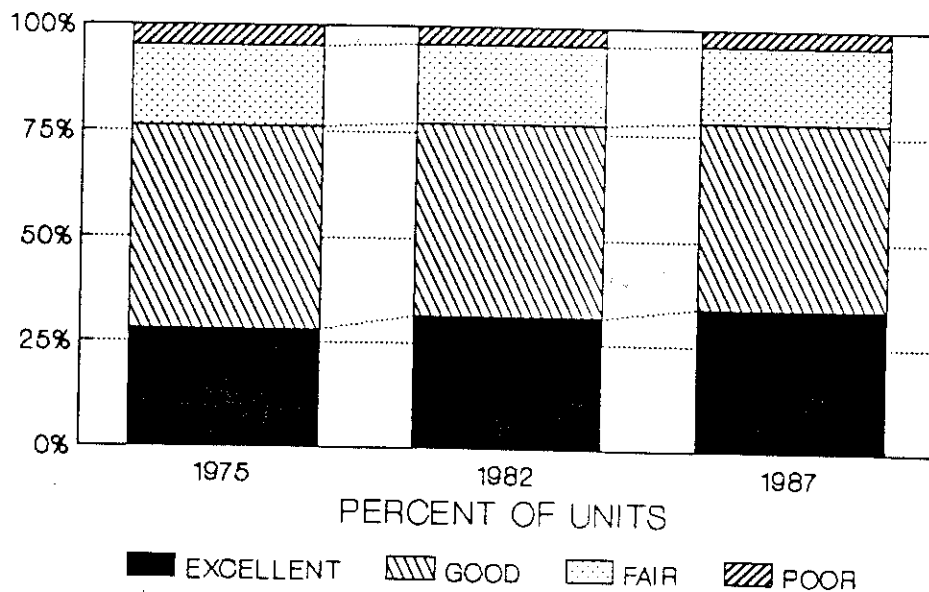
**Deficit/Surplus of Affordable Units
White Renters With Incomes Below \$15,000
In 1988 Constant Dollars, Philadelphia**



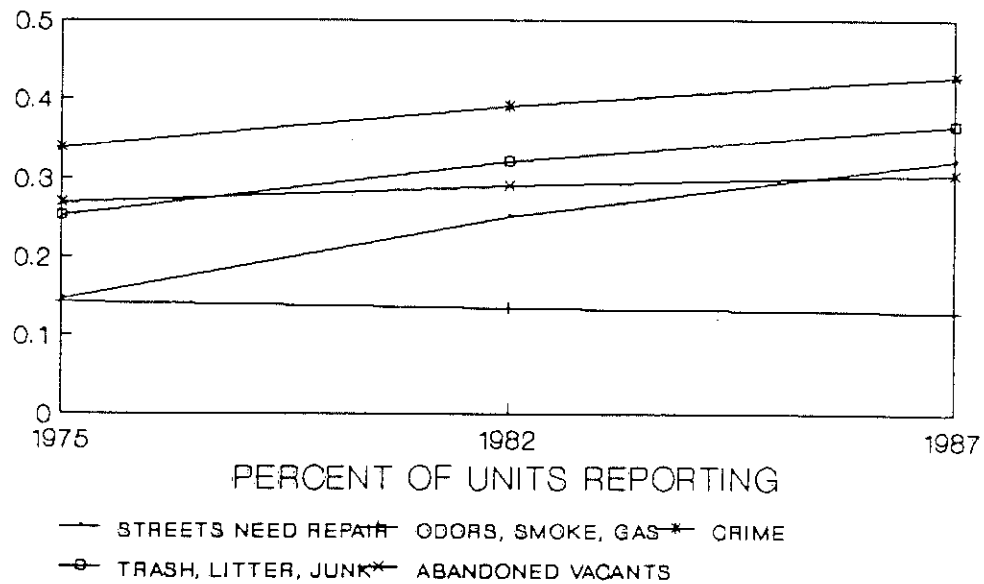
**PERCENT OF UNITS WITH SELECTED DEFECTS
1975, 1982, ESTIMATE FOR 1987
City of Philadelphia**



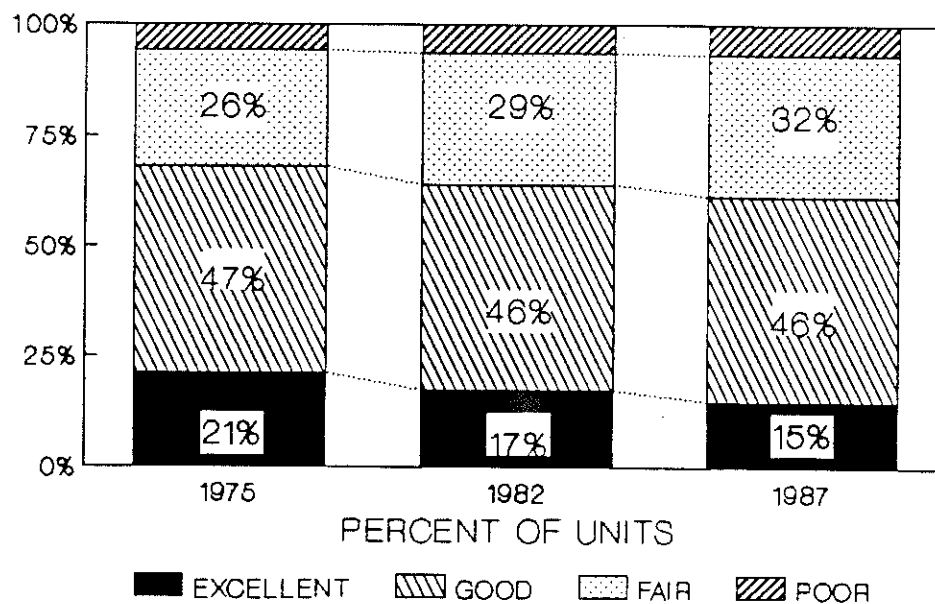
**OCCUPANTS GENERAL OPINION OF UNIT
1975, 1982, ESTIMATE FOR 1987
City of Philadelphia**



SELECTED NEIGHBORHOOD PROBLEMS 1975, 1982, ESTIMATE FOR 1987

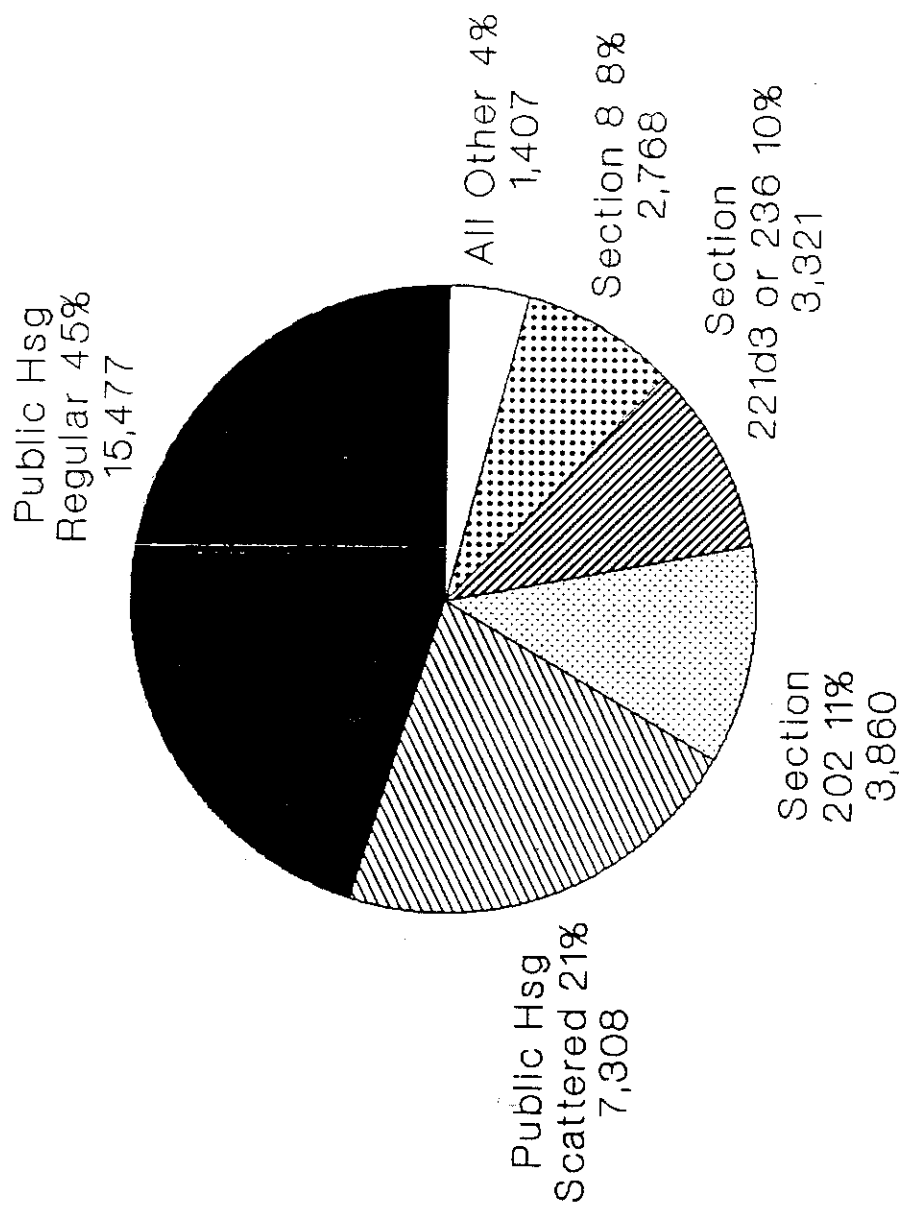


OCCUPANTS OPINION OF NEIGHBORHOOD 1975, 1982, ESTIMATE FOR 1987

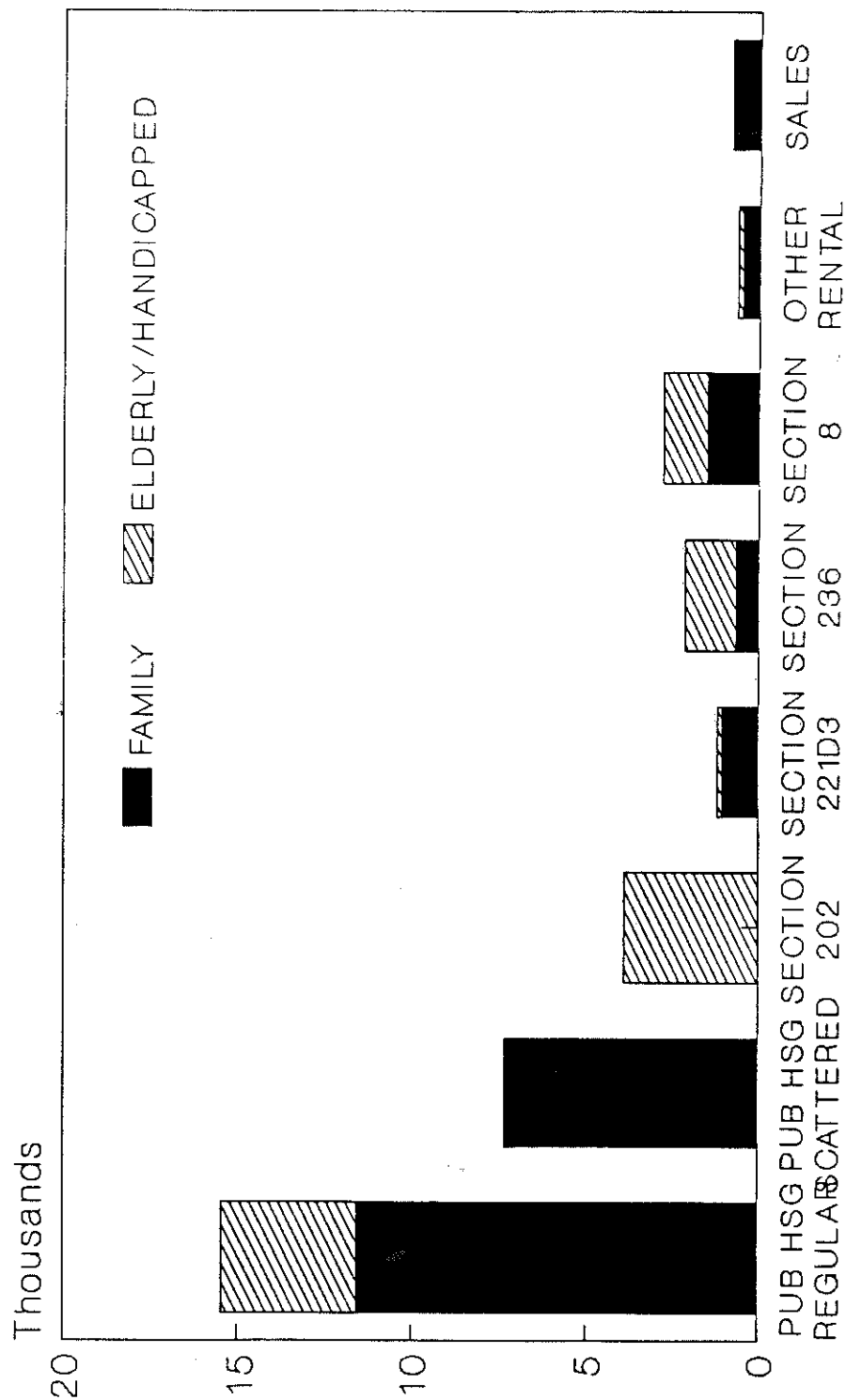


SUBSIDIZED HOUSING IN PHILADELPHIA

Total Units Completed by Program



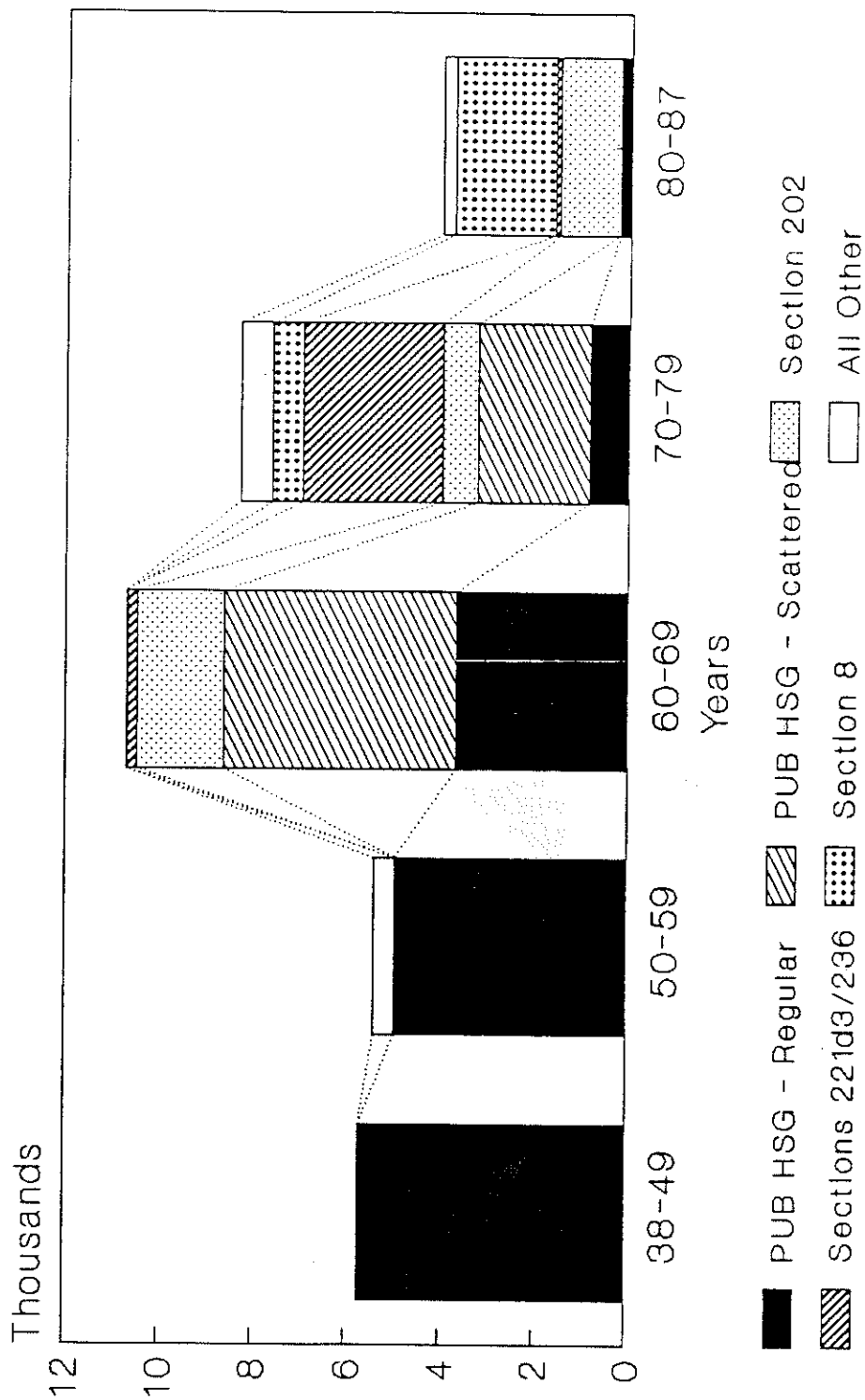
**SUBSIDIZED HOUSING IN PHILADELPHIA
FAMILY AND ELDERLY UNITS BY PROGRAM**



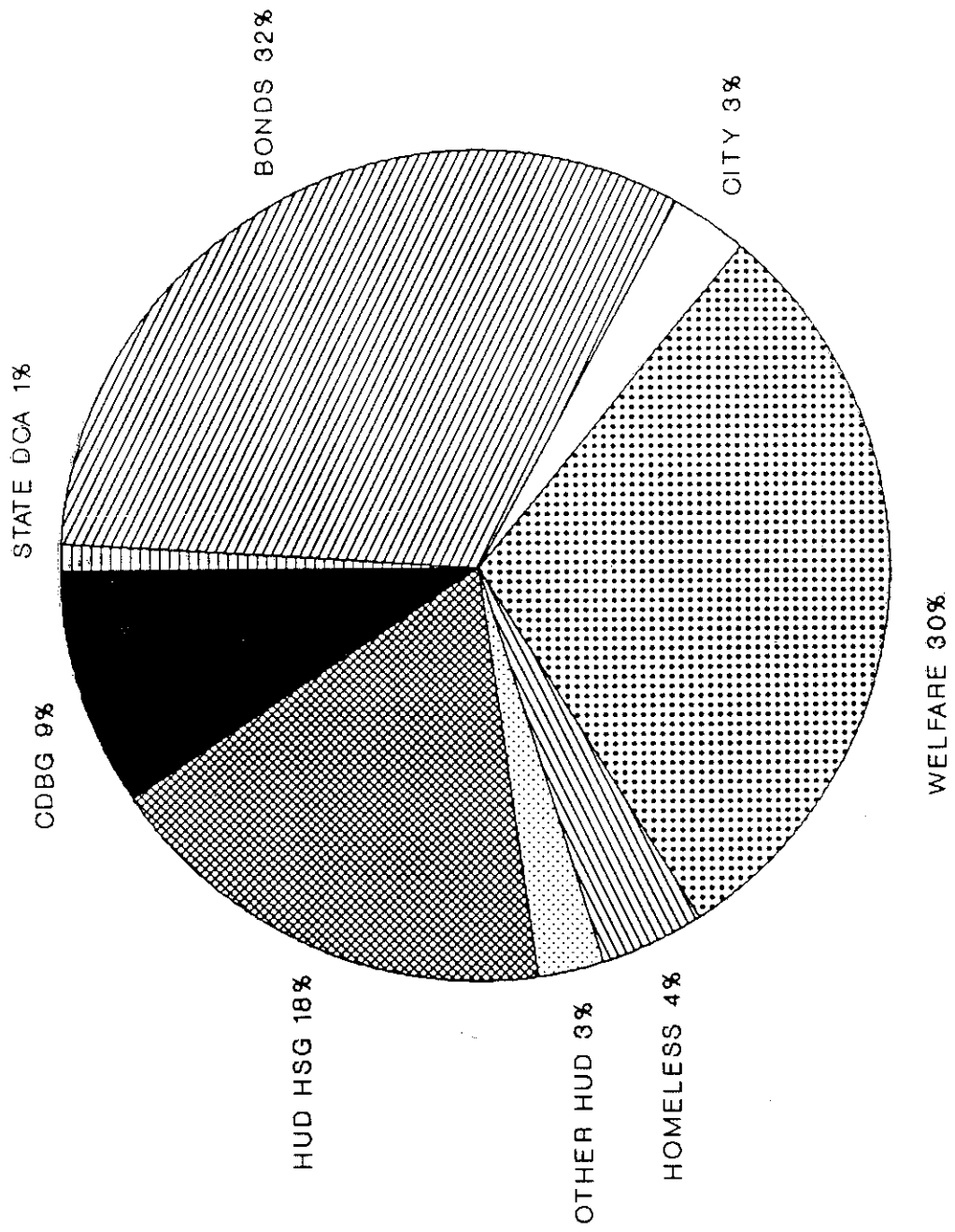
Total units completed for each program 1938-87; some may have been lost or withdrawn from inventory.

SUBSIDIZED HOUSING IN PHILA, 1938-87

Units Added by Program Type



PHILADELPHIA HOUSING RESOURCES AVERAGE ANNUAL FUNDS, 1985-88



PHILADELPHIA'S HOUSING PROBLEMS

Overview

Philadelphia's housing problems are stubborn and growing rapidly worse, in spite of a broad range of innovative and flexible public and private efforts. Homelessness, the most visible indicator of housing crisis, is rising rapidly, and all signs point to a continuing increase.

Philadelphia is fortunate in one respect: it has enough units to house its population. Indeed, the number of units has been increasing while population has declined. The problem is not that there is a housing shortage, but that housing costs too much and is deteriorating. Overall, the City's housing stock is aged. Much of it requires rehabilitation or major maintenance to keep it in viable condition. Vacant, abandoned structures are commonplace throughout older, low income neighborhoods. City services, too, are inadequate.

Why has this occurred? Simply put, many Philadelphians cannot afford to pay what decent housing costs. Owners fall behind on utilities, maintenance and taxes. Landlords find their rents do not give them any return on their investment, let alone provide the margin for maintenance and rehabilitation. Thus, housing deteriorates. Even so, many tenants pay two thirds or more of their cash income for housing and cannot meet their other basic needs, or do so by falling behind on their rents. A vicious cycle of poverty and lack of economic opportunity leads to ever-deepening housing and neighborhood decay.

Superficially, some housing problems may appear to be resolved by gentrification, the transition of housing and neighborhoods from lower income occupancy to more affluent residents, who have the economic capacity to fix up their units and the political clout to insist on improved services. But this in many ways only worsens the underlying problem: those displaced, even from bad housing, often end up in housing that is in worse physical condition and costs even more than they had been paying.

Basic to understanding housing needs is the recognition, often implicit but too seldom stated, that "housing" is far more than the structure itself. Housing is a major factor in determining not just how people live, but how they relate to each other as individuals, within families, and as neighbors and members of the larger community. Substandard or unaffordable housing can obstruct these relationships. Conversely, they can often be strengthened by the manner in which housing assistance is provided.

Housing problems are closely intertwined with problems of poverty and inadequate income. In reality, housing cannot be isolated from other poverty problems, particularly employment and education.

Indeed, rooting out poverty through education and employment initiatives would in the long run substantially solve the most stubborn parts of Philadelphia's housing problems. Nevertheless, housing needs and issues are sufficiently complex in themselves to warrant a focus which necessarily gives short shrift to the broader context.

For the future, the solution to the related problems of housing and poverty lie both in assuring the availability of an adequate housing stock and, at least as important in the long run, in expanding education and employment opportunities, so that people will have the resources to meet their housing needs. Meanwhile, the hundreds of thousands of Philadelphians who are too old or too young to work, or who cannot obtain work with sufficient pay, need housing assistance now.

Unfortunately, there is little hard current data on Philadelphia's housing situation. The 1980 Census and 1982 Annual Housing Survey sample provide the most recent, comprehensive information. For this analysis, a number of key trends have been projected to 1987 or 1988, in order to get a sense of where we are now. Clearly, this is a simplistic approach, so the current figures should be taken as tentative only. The trends which are projected may have moderated, accelerated or even reversed themselves. Chances are, however, that the projections by and large give a much more accurate picture of Philadelphia's situation than using the outdated Census figures without adjustment.

The trends are ominous indeed: quality is declining, costs are rising, poverty is increasing, homelessness is growing. Meanwhile, federal resources, never adequate, have been cut to a fraction of their former levels.

Affordability

The gap between what decent housing costs to live in and what low income Philadelphians can afford to pay for it is at the root of homelessness and much of the city's housing deterioration. At least 100,000 low income households in Philadelphia are paying more

¹ 1982, the year of the most recent Philadelphia Annual Housing Survey, was a bad year economically. For this reason, the projections used may be unduly pessimistic. On the other hand, recent research by the Joint Center for Housing Studies of Harvard University indicates that housing costs for renters have risen very sharply since 1981, far more rapidly than renter incomes. William C. Apgar, Jr., and H. James Brown, The State of the Nation's Housing, 1988. Furthermore, rising homelessness and visible continued deterioration of much of Philadelphia's housing lend support to the analysis used here.

than half their incomes for housing. Indeed, if earlier trends have persisted, and there is no reason to believe otherwise, there are now almost fifteen times as many renter households with incomes below \$5,000 as there are units renting at 30% of this income level (gross rents of \$125 monthly or less): 71,000 households and only 5,000 units.

Despite the glitz of center city's impressive new building, Philadelphia's economy is, by many measures, on a downward path. The gap between what decent housing costs to live in, and the amount low income Philadelphians can afford to pay for housing is wide and growing. The problem of housing affordability is not only Philadelphia's major single housing problem, it lies at the root of almost all of the city's other housing problems.

What is "affordable" housing? Traditionally, housers have used a percentage of income as their affordability standard. This approach -- though often the most practicable -- has serious shortcomings. A large family, for example, must spend more for food and other needs than a single individual, and therefore at the same income level can afford far less for housing. Assuming that the concept of housing affordability is that housing should not cost so much that people are unable to obtain other basic necessities would lead to the conclusion that millionaires could pay 90% of their incomes for housing. Yet, the proportion of income spent for housing drops sharply as income increases.

In many ways, the best measure of housing affordability would be a "market basket" or "residual" approach, under which the cost of other basic necessities is subtracted from income, and the remainder is the amount which can go for housing. The federal Bureau of Labor Statistics (BLS) used to publish a series of "urban family budgets" for a family of four, with adjustments for other household types. The last such budget was published in 1980. A rough measure of the cost of nonhousing needs for various household types can be estimated by using the 1980 Bureau of Labor Statistics "lower budget" adjusted by the change in the consumer price index since then.²

Using this approach, the following table shows the income levels that would be currently required for a number of household types before each household could "afford" to pay anything for housing.

² This is a higher standard than the poverty level (which is calculated by multiplying the estimated cost of a bare subsistence level food budget by three). BLS in the past has described its lower budget as providing a modest but adequate standard of living.

Table 1. Estimated Annual Income Needed for Nonhousing Consumption at a Modest Living Standard, 1988.

<u>Household Type</u>	<u>Nonhousing Needs</u>
Single person, under 35	\$5,576
Single person, 65 or over	4,458
Husband-wife, under 35	
No children	7,798
1 child, under 6	9,865
2 children, both under 6	11,450
Husband-wife, 35-54 years	
1 child, 6-15 yrs	13,049
2 children, older 6-15 yrs	15,912
3 children, oldest 6-15 yrs	18,456
Husband-wife, both over 65	8,110

These income levels are far higher than those of a substantial number of Philadelphians. They put in perspective the current 30%-of-income rule of thumb for gross housing costs (that is, including utilities). Clearly, people falling below these levels will have difficulty paying 30% or more of their incomes for shelter, though they are the ones most likely to have very high cost-income ratios.

Available data places constraints on analyses of housing affordability. Therefore, in spite of its shortcomings, this analysis will use the 30%-of-income standard as its basis. Doing so shows that the amount available for gross housing costs (rent or mortgage payment, plus utilities and, for homeowners, insurance, maintenance and taxes) is very limited indeed.

Table 2. Amount Available for Gross Housing Costs at 30% of Income, Selected Income Levels.

<u>Annual income</u>	<u>30 percent (per month)</u>	<u>Remainder (per month)</u>
\$5,000	\$125	\$292
\$10,000	\$250	\$583
\$15,000	\$375	\$375
\$20,000	\$500	\$1,167
\$25,000	\$625	\$1,458

Clearly, applying this standard to people with very low incomes demonstrates both that 30% provides far too little to enable people to cover the costs of providing decent housing and, on the other hand, that even were affordable housing available, it would be difficult to meet other needs. For this reason, the percentage of income allotted to housing has been arbitrarily reduced from 30%

to a more reasonable level where feasible in this analysis. The reductions used, and average amount assumed to be affordable are shown in the following table.

Table 3. Income and Estimated Amount Affordable for Shelter, Philadelphia Renter Households, by Quintiles, 1988

<u>Quintile</u>	<u>Income at top</u>	<u>Affordable for Shelter</u>		
		<u>Percent</u>	<u>Annually</u>	<u>Monthly</u>
First	\$3,900	10%	\$390	\$33
Second	\$6,500	20%	\$1,300	\$108
Third	\$16,500	30%	\$4,950	\$413
Fourth	\$27,600	30%	\$8,280	\$690

Even rent- or mortgage-free housing is unaffordable for many. Housing costs not only include the monthly rent or mortgage payment but also the cost of essential utilities, which is often larger, and, for owners, taxes, insurance, and basic maintenance. A 1986 survey by the Energy/Poverty Study Group found that the average monthly energy bill for a low income household in Philadelphia was \$112 with oil heat and \$125 with gas heat. Moreover, declines in the cost of oil and gas between 1983 and 1986 had been more than offset by the rising cost of water.³ Even using the 30% of income standard, a large fraction of Philadelphia's households cannot even afford to pay utilities and other operating costs, let alone rent or mortgage payments. In other words, if the units themselves were made available free of charge, the costs of utilities, maintenance and taxes would make them unaffordable.⁴ Indeed, in 1987 the Community Services Planning Council's Emergency Fuel Group estimated that there was a gap of \$79 million between the home energy costs for Philadelphia's 220,000 households with incomes below 150% of poverty and funds available to pay for them.⁵

³ In addition, low income owners had average water/sewer bills of \$28 per month. Study cited in Plan for Year Thirteen, Office of Housing, City of Philadelphia, as submitted to City Council, 5/26/87, p. 53.

⁴ The need for public housing operating subsidies arose from this fact. The initial public housing subsidy formula, in effect, provided the structure free, and tenant rents were assumed to cover operating costs. When, after World War II, it became evident that income from rents was inadequate, operating subsidies were provided.

⁵ The calculation was based on assuming that households could spend 15% of their income for energy, and adding in the value of Low Income Energy Assistance and other subsidies. Community Services Planning Council, Energy Assistance Update, June 5, 1987.

Among other things, this means that the filtering process, which is frequently relied on to provide housing for low income people, does not work. Housing can only trickle down so far before it "trickles out" and is abandoned. This is because owners simply cannot lower rents enough to make them affordable for very low income people and still cover their out-of-pocket costs of operating the units. Thus, there is a floor below which costs cannot fall, and housing is abandoned or left vacant rather than rented. Similarly, very low income owner-occupants, with their mortgages often long since paid off, are unable to pay utilities, maintenance, and taxes.

Philadelphia's low income problem.

Using the 30% of income affordability standard, in 1988 almost one third (28%) of Philadelphia's 252,000 renter households could afford no more than \$125 monthly for gross rent (rent and utilities), and 41% could afford no more than \$250 monthly. Six percent of the city's 388,000 owners could also afford no more than \$125 monthly, probably considerably less than their energy and taxes. Sixty-one percent of these extremely low income households were black, although blacks comprised just 37% of the City's households.

Table 4. Estimated Household income in Philadelphia, 1988.⁶

	<u>All Households</u>		<u>Percent by Race⁷</u>	
	<u>Number</u>	<u>Percent</u>	<u>Black</u>	<u>White</u>
<u>Owners</u>				
Under \$5,000	24,000	6.2%	62.5%	37.5%
\$5,000-\$10,000	55,000	14.2%	50.9%	49.1%
\$10,000-\$15,000	28,000	7.2%	32.1%	67.9%
\$15,000-\$25,000	72,000	18.6%	37.5%	62.5%
\$25,000 or more	<u>209,000</u>	<u>53.9%</u>	<u>24.4%</u>	<u>75.6%</u>
Total	388,000	100.0%	33.5%	66.5%
Median	\$26,500	NA	74.7%	109.1%
<u>Renters</u>				
Under \$5,000	71,000	28.2%	60.6%	100.0%
\$5,000-\$10,000	29,000	11.5%	55.2%	41.4%
\$10,000-\$15,000	42,000	16.7%	35.7%	64.3%
\$15,000-\$25,000	55,000	21.8%	25.5%	74.5%
\$25,000 or more	<u>55,000</u>	<u>21.8%</u>	<u>32.7%</u>	<u>67.3%</u>
Total	252,000	100.0%	42.5%	57.5%
Median	\$13,100	NA	64.9%	120.6%

⁶ Based on projections of 1975-82 data contained in U.S. Department of Commerce, U.S. Bureau of the Census, Current Housing Reports H-170-82-33, Philadelphia, PA-NJ SMSA, Housing Characteristics for Selected Metropolitan Areas, Annual Housing Survey: 1982

⁷ Data for Hispanics omitted, as sample for 1982 Annual Housing Survey too small to permit valid projections.

The 1980 Census is the most recent source of comprehensive data on Philadelphians with incomes below the poverty level. The specific proportions of poor households have almost certainly changed since then, but the general pattern is probably still fairly similar. In 1980, one Philadelphia household in five was below the poverty level. Although blacks were only 35% of total households, they accounted for 54% of all poor households. One third of all renter households had incomes below the poverty level, with the poverty rates for minority households substantially higher.

The nexus between housing, education, employment and day care programs is clear when the composition of Philadelphia's poor population is examined. One in eight poor household heads in 1980 was between 15 and 24 years of age; almost two fifths (38%) were between 25 and 44. Presumably, if jobs were available and people were qualified for them and could obtain day care if needed, a substantial number of poor people could escape from poverty, and could afford to pay what decent housing costs.

On the other hand, one quarter (24.6%) of Philadelphia's poor households in 1980 were elderly. About three-fifths (59.4%) of all elderly households consisted of a single woman. Almost half of these poor, elderly women were home owners. Owners outnumbered renters among elderly households of two or more. In summary, Philadelphia had some 31,153 poor elderly households in 1980. Of these, 16,457 were owners; 14,696 were renters; and 18,503 were single women, including 8,998 owners and 9,505 renters.

1975-88 trends in real incomes and housing costs. Measured in constant 1988 dollars, median renter income in Philadelphia dropped by 8%, from \$14,300 in 1975 to \$13,100 in 1988, while median gross rent (that is, contract rent plus utilities) in Philadelphia was rising by 8%, from \$308 in 1970 to \$334 in 1982.

For blacks, both incomes and rents in 1988 were substantially lower than for whites. But the 1975-88 trends were even more dramatic. Real median black renter income dropped by 20%, from \$10,600 in 1975 to \$8,500 in 1988, while median rents rose by 15%, from \$241 to \$276. In 1975, the median rent-income ratio for blacks was little higher than for whites, but it rose from 27% in 1970 to 39% in 1988.

Real incomes of owners showed less variation. The median income of all owners remained fairly stable: \$26,200 in 1975 and \$26,500 in 1988. However, median black owner income dropped by 13%, from \$22,800 in 1975 to \$19,800 in 1988. Costs for owners, particularly energy costs, also rose sharply. Median costs for unmortgaged owners⁸ rose from \$169 in 1975 to \$203 in 1988, an increase of 20%.

⁸ Costs for unmortgaged owners would be utilities, maintenance, insurance and taxes.

As a result, there was a seven-fold growth in the number of such owners paying over 60% of their incomes for shelter.

Table 5. Changes in Median Renter Incomes, Median Gross Rents, and Median Owner Incomes, 1975-88, in 1988 Constant Dollars, City of Philadelphia.⁹

	<u>Median Renter Income</u>	<u>Median Gross Rent</u>	<u>Rent- Income Ratio</u>	<u>Median Owner Income</u>
<u>All Households</u>				
1975	\$14,300	\$308	24%	\$26,200
1978	\$14,100	\$332	26%	\$27,200
1982	\$11,500	\$330	34%	\$21,900
1988	\$13,100	\$334	46%	\$26,500
<u>Black Households</u>				
1975	\$10,600	\$241	25%	\$22,800
1978	\$9,700	\$270	26%	\$27,200
1982	\$7,600	\$286	39%	\$17,200
1988	\$8,500	\$276	63%	\$19,800

The low income housing gap. One way to look at the housing affordability problem is to compare the number of households in a given income range with the number of units in the housing stock that they can afford.

A simple comparison using the 30%-of-income standard between the number of households with real incomes below \$5,000 and the number of units renting for \$125 or below shows that there is a growing gap.

Whereas in 1975 there were 39,000 renter households in the bottom income category and 30,000 units in the inventory renting at \$125 or below (in 1988 constant dollars), by now there are more than fourteen times as many very low income renters as there are affordable units -- 71,000 very low income renter households and only 5,000 affordable units. Moreover, this grossly understates the problem, because it ignores the facts that some of these low rent units may be occupied by higher-income households,¹⁰ many others are seriously substandard, and, finally, that extremely low

⁹ Based on calculations by the author from figures in U.S. Department of Commerce, U.S. Bureau of the Census, Current Housing Reports H-170-82-33, Philadelphia, PA-NJ SMSA, Housing Characteristics for Selected Metropolitan Areas, Annual Housing Survey: 1982. To obtain constant dollar estimates, current dollar figures were adjusted by change in consumer price index.

¹⁰ In 1980, for example, one third of all units renting for less than \$250 were occupied by households with incomes over \$10,000, paying less than 30% of their income for rent.

income households cannot afford anything -- let alone 30% of income -- for housing, without foregoing other necessities.

Table 6. Estimated Renter Households with Real Incomes Below \$5,000 (1988 constant dollars) and Rental Units at 30% Gross Rent-Income Ratio, City of Philadelphia, 1975-88.

	<u>All Households</u>			<u>Black Households</u>		
	<u>Renters</u>	<u>Units</u>	<u>Gap</u>	<u>Renters</u>	<u>Units</u>	<u>Gap</u>
1975	39,000	29,900	-9,100	21,000	19,700	-1,300
1978	36,300	23,600	-12,700	19,800	16,000	-3,800
1982	60,900	18,600	-42,300	32,700	11,900	-20,800
1988	71,400	4,700	-66,700	43,200	3,800	-39,400

The situation for households with somewhat higher incomes is less grim. But it is not until income levels reach \$15,000 and rent levels reach \$325 that supply becomes more or less adequate. (See charts and detailed table in appendix.)

The affordability situation of owners is more complex: owners who have paid off their mortgages clearly have lower housing costs than those who have not. Yet, in both instances, costs have been rising more rapidly than incomes.¹¹ Moreover, although owners generally have far higher incomes than renters, one quarter of Philadelphia's very low income households¹² are owners.

It is possible, with available data, to make a rough estimate of how much it would cost to meet Philadelphia's housing affordability gap. A conservative estimate is that the amount needed is about \$447 million (\$357 million for renters and \$90 million for owners).¹³

¹¹ Estimated median shelter-cost/income ratios increased from 16% to 23% between 1975-1988 for owners with mortgages and from 11% to 19% for owners without mortgages. See table in appendix for details.

¹² Incomes under \$5,000.

¹³ These estimates were based on several assumptions on cost and affordability. It was assumed, to reflect the market basket concept, that households with incomes below \$3,000 could afford 10% of their income for shelter, with the affordable proportion rising to 30% of income at the \$8,000 level. The difference between the amount affordable at the midpoint of each income bracket and the median rent was multiplied by the number of households in each bracket. For owners, the median figure used was monthly cost for owners without mortgages. This method results in much lower estimates than would have been the case had HUD's Fair Market Rent levels been used for renters (see appendix table).

Housing and Neighborhood Quality

In recent years, the housing affordability crisis has overshadowed the more traditional concerns of quality and supply. Indeed, there is some evidence that Philadelphians are reasonably well satisfied with the quality of their housing. In 1982, 76% of all households classified their housing as either "excellent" or "good." Only 4% thought their housing was "poor." These proportions are probably similar today.

Nevertheless, Philadelphia's housing stock is deteriorating. The major causes are age¹⁴ and declining housing affordability. Between 1975 and 1982 there were sharp increases in the number of households reporting such defects as signs of rodents, holes or open cracks in interior walls, leaking roofs, loose or missing steps or stair railings, holes in floors, and exposed wiring. There is no reason to believe that this trend has changed since 1982.

These dry statistics conceal the human impact of substandard housing. "Signs of rodents" is a proxy for the danger of rat bites, particularly for babies or young children, and for the spread of disease. Loose or missing stair treads or railings and holes in floors present the danger of falls and serious injury. Exposed wiring is a major fire hazard. More important, and also not shown by the statistics, is the tendency of these problems to bunch together. No one who has driven through older, low-income sections of Philadelphia can be unaware of the thousands upon thousands of houses which cannot conceivably meet minimum standards of decency.

¹⁴ Over two thirds (68.8%) of Philadelphia's housing units were built before 1940. There is little difference between owner and renter-occupied units in this regard. Fewer than one unit in twenty, mostly rental units, have been built since 1970. These facts are hardly surprising: most housing built since the end of World War II has been in suburban areas.

Table 7. Selected housing deficiencies, 1975, 1982 and 1987 projection.

	<u>1975</u>	<u>All</u> <u>1982</u>	<u>1987</u>
Signs of mice or rats	70,800	125,700	164,914
Common stairways with			
Railings loose	9,800	12,700	14,771
No railings	3,000	4,300	5,229
Loose steps	8,600	11,600	13,743
Electrical problems			
Exposed wiring	5,600	22,300	34,229
Some rooms lack working outlets	15,000	26,000	33,857
Signs of roof leakage	48,700	71,100	87,100
Open cracks or holes in			
interior walls or ceilings	58,900	80,400	95,757
Holes in floors	21,500	38,800	51,157
Overall Opinion of Structure			
Excellent	170,300	196,600	215,386
Good	290,400	283,200	278,057
Fair	114,300	115,000	115,500
Poor	28,900	25,900	23,757
Not reported	2,500	3,900	4,900

Dissatisfaction with housing conditions is evidently overshadowed by neighborhood problems, which were reported by far more people. Moreover, the number of people regarding their neighborhoods as "excellent" dropped sharply, and those regarding them as "fair" increased. More than 10% of all households found these problems so severe that they wanted to move. In order, the most offensive problems were neighborhood crime, trash and junk, street and highway noise, boarded up or abandoned buildings, needed street repairs, and odors, smoke or gas.

Table 8. Selected indicators of neighborhood problems, 1975, 1982, and projection to 1987, Philadelphia.

	<u>1975</u>	<u>1982</u>	<u>1987</u>
All units	606,400	624,600	637,600
With street and highway noise	250,900	303,400	340,900
Percent	41.4%	48.6%	53.5%
Would like to move	40,200	61,900	77,400
Percent	6.6%	9.9%	12.1%
With streets in need of repair	88,500	156,800	205,586
Percent	14.6%	25.1%	32.2%
Would like to move	13,900	26,200	34,986
Percent	2.3%	4.2%	5.5%
With odors, smoke or gas	86,100	84,000	82,500
Percent	14.2%	13.4%	12.9%
Would like to move	22,500	25,100	26,957
Percent	3.7%	4.0%	4.2%
With neighborhood crime	205,000	244,600	272,886
Percent	33.8%	39.2%	42.8%
Would like to move	62,200	74,900	83,971
Percent	10.3%	12.0%	13.2%
With trash, litter or junk	152,900	200,100	233,814
Percent	25.2%	32.0%	36.7%
Would like to move	40,300	63,300	79,729
Percent	6.6%	10.1%	12.5%
Boarded up or abandoned bldgs	162,600	180,900	193,971
Percent	26.8%	29.0%	30.4%
Would like to move	38,000	43,900	48,114
Percent	6.3%	7.0%	7.5%

Overall Opinion of Neighborhood

All units	606,400	624,600	637,600
Excellent	128,900	108,000	93,071
Good	282,200	288,200	292,486
Fair	158,300	183,800	202,014
Poor	34,600	38,400	41,114
Not reported	2,600	6,300	8,943

The far higher incidence of neighborhood problems, compared to housing problems, underscores the importance of combining housing with neighborhood improvement activities.

Supply

Philadelphia has enough housing for its current population, if it could be put in good condition and made affordable.

In 1982, the Annual Housing Survey, which provides the most recent Census estimates of Philadelphia's housing stock, found that the

City had a total of 688,300 housing units.¹⁵ A majority of these units, 379,400, were owner-occupied; 245,200, were renter-occupied; the remaining 63,700 were vacant.¹⁶

Some 61.9% of Philadelphia's housing units were single-family attached houses (this category includes both row houses and "twins"); only 4.4% were single family detached houses; 16.3% were in structures with 2-4 units; and 17.4% in structures with 5 or more units. The vast majority, 330,900, of single family structures were owner-occupied, though there were 74,800 single-family rental units; while the vast majority of multi-unit structures, 170,400, were renter-occupied, although there were 19,800 owner-occupied units in structures with two or more housing units.

Both the City's population and the number of housing units dropped between 1970 and 1982. Overall, population decreased by 11.4% and occupied housing units by 2.7%.¹⁷ However, during this period, black households increased by 13.5% and, if the AHS sample figures are accurate, Hispanic households increased by 28.6%.¹⁸ There was a significant increase in minority home ownership. The proportion of blacks owning their homes rose from 47.4% in 1970 to 53.2% in

¹⁵ A "housing unit" is defined by the Census as "a house, an apartment, a group of rooms, or a single room occupied or intended for occupancy as separate living quarters" (i.e. where occupants do not live or eat with any other person in the structure). Thus, group quarters are excluded, including single room occupancy units. U.S. Department of Commerce, U.S. Bureau of the Census, Current Housing Reports H-170-82-33, Philadelphia, PA-NJ SMSA, Housing Characteristics for Selected Metropolitan Areas, Annual Housing Survey: 1982, appendix.

¹⁶ However, only 31,900 of these units were for sale (6,400) or for rent (25,500); the remainder were already sold or rented but not yet occupied (13,700), were held for occasional use (5,300), or were vacant for other reasons (12,800). More recently, in 1985, the Department of Licenses and Inspections reported that the City had 23,516 longterm vacant residential structures. (Chances are that most of these are not included in the Census total, which endeavors to report vacant units which are still habitable.)

¹⁷ Total housing units, however, increased by 2.7%.

¹⁸ Because of the small sample size, AHS information about Hispanic households is probably unreliable and should be regarded as illustrative only.

1982, and the proportion of Hispanic home owners rose from 39.7% in 1970 to 48.1% in 1982.¹⁹

Conclusion

The foregoing analysis clearly indicates that affordability is Philadelphia's major housing problem. The dimensions of the affordability problem also make it clear that a full solution will require far more resources than are foreseeably available from federal, state, local, and private sources.

Unless the affordability problem is confronted and resolved, there is no way that Philadelphia, even with increased resources, can "solve" its housing problems. On the other hand, an adequate level of welfare and income support payments for people who either cannot work or who cannot find work, coupled with income or housing supplements for people with low-paying jobs, would enable the City to make a significant impact with the resources and tools which it has or could make available.

Moreover, unless strong action to raise incomes is forthcoming, Philadelphia will continue to face rising homelessness, as more and more people are evicted for nonpayment of rent or forced to leave their owner-occupied homes because they cannot heat them, maintain them, or pay their taxes.

Short of raising incomes, the city faces a Hobson's choice: between, on the one hand, providing decent, affordable housing only to a tiny proportion of those needing assistance or, on the other, assuring that more people have housing without major deficiencies, but requiring them to forego other necessities in order to pay for it.

It should be remembered, however, that a substantial proportion of the 129,000 households who pay more than 60% of their incomes for shelter live in housing that is a disgrace. There are ways of improving this housing, of giving them somewhat better value for their money, and these should be pursued vigorously.

How Philadelphia has approached its housing problems in the recent past and what can reasonably be expected if current policies and programs continue will be dealt with in the next section of this report.

¹⁹ Calculated from U.S. Department of Commerce, U.S. Bureau of the Census, Current Housing Reports H-170-82-33, Philadelphia, PA-NJ SMSA, Housing Characteristics for Selected Metropolitan Areas, Annual Housing Survey: 1982.

HOUSING PROGRAMS AND ACTIVITIES IN PHILADELPHIA

Philadelphia has a rich history of innovation and creativity in its efforts to solve its housing problems. Few, if any, cities have attempted a comparable range of efforts. After the end of World War II, Philadelphia had one of the nation's first urban redevelopment programs; it was a pioneer in moving from slum clearance to community development and in involving neighborhood residents in planning and carrying out these efforts; it originated comprehensive housing code enforcement; it was the first city to offer relocation assistance to people displaced by city as well as federally funded activities, and played a leading role in enactment of the federal Uniform Relocation Act; it was among the first to reject high rise public housing for families, and to move to scattered sites and to the rehabilitation of vacant structures. More recently, the city has attempted a broad range of efforts to solve its housing problems and has focussed these efforts, unlike many other cities, on attempting to house very low income people.

Moreover, Philadelphia has solid accomplishments to its credit, though these have been overshadowed by the consequences of the affordability crisis described above.

Public efforts and Philadelphia's delivery system

Subsidized Housing in Philadelphia. The first public housing project in the country, Hill Creek in Northeast Philadelphia, opened its doors in 1938. Since then, through a variety of federal programs, 33,562 units of subsidized housing have been built or rehabilitated under a variety of programs for low and moderate income people in Philadelphia. While some of these units have been lost to the inventory, most still exist and provide one of the few sources of affordable shelter for low income people.

Roughly 10% of Philadelphia's subsidized housing predates World War II. Almost one-quarter was built in the 1950's and one third during the 1960's. This being the case, it should be no surprise that public housing -- the oldest federal subsidized housing program -- overshadows all other subsidy forms. Public housing accounts for two-thirds of Philadelphia's subsidized housing. The so-called Section 202 program¹ under which nonprofit organizations provide housing for elderly and handicapped people, ranks second, with 11% of subsidized units. Ten percent of Philadelphia's subsidized housing benefits from subsidized interest rates under the FHA 221(d)(3) and Section 236 programs. Section 8 accounts for only 4% of new and rehabilitated units, followed by a variety of tiny rental and sales housing subsidy programs.

¹ Section 202 of the Housing Act of 1959.

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As of mid-December 1987,² there were 19,314 occupied public housing units in Philadelphia, and another 3,813 vacant units, for a total inventory of 23,127.

About two-thirds of all units (15,301) are in conventional public housing; the remaining 7,826 are in scattered site units. While the overall vacancy rate in public housing is 16.5%, the rate in scattered site units is 19.3%. Clearly, almost all of these vacancies are in units that must be substantially rehabilitated to be livable, since there are over 10,000 qualified applicants waiting for housing in conventional projects alone.³

The overwhelming majority of households in public housing are black, 86.1% as of December 1987. An additional 4.7% are Hispanic. Only 4.5% of are white, and there are white households in only 20 of the city's 42 projects. Indeed, thirty-six of Philadelphia's 42 projects are 97% or more minority-occupied. Four projects (Hill Creek, Holmecrest, Liddonfield, and Oxford Village -- all in the Northeast) are two-thirds or more white-occupied and these four projects house 86% of all white tenant households.

Average household size in public housing is 2.91 persons. Almost half of the 57,469 occupants of public housing are minors. Somewhat surprisingly, only 5,062 elderly persons occupy public housing. Only 6% of public housing tenants were classified as "workers". This being the case, it is hardly surprising that 52% of public housing tenant households receive Aid for Families with Dependent Children; a substantial portion of the remaining households receive other forms of government benefits, such as Social Security, or assistance. Median household income in public housing is about \$5,500.

Philadelphia's public housing includes 44 elevator buildings in 19 public housing projects. Eight of these projects, with a total of 1,744 units, have only high-rise buildings. The remaining 11 projects, with a total of 5,857 units, include some two- and three-story buildings along with the high-rises.

Except for the six high-rise buildings in elderly public housing projects, the high-rise projects were constructed as a matter of

² The Philadelphia Housing Authority kindly provided copies of project-by-project summary statistics from its Tenant Information System as of December 16, 1987. The information in this section and in the appendix tables on public housing are from these data.

³ The PHA "Wait List Count" data for 11/12/87 covers conventional projects only, not scattered sites. Since separate waiting lists are maintained for each project, there may be some duplication.

necessity, because of cost and other site problems, rather than choice. The oldest nonelderly high-rise projects opened in 1954 and the most recent in 1967. Significantly, federal law did not prohibit high-rise family public housing until 1968.

Philadelphia's Housing Policy. In 1984, the City published its first comprehensive Statement of Housing Policy. It is now preparing a revision, reporting progress since 1984, and setting policies for the 1986-1990 period.⁴

Officially, Philadelphia's housing policy rests on three major principles:

- o Reducing the per unit cost of delivering housing to individuals and families;
- o Increasing the number of persons receiving housing assistance; and
- o Giving priority to people with greatest needs, those with low and very low incomes.

Within this framework, the City's priorities are: (1) the homeless; (2) public housing; (3) owner-occupied, private rental and vacant housing; and (4) new construction.⁵

In mid-1987, the City's Director of Housing and Community Development announced three major principles to guide the City's efforts: Performance, or providing funds only for projects that can be completed within the time allowed; community, or integrating housing, economic development and community organization efforts; and partnership among public agencies and with private and community groups.

Administrative Structure. The City's Office of Housing and Community Development (formerly the Office of Housing), headed by a Cabinet-level Director, is generally responsible for developing the City's housing policies and programs and seeing that they are carried out.

The Office of Housing and Community Development is the recipient of CDBG funds and plans and contracts for their distribution. This arrangement means that the City, through the Housing Director, has de facto control over many of the operations of other public and

⁴ This revision has been published in draft form by the Office of Housing as Draft Statement of Housing Policy, 1986-1990.

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private organizations receiving CDBG funds, including the Redevelopment Authority (RDA), the Philadelphia Housing Development Corporation (PHDC), and a range of community development corporations and other groups involved in housing efforts. The Housing Director's responsibilities for public housing are less clear.⁶

The Philadelphia Housing Development Corporation (PHDC) is the operational vehicle through which many of the City's CDBG-funded programs are executed. It has primary responsibility for deeding vacant houses to families willing to rehabilitate and live in them. PHDC's activities include acquisition, rehabilitation, financing, and counseling. Until the summer of 1987, when this responsibility was transferred to the Office of Housing, PHDC also administered contracts with nonprofit organizations carrying out housing activities with CDBG funds. The PHDC Board is appointed by the Mayor.

The Redevelopment Authority, a state-chartered agency, has eminent domain power and may also issue tax-exempt bonds. It is a HUD-approved lender and direct endorser of mortgages. Its five-member Board is appointed by the Mayor.

The Philadelphia Housing Authority (PHA) is responsible for federally funded low-rent public housing and the Section 8 Existing and Moderate Rehabilitation programs. The Authority is a state-chartered agency, with two members of the Board appointed by the Mayor, two by the Controller, and these four elect the fifth. At present, two tenants, Nellie Reynolds of the Resident Advisory Board and Peggy Jones, serve on the PHA Board.⁷

In addition to the three primary agencies responsible for housing (PHDC, RDA, and PHA), several other agencies have significant responsibilities which affect housing:

The Department of Licenses and Inspections (L&I), an operating department of the City government, is responsible for enforcement of the City's housing code, which sets minimum physical and crowding standards for occupied housing. L&I also handles demolition of unsafe structures, sealing of vacant buildings, and some housing-related nuisance abatement.

The Philadelphia County Assistance Office, an arm of the Pennsylvania Department of Public Welfare, administers public assistance

⁶ When Julia Robinson was Housing Director, she had some responsibilities for public housing. It is my understanding that the Philadelphia Housing Authority is not in the portfolio of the current Housing Director.

⁷ Peggy Jones is an appointee of the Controller; Nellie Reynolds was elected by the other four members.

and welfare programs. Because welfare recipients spend a substantial portion of their welfare grants for housing, welfare funds are almost certainly the largest single source of federal funds spent on low income housing in Philadelphia, even though they are not generally so regarded. Moreover, there appear to be no direct ties between the state Department of Public Welfare and the City government on housing matters.

The Department of Human Services, through its Adult and Aging Services Division, carries responsibility for City efforts to provide shelter and other assistance to homeless persons.

Resources for Housing. Counting funds available from all sources, including tax exempt bonds, it appears an average⁸ of more than half a billion dollars is available annually in Philadelphia for various forms of housing assistance. This does not include the cost to the Federal Treasury of the homeowner tax benefits which are provided through the deduction of homeowner mortgage interest and property taxes from federal income taxes. The estimated cost of these deductions -- in Philadelphia as elsewhere the largest single housing subsidy -- in foregone revenues to the U.S. Treasury from Philadelphia taxpayers is on the order of \$150-\$175 million annually (see appendix).

Table 9. Housing and Housing-Related Resources, Philadelphia (Dollars in thousands)

Program Category	1985	1986	1987	1988	Average 1985-88	Percent
Bonds	114,600	384,853	0	5,000	165,234	30.8%
Welfare	153,759	154,000	155,594	155,000	154,588	28.8%
HUD Housing	83,987	90,854	96,777	88,829	91,731	17.1%
Community Development (CDBG)	\$38,380	\$52,786	\$49,964	\$52,010	\$48,285	9.0%
Low Income Energy (LIHEAP)	24,300	19,300	NA	NA	21,800	4.1%
Homeless	11,285	14,264	28,653	30,997	21,300	4.0%
City	12,103	15,524	16,035	18,535	15,549	2.9%
Other HUD	17,961	11,968	9,514	4,150	13,440	2.5%
State Dept of Community Affairs	<u>3,575</u>	<u>2,600</u>	<u>6,324</u>	<u>7,400</u>	<u>5,014</u>	<u>0.9%</u>
TOTAL	\$459,950	\$746,150	\$362,860	\$361,921	\$536,942	100.0%

The tax-exempt bonds issued by the Redevelopment Authority to finance housing construction, rehabilitation, or purchase are the largest single source of funds, averaging 30% of all available funds over the 1985-88 period. However, because these bonds must be repaid, it is impossible, except through devices such as rent skewing which will only provide a small number of units, to use

⁸ As noted on the table, below, this average was calculated over four years when figures for 1988 were available and over three years when the 1988 figure was unavailable. Moreover, it is not, at this point a complete listing. One major gap is the cost of housing payments for already assisted housing. These funds, however, cannot be used to expand the supply of assisted housing.

tax-exempt financing by itself to provide affordable housing for very low income people.⁹

Roughly comparable in amount, and solely targeted to very low income people, are the estimated shelter payments made by welfare recipients. They are included in this analysis because they are public funds -- both state and federal -- and they are spent for housing, although with little attention by policy-makers either as to whether the levels provided are adequate or, with regard to the portion spent for housing, whether the housing obtained is suitable.

Welfare shelter payments in Philadelphia were estimated, very conservatively, at 40% of the total amount of welfare payments. However, since most welfare recipients spend far more than this portion of their income on shelter, the estimate is almost certainly too low.¹⁰ Raising the estimate would, of course, make welfare the largest single housing program in the city. As of May 1987, there were an estimated 115,000 households in the city receiving welfare payments.¹¹

Thanks in large part to public housing operating subsidies, HUD subsidized housing amounts to just over one sixth of total housing funds. However, there is little flexibility available to the PHA for the use of these funds. Theoretically, the over \$60 million in operating subsidies represents the difference between income from the rent paid by tenants of Philadelphia's 23,326 public housing units and what it costs the Philadelphia Housing Authority to run them. In fact, however, public housing operating subsidies have not been adequate, here or elsewhere, to make it possible to maintain the quality and viability of public housing units. The problems of public housing are exacerbated by rent delinquencies, in part because the subsidized rents charged public housing

⁹ The 1986 Tax Reform Act severely restricted the issuance of mortgage revenue and other "public purpose" bonds, but did not impose limits on tax exempt financing of housing which will be owned by the agency issuing the bonds.

¹⁰ There is no real basis, however, for determining how much higher it should be.

¹¹ This is the figure for "unduplicated budgets" in Philadelphia County for May. Of these, 68,000 were AFDC recipients, 46,000 were receiving general assistance, and less than 1,000 were receiving assistance for the blind. Department of Public Welfare, Commonwealth of Pennsylvania, Cash Assistance Statistics, May 1987.

tenants¹² are still unaffordable for many public housing tenants if they are to meet other basic needs.

Also included in the subsidized housing category are funds for about 7,500 additional Section 8 Existing certificates, vouchers, or moderate rehabilitation units. Under current program rules, except for mod rehab (600-700 units, while they last), there is little that can be done to couple these subsidies with provision of improved housing units.

The Community Development Block Grant program, and related program income, has in recent years been the major focus of efforts to fund housing improvement programs. In fact, however, CDBG accounts for less than one tenth of total housing money available from all public sources. It is, however, very flexible, with the City having great latitude to determine where and how CDBG funds will be spent. This is a major reason for the focus of public attention on the use of CDBG funds.

No other program category amounts to as much as one twentieth of Philadelphia's housing money, including special funds for low income energy assistance, 4.1%, and for the homeless, 4.0%; city capital and operating funds, primarily for code enforcement, 3.0%; funds provided by a variety of minor HUD programs, 2.6%; and state Department of Community Affairs funds, 1.0%.¹³

An as-yet untapped source of housing funds is the low income housing tax credit contained in the 1986 Tax Reform Act. This is an annual credit for ten years of about 9% of rehabilitation or construction costs and/or 4% of acquisition cost of housing which meets the targeting requirement (income under 60% of median at time of occupancy). Each state receives an allocation of \$1.25 per capita per year. The Governor or Legislature may designate the administering agency (or agencies); it would therefore be possible for Philadelphia's per capita share to be administered locally. This would provide about two million dollars annually.

The foregoing analysis clearly shows that federal dollars, including revenue lost from tax-exempt bond financing, are the overwhelming source of support for assisted housing in Philadelphia. This is true even though federal low income housing assistance programs have shrunk to roughly one third of their former levels since 1980, and have, in addition, shifted from providing substantial support for new construction or substantial rehabilita-

¹² Generally, 30% of income, after certain deductions, is allocated for gross rent, including contract rent and utilities.

¹³ In addition, of course, the state provides significant funds to match federal welfare dollars.

tion to use of the existing stock, except for some housing for elderly and handicapped people.

The Community Development Block Grant Program. Other than code enforcement, programs financed through tax exempt bonds, and public housing, Philadelphia's housing activities are largely carried out through the federally funded Community Development Block Grant (CDBG) program, or efforts so related to it that they are described in the city's program plans and reports.

Since 1982, Philadelphia's CDBG funding level has dropped sharply, a combination of cuts in the federal appropriations, the impact of Philadelphia's declining population on its formula allocation, and the inclusion of additional entitlement jurisdictions in the national program. Between 1982 and 1987, Philadelphia's grants dropped by 28%, from \$72 million to \$52 million. In constant 1987 dollars, there has been a 38% drop; Philadelphia's 1987 grant was \$33 million less than in 1982.

Table 10. Federal CDBG Grants in Millions of Dollars

<u>CDBG Year</u>	<u>Fiscal Year</u>	<u>Current \$</u>	<u>Constant 1987 \$</u>
VII	1982	\$72.4	84.6
VIII	1983	\$69.3	78.4
IX	1984	\$63.1	68.5
X	1985	\$62.3	65.3
XI	1986	\$60.9	62.6
XII	1987 est	\$52.1	52.1
XIII	1988 est	\$52.1	50.9

Source: Plan for Year Thirteen, Office of Housing, City of Philadelphia, as submitted to City Council, 5/26/87.

The level of CDBG spending for housing has fallen far less than overall spending (see Table 11). It is by far the largest single expenditure, at about 60% of the total budget.¹⁴ General administration, a substantial share of which goes for housing activities, comes next, at around 17%, followed by economic development, and other activities.

¹⁴ The total CDBG budget includes the federal grant, program income, and funds from sundry other sources.

Table 11. Major Categories of Community Development Spending (Budget figures in thousands)

Fiscal Year CDBG Year	1983 IX <u>Revised</u>	1984 X <u>Revised</u>	1985 XI <u>Revised</u>	1986 XII <u>Revised</u>	1987 XIII <u>Proposed</u>
Housing	43,461	49,078	43,155	42,242	42,972
Economic Development	6,747	10,820	10,061	8,832	8,781
Public Services	3,034	1,401	3,097	1,840	1,863
Urban Renewal Liabilities/Prior Years' Activities	3,652	1,798	1,500	1,000	1,000
Site Improvements	432	3,483	1,555	1,423	1,266
Facilities	635	1,005	914	589	159
General Administration	8,857	10,232	12,559	12,455	11,873
Reprogrammed to following year	565	--	--	--	--
Total CDBG Funds	67,383	77,817	72,841	68,381	67,914
Interim Construction Assistance	--	2,326	5,540	1,249	5,000
To be appropriated if funds become available	--	--	--	--	--
GRAND TOTAL	67,383	80,143	78,381	69,630	72,914
Housing	64.5%	63.1%	59.2%	61.8%	63.3%
Economic Development	10.0%	13.9%	13.8%	12.9%	12.9%
Public Services	4.5%	1.8%	4.3%	2.7%	2.7%
Urban Renewal Liabilities/Prior Years' Activities	5.4%	2.3%	2.1%	1.5%	1.5%
Site Improvements	0.6%	4.5%	2.1%	2.1%	1.9%
Facilities	0.9%	1.3%	1.3%	0.9%	0.2%
General Administration	13.1%	13.1%	17.2%	18.2%	17.5%
Reprogrammed to following year	0.8%	NA	NA	NA	NA
CDBG Total	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Plan for Year Ten, Plan for Year Eleven, Plan for Year Twelve, and Plan for Year Thirteen, Office of Housing, City of Philadelphia.

Philadelphia's Housing Assistance Plan. A basic requirement of the Community Development Block Grant program since 1974 has been the preparation (and approval by HUD) of a three-year Housing Assistance Plan (HAP), setting forth housing needs, based on Census data, and goals for meeting them. Philadelphia's most recent HAP was filed in December 1985, covering fiscal years 1986, 1987 and 1988. Despite its name, the HAP is less a plan than a compendium of past accomplishments and future objectives on a program-by-program basis. (See appendix tables for information on HAP goals, performance, and the data on needs contained in the HAP.)

The HAP sets a goal of rehabilitating or improving some 37,000 units for low and moderate income Philadelphians over the three years, roughly the level of performance during the 1983-85 period. However, only 2,000 additional households are to receive rental subsidies.

At the rates proposed in the HAP, even if Philadelphia's housing problems grow no worse, it will take until 2003 to meet estimated rehab needs for owners and until 2046 years for renters. Worse, it will take until 2068 to provide rental assistance for very low income elderly renters, even if their number does not increase; until 2077 to assist small, very low income households; and until 2100 to provide assistance to large, very low income renter households. (See appendix table.)

In addition to projecting housing needs and activities, the HAP provides a summary of progress made under some 30 housing assis-

and community development corporations in Philadelphia. Some have full-time housing and development staffs; others may have no staff at all, relying primarily on volunteers.

These nonprofit groups are supported by a number of technical assistance and back-up efforts, through groups such as the Community Development Coalition, the Philadelphia Council for Community Advancement, the Philadelphia Urban League, and the Urban Affairs Partnership.

Production by neighborhood-based nonprofit organizations, except for the largest, is generally in the tens of units, rather than hundreds. In 1986, member groups of the Community Development Coalition produced 93 single family sales units, 62 multifamily rental units, and weatherized 2,045 housing units, representing a total of almost \$10 million in completed construction.¹⁵ These figures can be expected to rise, but it will clearly take expanded and focussed efforts to enable the nonprofit sector to meet a significant portion of Philadelphia's low and moderate income housing needs.

Housing Needs and the Planning Process

The Philadelphia City Planning Commission (PCPC) has amassed considerable data on housing conditions in Philadelphia. The Commission's analyses of Census data and trends, following each decennial census, provide a wealth of information on trends in housing by planning analysis districts and census tracts.

The Commission has also specifically addressed housing in its North Philadelphia Plan, issued in draft form for public discussion in 1987, and in several specific studies, including a Demolition/-Vacant House Treatment Study and Community Development Strategies for New Housing Areas in North Philadelphia.

Finally, the Commission has prepared "Target Area Strategies" for a number of neighborhoods selected by the Office of Housing and

¹⁵ Community Development Coalition, Inc., Report on the production and accomplishments of member organizations for 1986. CDC Director, Jill Michaels, estimates that this is perhaps 75% of total neighborhood-based housing production in Philadelphia. Lifetime production of these organizations was 949 single family sales units, 289 multifamily rental units, and 5,600 weatherized units. This includes the record of such groups as Allegheny West Foundation, Greater Germantown Housing Development Corporation, National Temple Non Profit Corporation, Kensington Action Now/Kensington Area Revitalization Project, Southwest Germantown CDC, and West Oak Lane CDC.

Community Development,¹⁶ on the basis of their needs and potential impact of public intervention.

The Future Outlook

The contrast between Philadelphia's urgent and growing housing needs and its program accomplishments is stark. According to its own analysis, the city has some 87,000 lower income households requiring rental housing subsidies, and some 172,000 substandard units. In the face of this need, it can find resources for only about 12,000 units of improved or newly subsidized housing each year. Meanwhile, as described above, the problem of rising costs and falling real incomes is worsening.

Clearly, without major increases in resources and, probably, fundamental changes in approach, the City will continue to lose ground in housing. Strategies and options are for consideration are set forth in the next section of this report.

¹⁶ Central Tioga, Francisville, Kensington, Logan, Mantua, Parkside, Point Breeze, SENE, South Lehigh, SWCC, and West Kensington.

RECOMMENDATIONS FOR NEW OR CHANGED ACTIVITIES AND PROGRAMS

Despite Philadelphia's long tradition of leadership in dealing with its housing problems, the interviews conducted for this study made it clear that there is a widespread feeling that the City's programs have been ineffective and that other cities have either done far more or done the same things better.

Why the sharp contrast between this sense of dissatisfaction and the considerable efforts which have been made? Quite simply, in large part it is because trying to deal with the city's housing problems with the resources provided by the federal and state governments is very much like trying to stop a charging elephant with a slingshot. No matter how accurate the aim or how hard the stone is thrown, the elephant will not be deterred. Unfortunately, many of the efforts to improve Philadelphia's housing programs are comparable to trying to make the slingshot work better.

Neither Philadelphia nor any other city with lots of older housing and a growing low income population can deliver both decent and affordable housing for its residents until the federal government makes a serious commitment to expanding housing assistance for low income people and dealing with the causes of poverty. But a clear sense of strategy and priorities could both get more accomplished with what is available and challenge additional public and private funds and energies.

Principles

To the extent that Philadelphia's housing programs follow a coherent pattern, with clear objectives, they will be able to make the most of the resources at hand. Furthermore, the perception that housing is being improved is an essential ingredient to generate support for committing the necessary resources to achieve decent, affordable housing for all. Therefore, the principles that lie behind policies and programs are even more important than the specific measures themselves. Each program and activity, both in its conception and in its execution, should be designed to further Philadelphia's basic housing goals.

The following principles are recommended as the framework for the policies and activities needed to provide decent, affordable housing for all Philadelphians:

- o Housing activities should be carried out in a neighborhood and community context, with the greatest possible participation and support from neighborhood residents. Priority should be given to neighborhood-based housing development corporations to enable them to provide and/or manage housing.

Neighborhood involvement and support is an essential ingredient of successful housing activity. Philadelphia has an array of neighborhood-based housing corporations which can and should be encouraged to take responsibility for meeting the housing needs of those who are or wish to be neighborhood residents.

- o Residents should have the greatest possible degree of ownership and control over their housing. Thus, Philadelphia's traditional emphasis on single-family home ownership should be maintained, cooperatives should be encouraged, and tenant management of rental housing should be supported.

Fear of displacement, either through private whim or public action, is pervasive in lower income neighborhoods. The best protection against private displacement is resident ownership or control. Beyond this are the acknowledged merits of home ownership in fostering a sense of community and responsibility for housing conditions. While tradition and housing type suggest continued importance for fee-simple ownership in Philadelphia, there is also a place for other forms of resident ownership and control, such as cooperative ownership and tenant management. Finally, and frequently overlooked in housing policy formulation, is the role of the resident landlord, a term which includes both the live-in owner of a duplex or triplex, and the owner of a few units in the immediate neighborhood. Resident landlords tend to have more concern for both neighborhood conditions and for the situation of their tenants than do absentee owners.

- o Both renters and owners should be provided with the greatest possible protection against eviction and involuntary displacement. No individuals or families should be displaced from their neighborhoods against their will.

A position that the City will not be the direct cause of involuntary displacement from neighborhoods and that it will attempt to prevent displacement from other causes should be a cornerstone of City housing policy. This involves far more than simply refraining from public displacement or certifying that alternative housing would be available for those fortunate enough to obtain it. Rather, it involves constant monitoring of the causes of displacement, including gentrification, and the organizing of effective countermeasures.

The importance of avoiding displacement, and even the perception of a threat of displacement, cannot be over-

emphasized. Avoiding displacement will prevent further exacerbation of the already overwhelming housing problems of low income people. Removing the perceived threat of displacement, in addition, will provide the City with far greater flexibility in dealing with its housing, for example by encouraging unsubsidized rehabilitation of vacant units in low-income neighborhoods.

- o The existing stock of subsidized housing in Philadelphia, including scattered site public housing units, should be retained for low income use.

Subsidized housing accounts for about 14% of Philadelphia's rental housing stock. While much of it needs improvement, particularly scattered site public housing units, the cost of replacing it or providing equivalent subsidies for other units serving people at comparable income levels is prohibitive. A national effort is now under way to assure that the Federal government makes a commitment to retaining subsidized housing that might otherwise be lost, either because subsidy contracts expire or because its owners wish to convert it to higher-income use. Philadelphia should make a similar commitment.

- o Disparities in housing condition, affordability, location, and choice resulting from discrimination because of race, nationality, sex, or family composition should be eliminated.

Twenty years after enactment of Federal fair housing legislation, and even after adoption of Pennsylvania's and Philadelphia's statutes, discrimination persists. It is evident in the disparities of housing quality and cost described above. It is even more visible in reactions in many neighborhoods to proposed housing activities. It is clear in the generally segregated nature of Philadelphia's public housing.

Dealing with housing discrimination requires more than civil rights enforcement. It requires a positive commitment to genuinely equal opportunity. Specifically, it should mean providing a range of housing opportunities for all income levels and household types in all parts of the city.

- o Maximum use should be made of the existing stock of housing, where it is or can be made viable.

Much of Philadelphia's housing stock, though old, is sturdy and is either in good condition or could be made livable at far lower cost than replacing it. Moreover,

Philadelphia's primary housing problem is not a shortage of units; rather, it is the quality and occupancy costs of the units we have. This suggests, in addition to rehabilitation and subsidy programs, continued attention to preventing deterioration and to reducing energy, utility, and other costs.

- o Subsidies, where needed, should be provided, but they should also be repayable if and when the circumstances of the tenant or owner permit.

The high costs of the subsidies needed to deal comprehensively with Philadelphia's housing problems argue for finding ways of stretching them as far as possible. One major way, particularly where home ownership is involved, is to require that subsidies be repaid when circumstances permit. Requiring repayment is also an effective means of assuring that housing which is subsidized for low income occupancy is not converted to other uses, including higher income housing.

Carrying out this principle should not mean that top priority is placed on recovering each and every subsidy dollar. Rather, the objective should be to match subsidies to needs over a period of time, and to prevent windfalls.

- o In providing subsidies, priority should be given to housing which will remain permanently available for low income people.

While there are limits to how much housing costs can be reduced, clearly a dollar spent in lowering long-term housing costs will produce more benefit for low income people than a dollar which helps pay the rent, but does not reduce its level. Thus, transferring properties into community-based ownership, or any other form which assures its continued availability for low income people, and reducing costs through such measures as improving energy efficiency should have high priority.

- o Housing activities should be designed and carried out so as to expand economic opportunities for low income people as much as possible, particularly through employment opportunities and training.

Because the problems of housing and poverty are so intertwined, the provision of employment opportunities and training will have an indirect impact on the need for housing assistance. Moreover, both construction and housing rehabilitation are labor-intensive, so housing

improvement programs present major opportunities for creating skills and providing employment.

- o Funds for housing assistance for low income people must be expanded. This will require substantial additional resources from the federal, state, and local governments and from the private sector. Until these resources are provided, priority should be given to providing housing for the homeless, to preventing homelessness and to making substandard housing decent for its present occupants.

Expanding funding for housing programs is critical to achievement of the other goals. As has been made clear, Philadelphia's overwhelming housing problem is the mismatch between what decent housing costs and what a substantial fraction of the city's population can afford to pay. With housing costs rising and real incomes dropping, Philadelphia faces a crisis -- one that cannot be resolved without a major change in public priorities.

Clearly, these principles go far beyond bricks and mortar. They are deliberately aimed at using housing as a major tool in building communities, in dealing with poverty, and in making Philadelphia more livable for all of its residents. The recommendations which follow are proposals for carrying them out. If the resources to close the affordability gap can be found, they hold the promise of achieving the goal of decent, affordable housing for all Philadelphians within a decade. If not, they still provide a framework for substantial and visible improvement for many Philadelphians, even though others will be left behind.

Recommendations

1. Close the "Affordability Gap." Top priority should be given to enabling low income people to pay what decent housing costs. In the long run, education and job opportunities can lower the number of households requiring assistance. In the short run, however, there is no alternative to measures such as raising public assistance payments to an adequate level and to making household-based federal housing assistance an entitlement for those requiring it to obtain decent housing.

If Philadelphia's very low income households could afford to pay what it costs to provide decent housing: utilities, maintenance, taxes, insurance, and amortization of a mortgage and/or expenses of rehabilitation and repairs, the cycle of continued deterioration and abandonment could be effectively ended. Private owners could project income sufficient to cover costs of repairs and more adequate maintenance; the risks of lending or insuring purchase and rehabilitation of low-income housing would be reduced; tax-

exempt bond financing of low income housing would become feasible for many activities now beyond the threshold of affordability for low income people.

If the trends in housing costs and incomes described in the chapter on housing problems are accurate, fully half of Philadelphia's quarter million renter households cannot afford to pay current (1988) estimated median gross rent of \$338.¹ Closing the affordability gap for these renters would cost an estimated \$360 million. In addition, at least 80,000 owner-occupants do not have sufficient income to pay for utilities, maintenance, taxes, and insurance. Covering this gap would cost a conservatively estimated \$88 million annually. In making this estimate, an effort was made to reflect the fact that very low income households cannot afford anything like 30% of income for shelter, so the affordable shelter-cost/income ratio was lowered for households with incomes below \$7,000.

Table 14. Estimated Cost of Closing the Housing Affordability Gap, Philadelphia, 1988

	<u>Owners</u>	<u>Renters</u> ²	<u>Total</u>
Total households	391,000	257,000	648,000
Households needing help	66,000	129,000	195,000
Percent needing help	16.9%	50.2%	30.1%
Amount to close gap	\$88,368,000	\$359,868,000	\$448,236,000

In the long run, education and employment opportunities are the key to closing the affordability gap, along with measures to reduce the cost of housing. The gap is so critical, however, that immediate action is needed to close it by increasing household-based housing

¹ For this estimate, the affordability gap is based on projected median gross rent. This means that half of Philadelphia's renters were living in less expensive quarters. On the other hand, those with lowest rents are generally either living in subsidized housing, small households or longterm occupants. HUD's Fair Market Rents, representing HUD's best estimate of the gross rent of available units of the size required, are substantially higher: \$404 for a 1-bedroom unit and \$474 for a 2-bedroom unit. Moreover, the projection may well be low, since recent research by the Joint Center for Housing Studies at Harvard has found that nationally and in the northeast rents have risen very sharply since 1981, in contrast to earlier trends.

² This estimate is based on median gross rent levels. If renter costs were based instead on an average cost of \$425, which is slightly more than the HUD Fair Market Rent for a 1-bedroom unit, but considerable below that for a larger unit, 145,000 renter households, or 56.4% of all renters, would require assistance at a total cost of \$510,000,000. (See table in appendix for details.)

and related subsidies. There are three major potential sources of funding, each of which should be vigorously pursued.

- o The first is to raise welfare payments for the 115,000 Philadelphia households receiving either Aid for Families with Dependent Children or General Assistance so that they provide enough money to pay for housing and utility costs, as well as other basic needs. Welfare allowance have been increased only seven times since 1970, and have failed to keep up with changes in the cost of living. Indeed, the purchasing power of today's allowances is roughly half what it was in 1970. In fact, Philadelphia's public assistance allowances for households of three or fewer are now lower than HUD's approved Fair Market Rents for the metropolitan area. In other words, if HUD's figures are accurate, households receiving welfare payments need more than their full allowance just to pay their housing costs.
- o The second is to provide federal household-based subsidies (similar to Section 8 Existing certificates or housing vouchers) to cover the difference between the amount a household can afford and the actual cost of decent housing and utilities in Philadelphia. If this were done, it could put a halt to housing abandonment and deterioration, because tenants would be able to pay enough rent to cover operating and repair costs and, in many instances, amortize up to \$10,000 in rehabilitation and improvements.
- o The third is to expand funding for the Low Income Energy Assistance Program (LIEAP) to cover the gap between affordable and actual energy costs. Since fully one fifth of Philadelphia's renters cannot afford to pay average energy bills, this would be significant, even though it does nothing to reduce other components of housing costs.

The City, as official policy, should make raising assistance levels and provision of household-based housing assistance on the basis of need a top legislative priority and should devote major efforts to it. The Senate will be considering comprehensive welfare reform legislation in 1988. House and Senate Committee leaders are now in the process of drafting comprehensive housing legislation, for consideration in 1989. Both of these activities provide an opportunity for Philadelphia and other cities to press for housing assistance programs that are imperative if local needs are to be met.

With respect to welfare, the State has a clear responsibility, and there should be no need to await federal action to raise state

welfare payments to an adequate minimum to meet housing and other basic needs.

Closing the affordability gap is the key to dealing with Philadelphia's low income housing problems. The Redevelopment Authority could use its bonding power for purchase and rehabilitation of low income housing, and probably keep most costs within affordable limits. The Housing Authority would be able to meet its major operating needs without deferring maintenance because of inadequate operating subsidies. Tenants in both public and private housing could afford to pay their rents and utilities. Community development corporations would know that neighborhood residents could afford to live in housing they purchase or rehabilitate.

Unless the gap is closed or substantially reduced, on the other hand, Philadelphia is doomed to little better than continuing to nibble away at a few of the most pressing problems, making a difference here and there, but facing a steadily eroding housing inventory along with rising homelessness.

2. Secure greater control over the housing stock. Philadelphia should adopt a policy of bringing into community ownership³ as much of the housing stock and vacant land in older and low income areas as possible. This should be done in a number of ways, as appropriate, including foreclosing on unpaid taxes or other liens, making repairs in return for an interest in the property, condemnation, acceptance as gifts, and even voluntary purchase on occasion. Priority should be given to areas currently or potentially open to gentrification, to substandard, occupied buildings, and to units in neighborhoods where a specific housing and development strategy is in place. Ways of assuring tenure security and rent stability should be vigorously explored.

The objective here is to make the City the master of its low income housing stock to the maximum degree possible. This will offer a means controlling displacement by rent increases or conversions, as well as of channelling development so as to prevent displacement and to equalize housing opportunities.

A distinction needs to be made between the City acting, as recommended here, to take control over a substantial portion of the low income stock and direct City management of that stock. Rather than attempting to build its own capacity for management and operations, the strategy should be to place control and/or

³ Community ownership is used here to denote housing which is not owned or held for private or personal profit. It covers a variety of ownership forms, from public, to nonprofit (including joint ventures where control is in the hands of the nonprofit), to limited equity cooperatives, to individual ownership with limitations on equity appreciation or recapture provisions.

ownership of as much of the low income housing stock as possible in the hands of occupants, community development corporations or other nonprofits whose purpose is to supply housing for low and moderate income people, or public and quasi-public entities. This is not intended to exclude the private sector, which will supply much of the skills needed to deliver and maintain the housing, in partnership or under contract. There is also a significant role for joint ventures. But the key is a set of public policies which recognize that housing for low income people requires public intervention as well as subsidy, and that it must be treated differently from housing provided without subsidy by the private sector.

The possibility of using tax exempt financing as a major source of funding for this purpose should be explored. The City or RDA could issue bonds for acquiring and repairing properties which to it would hold title, while delegating management responsibilities.

For rental properties, priority should be given to resident decision-making and/or management. This can take several forms: an individual resident manager, a tenant management corporation or tenant council, community development corporation (CDC) management, or, where none of these is feasible, management by private, for-profit managers, or by the Philadelphia Housing Authority (PHA) or Philadelphia Housing Development Corporation (PHDC). A Request for Proposals (RFP) should be developed for managing agents for these properties. The RFP should include sections on tenure security and maintaining affordable rent levels. Where CDC's or other neighborhood based groups qualify, they should be given preference, but private, for-profit managers should not be excluded.

Managing agents should be qualified on a neighborhood-by-neighborhood basis. It would make sense, in areas where PHA already owns scattered units, to incorporate them into neighborhood-based management plans, by having PHA contract with a CDC for management of its units or, in areas where there is no such entity, using PHA as agent to manage some units it does not own. This will facilitate aggregating enough units in a given area for economies of scale and near-site managers.

Careful exploration of the most efficient ways for acquiring, repairing, and managing properties is essential to the success of this policy. It offers the opportunity to work closely with community development corporations and other neighborhood groups, as well as with the private sector.

A major objective should be expanding the capacity of CDC's to own and manage substantial numbers of housing units, including single-family rental housing. A master contract with an organization with substantial management experience and capacity, such as the

National Housing Partnership,⁴ should be explored, under which the contractor would have responsibility for management of the units and, equally important, for accomplishing this through subcontracts with CDC's and other nonprofits, to provide their staffs with training, supervision, and experience.

Single family properties should largely be used for ownership, but they should be transferred with strict limits on equity appreciation. Where subsidies are required, they could be in the form of sharing in the equity and therefore in appreciation (see below).

Efforts should be made to give ownership opportunities to as many low income families with children as possible.⁵ Where tax-exempt financing is involved so the property must remain in public ownership, it could be handled with all of the advantages of limited equity home ownership. A contract between the RDA and the occupant could offer residency for life,⁶ and even the right to assign the unit to a child or other close relative, for the equivalent of a mortgage payment (to pay off the bonds), plus assuming all utilities, maintenance, and a payment in lieu of taxes. Welfare households with children should be given priority for the life tenancy agreements for single family housing. This would offer the benefits of owner-occupancy without subjecting the units to a state lien.

Owner-occupancy and/or life tenancy agreements could also be used for properties suitable for two to six families, such as large, three-story row houses, with permission to the primary occupant to sublet the remaining units.

Geographic limitations. The program should operate primarily in areas where housing quality is now poor or the market is now weak, to avoid inflating prices. Where there is a neighborhood strategy plan, the City should acquire all properties which it can obtain, subject to appropriate guidelines on the age, condition and cost of the units.

This approach can be a major vehicle for implementing the North Philadelphia Plan and other neighborhood plans. Where detailed neighborhood plans now exist, they should be carefully reviewed

⁴ The National Housing Partnership is a federally chartered corporation which is the largest owner of subsidized housing in the country. NHP is now expanding its activities to include more emphasis on working with community groups and on management.

⁵ See section on home ownership, below.

⁶ As long as the contract terms were complied with.

with residents, modified as desirable, and kept up to date as a reflection of community needs and policies.

Avoiding displacement. Community housing ownership is most important as a means of avoiding displacement. As funds can be found, the City (or RDA) should not hesitate to acquire properties, by condemnation if necessary, in neighborhoods where the low-income housing stock is threatened by gentrification.

Once the program has been in effect long enough so that there is a reasonable stock of community housing, there should be no excuse for any involuntary displacement from a neighborhood for causes beyond a family's control, and little reason for other than temporary displacement from units which people wish to continue to occupy.

It is important to note that this proposal for community housing is addressed to acquiring, improving, and managing the present stock of housing. It is conceived as a program which will be economically sound over the long term. Income from rents, life-time contracts, and occasional disposition where this fits community plans, should be set at levels necessary to pay off any bonds issued to finance the program. Other costs will have to be kept within the bounds of available resources.

This means that housing and neighborhood quality can be expected to be markedly better than they are at present, but that the resulting units will only be affordable for low income households if adequate household-based subsidies are already in place, as recommended above.

3. Give high priority to improving substandard occupied units. Very high priority should be given to improving substandard occupied units, through programs of code enforcement, nuisance abatement, and acquisition. This would be a major shift away from the current focus on vacant structures.

A shocking number of Philadelphians live in housing which is neither decent nor affordable. At the very least, the City should see that they obtain satisfactory housing, especially if they are already paying more than they can afford for it. Indeed, a major argument for transferring as much of the low income housing stock to community ownership as possible is that provision of suitable housing, not obtaining profits, then becomes the primary goal of the owner. Moreover, the inherent adversary nature of the landlord-tenant relationship can be fundamentally altered if residents perceive the housing as "theirs" even though title may be held by the City, a CDC or a nonprofit.

Code enforcement. Vigorous code enforcement is the key to dealing with occupied, substandard units. Philadelphia once pioneered in

systematic housing code enforcement. Now code enforcement hardly seems to be regarded as an important tool in improving housing quality. There are a number of possible reasons for this. Perhaps the most important is the economics of low income housing: it is simply impossible to supply decent housing which low income people can afford and still obtain a reasonable rate of return on investment. Owners may collect rent, but provide little or nothing in the way of maintenance and services. Code enforcement results not in compliance, but in owners walking away and abandoning their properties, or, when market conditions permit, selling or converting them to higher income occupancy.

Sanctions have either been unused or ineffective, so owners continue to ignore or flout code requirements. Experience with Housing Court is that most of the cases handled are landlord-tenant problems or evictions, not code violations. Moreover, a substantial number of the cases that are brought are dismissed. A 1977 study by the Tenant Action Group, unfortunately still relevant, made the following findings with regard to Philadelphia's housing code enforcement efforts:

1. Only the most deteriorated properties are inspected. In addition, the number of yearly inspections has been decreasing despite the increasing dimension of the housing crisis.
2. Inspections are inadequate due to: carelessness of inspectors; arbitrary standards, and an outdated housing code.
3. There are lengthy delays in the prosecution of code violators. It takes an average of 11 months for a repair case to reach Municipal Court.
4. Poor preparation of cases for the court results from the lack of consolidation of different cases on the same property, resulting in numerous and fragmented hearings. Cases on different properties of the same owners are not combined.
5. There is an inappropriate use of judicial mechanisms. Defendants do not appear in court for 65% of the hearings. Almost 1/4 of all housing code cases are multiple offenses, yet only 3% of code prosecution cases are referred to a higher court for more rigorous legal action.
6. A lack of economic incentives discourages compliance with the housing code. 80% of the defendants who appear in court are not fined. Only 2% of the fines imposed are collected at the time of the hearing. Over \$3 million is owed in code prosecution fines to the City.

7. There is a lack of compliance with the code. Only 10% of the offenders were discharged by the court on the assumption of compliance; the actual compliance rate is even lower. Almost 45% of cases heard in the court have violations in existence after the hearing.⁷

In the past, housing code enforcement often resulted in displacement, because code requirements applied only to occupied buildings, so units needed only to be vacated to clear the L&I records. However, it is now illegal to evict tenants when major code violations exist, though owners may still abandon their properties.

Priority for area code enforcement should be given to areas with large concentrations of very low income households and substandard housing. Similarly, priority for rental rehabilitation assistance should be given to owners renting to very low income households.

A combination of incentives for compliance and more effective sanctions for noncompliance is required. The City should either resume the practice of assigning people to Housing Court to advise landlords on how to meet code requirements and available sources of financing or find other ways to provide this assistance and information. Many landlords are themselves low or middle income people who own only a few properties and are without cash resources to invest in repairs and improvements needed to comply with the code.

An important new tax incentive may be available to owners of units which need repairs or rehabilitation. That is the low income housing tax credit established by the Tax Reform Act of 1986. In effect, this incentive is designed to cover 90% of the cost of rehabilitation over a ten-year period.⁸ Philadelphia should move to obtain an allocation of this credit which can be used for rehabilitation by owners of rental housing.

⁷ Eva Gladstein and Brenda Maisha Jefferson Jackson, Everything You Ever Wanted to Know about Code Enforcement, but Were Sorry You Ever Asked, June, 1977. Later systematic studies of code enforcement have not been made, but several people familiar with the issues commented that the situation is essentially unchanged.

⁸ There are various technical hurdles which must be overcome to make this approach viable. PHFA would either have to structure its own program to do this, or allocate a block of funds to a designated Philadelphia agency. There would need to be a program of information and, probably, technical assistance to owners. While the credit provision expires on December 31, 1989, consideration is already being given by the relevant Congressional committees to extending it and making it more workable.

Where serious violations remain uncorrected, the City should either institute a receivership program⁹ or abate the violations itself, lienning the property. A revolving fund should be established for this purpose, against which upfront rehabilitation costs and administrative expenses could be charged, to be covered by rental income from the buildings. A panel of individuals or organizations should be pre-qualified to act as receivers or agents of the City in abating violations. Initially, nonprofit organizations with good track records in rehabilitation could perform this function, as could agents certified to manage City-owned properties.

The City should adopt a policy of foreclosing vigorously on liens in order to obtain control over the properties involved. The City has historically been unwilling to foreclose on liens because it did not want to become a landlord itself. These properties should then be handled in the same manner as other properties acquired by the City (see above). Funds recouped through this process should be handled as Community Development program income.

Adequate computerized records which can record all liens and outstanding fines on a property-by-property as well as owner by owner basis will be essential. Having done this, priorities can be established, beginning with properties where the amounts of the liens exceed the market value of the structure.

Finally, the City should vigorously enforce multifamily licensing requirements, and should refuse licenses to people who consistently violate the code.

Ensure that People Receiving Housing or Other Welfare Payments Live in Decent Housing. Welfare allowances in Pennsylvania have

⁹ In 1982, City Council staff recommended a receivership program under which L&I could petition a court to appoint a receiver for buildings of four or more units where either existing conditions constituted a threat to safety or health or for noncompliance with L&I orders. The receiver would be authorized to correct all code violations and make other repairs and improvements to make the building safe and habitable; to collect rents and other income, to be applied against the cost of repairs; to borrow money and encumber the property as necessary; and when appropriate to sell the building so it can be rehabilitated and maintained for the same income range of tenants as reside in the building at the time of sale. Council Staff Recommendations for a New Neighborhood Preservation Policy for Philadelphia's Fourth Century, March 8, 1982.

historically been well below the state's own theoretical standard of the minimum amount required to cover basic necessities.¹⁰

As of May 1987, roughly 70,000 Philadelphia households were receiving Aid for Families with Dependent Children (AFDC) and another 46,000 were receiving General Assistance (GA).¹¹ Except for the 12,000 living in public housing, it is fairly safe to assume that most of them were either in substandard housing or were homeless.

Since 1970, measured in constant dollars, the purchasing power of welfare allowances in Philadelphia has dropped by half. Currently, the full allowance for a three-person family is \$384; it is \$90 more for a four-person family. At 30% of income, therefore, a three-person household would need housing for \$115 monthly, including utilities, while a four-person household should pay \$142. HUD's current Fair Market Rents for Philadelphia are higher than the entire welfare allowance.

This situation cannot be allowed to continue. The cost in human terms of living below the edge of poverty has already marked generations of children. The cost in housing terms, in the deterioration and abandonment of a substantial portion of Philadelphia's housing stock because its occupants could not pay even the cost of operating it properly, is evident in block after block of the inner city.

A concerted drive for more adequate allowances, involving both the City Administration and the array of organizations concerned with Philadelphia's housing situation, is essential. This drive should be coupled with a search for effective ways to ensure that these payments provide decent housing.

Even at their current inadequate levels, the federal and state funds which these households receive and spend for housing constitute the largest low income housing subsidy in Philadelphia.¹² Given the shortage of housing subsidy dollars, it is imperative that ways be found to make more effective use of these funds.

¹⁰ The low level of welfare allowances was a major concern of the Philadelphia Housing Association (now the Housing Association of Delaware Valley) during the author's tenure as assistant director and managing director, from 1956 to 1971.

¹¹ Monthly and annual income and grant amounts for the AFDC program in Philadelphia are shown in an appendix table.

¹² The total funds available from tax exempt bonds may be higher, as explained in the chapter on programs, but the subsidy involved is far lower.

Welfare recipients themselves should play a major role in working out proposed housing initiatives which affect them, particularly if they involve changes in handling welfare grants. It is also critical that participation in any special housing programs be entirely voluntary.

Because they are so vulnerable, welfare recipients should also be able to get legal services where needed to deal with housing issues, including code violations. In recent years, the housing staff of Community Legal Services has been severely cut for lack of funds, yet a large fraction of CLS' housing clients are welfare recipients. Staff people in district welfare offices should also be trained to assist or refer clients with housing problems.

4. Subsidized housing. Philadelphia's stock of public and other subsidized low income housing should be maintained and expanded. Presently vacant units should be rehabilitated for occupancy by low-income people.

Public housing. Philadelphia's largest subsidized housing resource is the 23,000 units of low-rent public housing owned by the Philadelphia Housing Authority (PHA).¹³ This housing has been subsidized for permanent low income use, unless the Housing Authority decides to demolish or otherwise dispose of it. Nonetheless, it is in need of continued attention.

Although the PHA receives substantial federal subsidies, they have not been adequate to deal with deferred maintenance (the consequence of the very low incomes of public housing tenants and past insufficiencies in operating subsidies) and other public housing needs, so these subsidies have been supplemented with some CDBG funds, particularly for rehabilitation of scattered site units. Considerable improvements have also been made in safety and security in a number of high-rise projects. The Authority, with assistance from the Housing Association of Delaware Valley, is now embarking on a tenant management experiment in two developments (final selection not yet made). Philadelphia is also participating in the public housing home ownership demonstration, a federal effort to explore the viability of making it possible for public housing tenants to purchase their units.¹⁴

The PHA is currently wrestling with the problem of how to deal with approximately 1,500 vacant scattered site units requiring substantial rehabilitation to be made livable. A Request for Proposals

¹³ Almost 4,000 of these units are vacant and in need of substantial rehabilitation.

¹⁴ HUD recently approved \$25,000 for tenant management and \$125,000 for the home ownership demonstration.

(RFP) for 939 of these units in 707 vacant buildings, plus 182 vacant lots, was issued by the Authority in November 1987. While the intention of PHA was to try to maintain these units for lower income people, the income limits for the RFP, which used HUD's 80% of median income levels for the Philadelphia Metropolitan Area as the standard, were more than three times the \$6,600 median income of current public housing tenants.¹⁵

While the RFP was withdrawn because of concern at the attrition in low-income units, the Authority does not currently have a source of funding for the estimated \$35,000 per unit required for rehabilitation. A major reason for this is that HUD has rejected PHA's requests for Comprehensive Improvement Assistance Program (CIAP) funds for scattered site rehabilitation.

The \$50 million which would be required for these scattered site units is one-sixth of PHA's projected capital needs over the next five years.¹⁶ To put these needs in perspective, PHA budgeted a total of \$117 million in CIAP funds for fiscal years 1982 through 1987, of which \$60 million had been obligated and \$43 million had been spent as of December 1987.

Federal housing legislation adopted late in 1987 provides local housing authorities with far more discretion on use of CIAP funds, under procedures similar to those for the Community Development Block Grant program. Under the new law, housing authorities prepare a five-year comprehensive plan which assesses need for modernization and contains an action program to meet these needs. HUD must approve the plan within 75 days unless it is incomplete or inconsistent with available data. CIAP funds are then used at the "total discretion" of the local housing authority to carry out the plan or correct immediate threats to health and safety or meet other special purpose needs.

A major effort should be made to increase federal funds for modernization of public housing to meet these capital needs. Failing that, the City should put some of its own resources into meeting these needs. At present levels of CIAP funding, roughly \$100,000,000, or one third of the total needed, would be available from CIAP itself. An average rent increase of \$88 monthly, which

¹⁵ Income limits by size of household in the RFP were: one person, \$18,050; two persons, \$20,600; three persons, \$23,150; four persons, \$25,750; five persons, \$27,350; six persons, \$28,950; seven persons, \$30,600; and eight persons, \$32,200. These limits include more than two-thirds of all renter households in Philadelphia, and contrast sharply with the present \$6,600 median income of scattered site tenants.

¹⁶ Interview with George Beaton, Deputy Executive Director, PHA, December 15, 1987.

might well be feasible under current rent formulae if income maintenance payments are raised to an adequate level, would be required to pay for the remaining \$200 million.¹⁷ Alternatively, the needed \$20 million for amortization could be pledged by the City or State.

No other current subsidy program offers the depth of subsidy provided through the public housing program. Thus, no other program is as well equipped to meet the housing needs of very low income people. Because of this, even if units cannot be rehabilitated immediately, no attrition should be permitted in the public housing stock, unless provisions are made for at least one-for-one replacement of the units lost. For example, units sold to tenants under the home ownership demonstration should be replaced, and no further sales should be made without such replacement.

For scattered site housing, it would, however, be worth exploring the feasibility of swapping some units in and out of the inventory, so that over-income tenants can be offered the opportunity to purchase and remain in their units without diminishing the total number of public housing units. Swapping units would also permit the Authority to undertake some consolidation for management purposes, although the recommendations for neighborhood-based management (above) should reduce the need for this.

As subsidies become available, Philadelphia should continue to expand its public housing stock.

Public housing has the potential to become a laboratory for exploring approaches to tenant management and control and in the provision of incentives to tenants to keep costs down. The efforts now under way in this direction should be continued and encouraged.¹⁸

Other subsidized housing. In addition to public housing, over 11,000 units have been subsidized under other federal programs with project-based subsidies: the (1) rent supplement, (2) below market interest and (3) Section 8 new construction and rehabilitation programs. Projects under these programs are subject to use

¹⁷ This assumes 20-year financing at an 8% interest rate, considerably higher than current tax-exempt levels. A change in federal law or regulations would probably be needed to enable the PHA to apply increased revenue to paying off bonds for modernization.

¹⁸ Program requirements may be a problem here, but, as Philadelphia's own experience has shown in the past, they can often be waived or revised.

restrictions¹⁹ for a number of years, after which their owners may, if they so desire, prepay the balance due on their mortgages and convert to higher income use. For nonprofits, the restrictions are for the full subsidy period; for most other projects, the restrictions expire after 15 years.

Expiring use restrictions and prepayments will not affect any developments in Philadelphia until 1991. Between then and 1999, restrictions on about 1,500 units will expire: 518 in 1991; 69 in 1992; 19 in 1993; 176 in 1994; 317 in 1995; 296 in 1996, and 95 in 1999. Restrictions on an additional 2,500 units in the Pennsylvania portion of the Philadelphia metropolitan area will also expire during this period.

While no information was obtained on the number of units which might be affected in Philadelphia, any housing subsidized under the 236 or 221(d)(3) programs which receive additional subsidies under the Section 8 "loan management" program are threatened by the expiration of these subsidy contracts. Most of these contracts are for 15 years, with the first subsidies made available in 1976, so expirations will begin in 1991. There is some evidence nationally that a greater number of subsidized units will be lost from the stock through expiring contracts than through prepayment.

Expanding the use of Section 8 Existing. Until 1981, Section 8 Existing subsidies could, under some circumstances, be assigned to units to be occupied by eligible households. The law was changed in 1981 to make Section 8 Existing entirely a tenant-based subsidy, and changed again in the Housing and Community Development Act of 1987 to permit up to 15% of future Section 8 certificates to be tied to specific units, provided the owner agrees to rehabilitate the property with outside assistance.²⁰

Philadelphia should adopt a policy of using these Section 8 Existing subsidies for units which are in community ownership. This would facilitate financing, by assuring that low income tenants would be able to pay their rents, and would be a way to leverage these subsidies for housing improvement. With a purely tenant-based subsidy, under which tenants can move out at the end of a one-year lease taking their subsidy with them, many lenders

¹⁹ Use restrictions are provisions in the HUD subsidy contract which require that the property be used only for low income housing for a specified period.

²⁰ That is, instead of the tenant having a certificate stating that HUD (PHA) will pay the difference between the tenant contribution and the approved rent, the owner would have a contract stipulating that the subsidy would be paid for units occupied by eligible households, and owners would have to give priority to such households.

will not consider rehabilitation or other loans in neighborhood where unsubsidized rents are substantially below Section 8 FMR's.

5. Expand home ownership. Philadelphia should continue to encourage home ownership by low income people, and should assist present owners to keep their homes in sound condition.

In 1980, 36% of all Philadelphia households with incomes below the poverty level were owners²¹, including 57% of all married-couple families²². Almost three fifths of all poor home owners were elderly.²³ Conversely, 12% of all Philadelphia owners had incomes below the poverty level, including 6% of all married-couple families. Moreover, 77% of poor owners with mortgages and 60% of owners without mortgages paid more than 35% of their incomes for shelter.

Many of these low income owners cannot pay for maintenance, taxes, and utilities. Some have been assisted by energy assistance and weatherization programs but these programs are not adequately funded. Moreover, for many, weatherization does little good without additional repairs or rehabilitation.

Lien in Lieu of Taxes. One major potential aid to low income owners would be a so-called Lien in Lieu of Taxes program, now permitted by the state constitution, but for which state enabling legislation is required. Such a program should be targeted to owners with incomes at or below 125% of poverty, so that the relief given can be substantial -- up to 100% of taxes due could be liened, with the City then receiving the property upon death of the owners. Tight targeting is critical to such a program because of its potential impact on City revenues. Too generous a program will make it more difficult to increase City spending for housing and essential neighborhood services.

Mutual Home Ownership Association. In order to provide counseling, financial assistance and other support required for home ownership, a Mutual Home Ownership Association (MHOA) should be established as a nonprofit organization modelled on mutual housing associations. The MHOA's function would be to purchase, rehabilitate, and manage housing occupied by its members. In effect, the MHOA would own the units and the member recipients would own the MHOA.

The MHOA can help make ownership (or life tenancy) viable for low income people through such services as pre- and post-purchase

²¹ 45,704 households.

²² 12,589 households.

²³ 26,727, or 58.5%.

counseling, courses and instruction in home maintenance and repairs, inspections, assistance in obtaining sound contractors when needed, establishment of maintenance reserves, and bulk purchasing.

Housing acquired by the City through the programs outlined above could be transferred to the MHOA, as either owner or manager. In addition, the MHOA should be able to directly purchase units to be occupied by its members.

In addition, current home owners who join the MHOA could obtain maintenance, rehabilitation, weatherization and other assistance, with the cost plus reasonable accrued interest collectible on sale or through transfer of the property to the MHOA upon the death of the owner or surviving spouse.

The MHOA should establish linkages with nonprofit and other neighborhood-based organizations managing or receiving City-owned housing, as a means of enabling them to extend services to owners needing repairs or replacement of major systems. Conversely, once it gets well staffed and operating, the MHOA could also serve as receiver for properties with code violations occupied by low income households and as manager for City-owned properties.

Helping present owners pay their housing costs. A substantial number of Philadelphia's owners, particularly elderly owners, cannot pay for heating and maintaining their homes without sacrificing other necessities. While some help is available through energy assistance programs, such as LIHEAP, these address (inadequately) only a portion of the problem.

It should not be necessary for people to abandon their homes and become tenants in order to receive housing assistance. Instead, owners requiring such assistance should be made eligible for household-based subsidies, just as renters are. Special rules on how to determine the amount of the subsidy and on repayment on sale of the unit will be required. While it is probably not feasible for the City itself to undertake such a program, the needs of owners should be a prominent part of its housing advocacy efforts.

Reverse annuity mortgages are now a recognized method of providing relief to those low income owners whose houses are relatively high in value. However, they would appear to have little potential in Philadelphia, where the value of properties held by low income owners is relatively low. Making low income owners eligible for a would be a far more effective way of meeting their needs.

6. Expand financing opportunities. Obtaining financing is often a major problem in areas regarded as marginal, or where family income is regarded as marginal. Appraisals for mortgage insurance purposes are often below the cost of acquisition plus repair, so

private financing is unavailable. This gap should be filled in two ways: (1) by establishing a special equity insurance fund, to provide insurance which cannot be obtained either privately or through FHA/VA and (2) through funds for second mortgages or equity sharing to reduce monthly costs for purchasers to affordable levels.

One major problem encountered with a number of housing efforts in Philadelphia has been the gap between costs and appraised values for mortgage insurance purposes. A special high-risk insurance fund for these properties would probably be less expensive than outright grants or other subsidies. Insurance through the fund would probably need to cover only the difference between the FHA-approved appraised value and the actual cost of the unit or mortgage amount. This combination would make fully guaranteed loans available, and should open up additional private sources of financing.

One major potential source of such financing is pension funds -- of City employees and others. Barriers to investing these funds in housing, including rehabilitation, should be identified and necessary measures developed to stimulate pension fund investment in housing.

Equity sharing. Even if financing is available, help will be needed to make home ownership a feasible option for low income families with children. A special Philadelphia Equity Fund should be established which would pay a portion of the purchase price, to reduce monthly costs to affordable levels.

For example, suppose a family offered a house for \$50,000 can afford \$400 monthly for housing (about the Section 8 Existing level). If \$150 goes for taxes, utilities, and maintenance, the family will have \$250 available to amortize its mortgage. At a 10% interest rate, this would support a 20-year mortgage of slightly over \$25,000 (See table in appendix). In this case, the Philadelphia Equity Fund would purchase one-half the equity for \$25,000; the family would get a mortgage, and the house, for \$25,000. At time of sale, the Equity Fund would receive half of the proceeds.

Clearly, the success of this approach depends on enough long-term appreciation in property values to repay the fund, so that it can operate at least on a break-even basis. Policies would need to be established to avoid building in incentives to increase housing prices to purchasers using the fund. This could be done by limiting houses purchased under the plan to those selling at or below the median price for comparable houses in the city, or a per-square-foot cost limit could be established. Pre-purchase inspections to assure that the houses are in sound condition should also be mandatory.

7. Continue acquisition of vacant structures. As part of its effort to obtain control over its housing stock, the City should continue vigorous efforts to take title to vacant, abandoned structures, particularly in areas for which there are neighborhood plans or which are threatened by gentrification. It should make a unified inventory of all residential property (vacant or otherwise) which it owns (including properties owned by the Redevelopment Authority and PHDC) and develop a system for fostering their rehabilitation and reuse.

The reasons for Philadelphia's emphasis on reuse of vacant, abandoned properties are clear. It eliminates major nuisances and it provides housing without displacement. It also involves taking the most expensive units to bring back and providing them, given present targeting practices, to the lowest income people. This means that relatively few households can be served with funds available, and the small volume of the various vacant house programs has barely kept up with the rate of abandonment.

Rather than pour resources into rehabilitating a relatively small number of vacant units for low income households, the shift in priority to improving already-occupied units and to gaining control over the housing stock will provide other, preferable options for low income people, giving the City more flexibility in dealing with its vacant units.

To start with, the City should encourage reuse of vacant structures by middle and even upper income households, who can pay for the rehabilitation costs involved, or who would require shallow subsidies. Emphasis should be on rehabilitation of buildings on viable blocks or blocks which are still structurally sound or are of historic value, such as three-story brownstones.

One approach to doing this would be to issue a quarterly listing, by neighborhood, of all properties, and invite proposals for their rehabilitation. Until properties have been listed twice, preference should be given to proposals by community development corporations or other nonprofits, and within this category.²⁴

Since the major purpose is to get the properties back into use (assuming other successful efforts are being made to improve housing for low income people), the general policy should be to

²⁴ The concept here is that the proposals would be fairly general, listing the addresses of the properties and stating that they would be rehabilitated and rented or sold within three years, with priority for low income people, for example. The idea is to use performance standards as necessary, but not to require detailed plans in advance. Organizations with no previous track record could be limited to five or ten units at the outset, with the number rising as experience is gained.

accept any viable proposal received for any property on the list, transferring title with a proviso that the property revert to the City if the proposal is not carried out successfully within a reasonable time.

The City might also experiment with efforts to attract major private sector involvement. It would seem possible, if packages of 50-100 properties in a given neighborhood could be offered, that some of the city's major builders might be interested in becoming major players in housing rehabilitation. Assuming that no subsidies are provided, this would provide a potential source of housing for middle- or lower-middle-income people, such as those working in many of the city's health care facilities or in office jobs in Center City.

This approach might well be the primary use for blocks containing large numbers of vacant brownstones or similar structures which have historic value. With 20-year financing at 10% and a rehabilitation cost of \$50,000 per unit, these units would be affordable at 30% of income for households in the \$25,000 income range, probably feasible for a two-earner household. To reach lower income levels, some rehabilitation or financing subsidies would be required.

In return for providing vacant structures or sites at nominal cost, the City should require tenant protections and other appropriate use restrictions.

8. Administration. The administration of Philadelphia's housing programs should be streamlined. This involves several components: (1) administrative reorganization or consolidation together with a genuine merit system where this is not already in place to improve competence; (3) simplification of programs and procedures; and (4) more vigorous efforts to link the resources and talents of neighborhood people and the private sector into partnerships with the City to carry out housing programs.

There is a widespread impression that "nothing works in Philadelphia."²⁵ Certainly the kind of aggressive effort necessary to expand the City's control over and management of the low income housing stock will be possible only if there is a sense of confidence that the City and agencies working with or through it can handle the tasks involved.

Part of the solution may lie in restructuring the City's array of agencies dealing with housing, and by enabling their activities to be more closely coordinated. Even more important is the capacity

²⁵ A number of the people interviewed for this subject made this comment, or something akin to it.

to act within those agencies: if the City (or RDA or PHDC) is to offer properties and/or financial assistance, it must be able to make decisions quickly and soundly. Similarly, it must be able to monitor performance to see that its programs and policies are carried out.

One step to be considered seriously would be for the Mayor to ask the Director of Housing and Community Development to chair a committee composed of Board members of the Housing Authority, the Redevelopment Authority and PHDC to consider the most appropriate structure and working relationships for carrying out the City's housing programs. The committee should report within six months both on overall structure and on staffing patterns and responsibilities.

The present maze of little programs, many with detailed requirements, should be replaced by a series of broader programs with more flexibility. Owners or would-be owners need help, and sometimes subsidies, in getting financing for rehabilitation or purchase. But do they really need an Action Loan Program in one agency and an Action Grant Program in another?

More reliance should be placed on performance standards and on monitoring results, rather than detailed program requirements on the front end. If the quality and cost of the end product are acceptable, many procedures and reviews along the way can be dispensed with.

Building CDC Capacity. Expanded technical assistance and other support should be given to many community-based groups to enable them to participate actively in the provision or operation of housing. Many of these groups, particularly those just getting organized, also need assistance with core funding and with front-end costs of supplying housing.²⁶ While core funding does not seem an appropriate City responsibility, the City could reduce the need for such funds through making advances or lines of credit available, through speedy action on proposals, and through the establishment and use of the revolving funds discussed above.

The emphasis of the Director of Housing and Community Development on performance is also an appropriate one. Clearly, a policy of providing additional funds and support to those organizations which move rapidly and responsibly, and not expanding the programs of organizations which have not completed current projects will both make for better use of the City's limited resources and provide an incentive for improved performance.

²⁶ At present, some CDBG funds are used for these purposes, and there are several significant private sector efforts as well.

9. Resources for housing must be expanded. The City should commit more of its own resources to dealing with housing, in addition to pressing vigorously for expanded state and federal programs.

The City's direct financial contribution to dealing with its housing problems is now minuscule and should be increased, particularly to furnish funds for activities which are not supported by federal and state funds, either because of program restrictions or because funds are not being provided.

Rather than attempt to create a direct linkage between center city development and funding for housing, through a trust fund or other entity, the City should formally adopt a policy of dedicating 10% of the cumulative additional revenue generated by increases in the city's tax base to fund low income housing activities.

A brief calculation illustrates the potential of this policy. City tax revenue will have increased from \$0.9 billion in 1983 to an estimated 1.3 billion in 1988. If 10% of the 1983-84 increase had been allocated to housing, and the base amount enlarged by 10% of each succeeding year's revenue increase, \$131 million would have been generated from fiscal 1984 through fiscal 1988. If the 1984-88 average rate of increase continues, and 10% is added for housing each year starting in 1989, \$130 million would be generated over the 1989-93 period, and \$320 million from 1994-1998.

By then, there is every reason to expect that the City would have made substantial progress in meeting housing needs, enough so that some of the funds allocated to housing could be used for other purposes. If not, the housing allocation could be capped at some reasonable portion of the total City operating budget, such as 5%.

In addition to providing some of its own funds for housing, the City must find a way to increase capital spending for housing as well as for the repair and replacement of neighborhood infrastructure. The Pennsylvania constitution, however, has effectively put a cap on City capital spending through a provision which limits bond financing to 13.5% of the average taxable real estate assessment for the past ten years.²⁷

It should be clear that there is no prospect that the City can meet its present low income housing needs from its own resources, even

²⁷ The Philadelphia City Planning Commission has estimated that the City is obligating funds at about half the rate needed to support and maintain its current infrastructure. The Commission estimates that the City could reasonably support double the current \$45 million in capital investment now permitted under the cap. Philadelphia City Planning Commission, Report on the 1988-1993 Capital Program, February 1987.

with the 10%-for-housing program. The City, and advocates within the city, have a further responsibility to press for added state and federal funds. This should be high on the agenda.

Strategies

The foregoing recommendations provide a comprehensive approach to dealing with Philadelphia's housing problems. They rest on increasing income support payments (whether specifically designated for housing or not) to levels which will enable Philadelphia's low income households to pay for decent housing without sacrificing other necessities, on improving the quality of substandard housing, and on continued efforts to deal with vacant and abandoned structures.

Concerted efforts by the City and by all advocates of decent housing should begin immediately to increase welfare payments to adequate levels and to provide household-based subsidies as an entitlement to all others who now cannot pay the economic cost of decent housing in Philadelphia.

Concurrently, the groundwork should be laid for implementing the recommendations of this report through immediate review of the City's administrative structure and identifying the specific steps needed to carry out those recommendations which are accepted. The transition from current policies and programs to the new approaches should permit sound preparation, testing of policies and procedures, and training of those involved. A schedule should be worked out which would have this transition completed for all recommendations by 1990.

The North Philadelphia Plan and the neighborhood strategies already prepared by the Philadelphia City Planning Commission provide a starting point. Planning efforts in concert with community organizations should be expanded in areas of low income concentration.

The City should continue its current policy of targeting half of its housing funds to North Philadelphia, and, should give high priority for neighborhood-based activities to those parts of West and South Philadelphia which have high concentrations of substandard housing or where City intervention could prevent displacement of low income households.

These neighborhood-based strategies should be complemented by a framework for City intervention to meet particular needs outside of targeted areas. For example, the City could give priority to foreclosing liens on vacant structures outside of target areas where such a structure is the only one on an otherwise sound block. Similarly, inspections of multifamily properties prior to licens-

ing, and intensive follow-up, should be carried out regardless of the location of these properties.

A recent study by the Office of Housing and Community Development found that there are many neighborhoods in the city where housing is still relatively inexpensive. Median sales prices in 1986 were less than \$10,000 in 48 Census tracts in the city. The Redevelopment Authority might well consider a program of purchasing housing in reasonably good condition on reasonably good blocks where it is available, and renting it, perhaps with a life tenancy, to lower income households.

Costs

The total cost of carrying out the foregoing recommendations over a ten-year period is considerable. The major elements are the capital cost of rehabilitating or replacing all of Philadelphia's substandard units (about \$2 billion total), the annual operating costs of carrying out the programs and of closing the housing affordability gap (about \$500 million annually), and the one-time costs of establishing the various revolving funds. It should be noted, however, that closing the affordability gap would provide low income households with the resources to pay for about half of the needed rehabilitation.

The needed funds will have to come from four major sources: Philadelphia's own increased investment in housing; (2) increased state and federal funds, especially for income support or household-based subsidies; (3) City, RDA and PHA bonds to finance housing rehabilitation and replacement; and (4) the private sector, including revenue from rent and mortgage payments by individual households.

The total cost of the recommended program is on the order of \$1 billion annually for ten years -- roughly double current spending on housing (except the cost of home owner deductions) from all governmental sources. (See summary table on next page.)

Closing the affordability gap amounts to roughly half of the total cost of the program. This requires "new" state and federal funds. Not only would these funds enable low income people to pay for their housing without skimping on food, clothing, and other basic necessities, but it is essential to the viability of the bond-financed activities and to making the revolving funds revolve. The budget, which has some leeway in it, assumes additional City and state funds.

Conclusion

The approaches outlined above are ambitious. But they -- or a similar, comprehensive approach -- are the only way to assure that all Philadelphians will be able, within a decade, to live in decent, affordable housing.

Moreover, it should be possible to mobilize the political will to obtain the funds required to meet this goal. Philadelphia's problems are mirrored throughout the nation. Low income housing is disappearing everywhere. We face a national crisis, most visibly reflected in rising homelessness. Once more, as it has in the past, Philadelphia can lead the way.

Table 15. Preliminary Budget for Comprehensive, Ten-Year Housing Program

	Total Units	Ten-year Cost	Financing Source(s)
Acquisition of substandard units	40,000	\$1,000,000,000	City/CDBG
Rehabilitation			
Minor rehabilitation	42,333	\$211,666,667	Bonds
Moderate rehabilitation	42,333	\$423,333,333	Bonds
Major rehabilitation	42,333	\$846,666,667	Bonds
Subtotal	127,000	\$1,481,666,667	--
Replace/rebuild substandard units	25,000	1,250,000,000	Bonds/PHA/CDBG
Revolving funds			
Rehabilitation revolving fund	--	\$100,000,000	Bonds
Philadelphia Equity Fund	--	\$500,000,000	Bonds
Equity insurance fund	--	\$250,000,000	City/State/CDBG
Nuisance abatement/receivership	--	\$100,000,000	City/Bonds
Operating funds			
Closing affordability gap	210,000	\$4,500,000,000	Welfare/HUD
Code enforcement	--	\$260,000,000	City
Mutual Home Ownership Assn	25,000	\$100,000,000	CDBG/City
Grand Total	--	\$9,541,666,667	--

Sources of Funds

Program/Funding Source	10-year total	Increase Needed
Community Development	\$480,000,000	*
Subsidized Housing		
PHA New Construction	\$20,000,000	\$230,000,000 ²⁸
PHA modernization	\$250,000,000	*
Section 8 Existing	\$150,000,000	\$1,500,000,000 ²⁹
Other HUD		
Rental Rehabilitation Entitlement	\$22,000,000	*
HoDAG	\$5,000,000	*
Section 202 Elderly/Handicapped	\$60,000,000	*
Section 312 Loans	\$10,000,000	*
Urban Homesteading (HUD)	\$2,000,000	*
City Funds	\$140,000,000	\$300,000,000
Bonds:		
State DCA	\$1,650,000,000	*
Welfare Grants (Housing Estimate)	\$50,000,000	\$50,000,000
LIHEAP	\$1,550,000,000	\$3,000,000,000
Homeless	\$220,000,000	*
Homeless	\$210,000,000	*
Grand Total	\$4,819,000,000	\$5,080,000,000

²⁸ Enough for 5,000 units.

²⁹ One-third of gap

GLOSSARY

CDBG	Community Development Block Grant
CIAP	Comprehensive Improvement Assistance Program (HUD funds for public housing improvement, formerly known as "modernization")
EAPIS	Energy Assistance Program Information System
ECA	Energy Coordinating Agency
GPP	Gift Property Program
LIHEAP	Low Income Energy Assistance Program
LILOT	Lien in Lieu of Taxes (authorized by General Assembly in 1984, but not yet implemented)
LVR	Leveraged Vacant Rehabilitation Program
MFRR	Multi-Family Rental Rehabilitation Program
MHOA	Mutual Home Ownership Association
NAC	Neighborhood Advisory Committee
NIA	Neighborhood Improvement Area
NSA	Neighborhood Strategy Area
PCA	Philadelphia Corporation for Aging
PHA	Philadelphia Housing Authority
PHDC	Philadelphia Housing Development Corporation
RDA	Redevelopment Authority of the City of Philadelphia
RFP	Request for Proposals
SHARP	Senior Housing Assistance Repair Program
SOVR	Small Occupied and Vacant Rental Program
TA	Technical assistance

APPENDIX A. DETAILED TABLES

Table 1. Changes in Household Income, by Tenure and Race, and Affordable Rental Units¹ in
Constant 1988 Dollars, Philadelphia, 1975-88

	1975	1978	1982	1988 Estimate	1975-82 Change Number	Percent
<u>All Households</u>						
Owner-occupied units	369,100	372,300	379,400	388,000	18,900	5.1%
Under \$5,000	27,100	18,200	33,700	24,000	-3,100	-11.4%
\$5,000-\$10,000	38,400	46,000	59,800	55,000	16,600	43.2%
\$10,000-\$15,000	25,300	36,800	44,500	28,000	2,700	10.7%
\$15,000-\$25,000	83,800	71,000	77,100	72,000	-11,800	-14.1%
\$25,000 or more	194,400	200,400	164,700	209,000	14,600	7.5%
Median	\$26,200	\$27,200	\$21,900	\$26,500	\$300	1.1%
Renter-occupied units	237,300	238,500	245,200	252,000	14,700	6.2%
Under \$5,000	39,000	36,300	60,900	71,000	32,000	82.1%
\$5,000-\$10,000	47,700	54,300	50,700	29,000	-18,700	-39.2%
\$10,000-\$15,000	24,300	33,600	39,900	42,000	17,700	72.8%
\$15,000-\$25,000	64,900	53,100	44,200	56,000	-8,900	-13.7%
\$25,000 or more	61,400	61,200	49,700	55,000	-6,400	-10.4%
Median	\$14,300	\$14,100	\$11,500	\$13,100	-\$1,200	-8.4%
Gross monthly rent	237,300	238,500	245,200	252,000	14,700	6.2%
Under \$125	29,900	23,600	18,600	5,000	-24,900	-83.3%
\$125-250	54,300	48,000	45,900	57,000	2,700	5.0%
\$250-375	75,700	78,700	86,400	116,000	40,300	53.2%
\$375-500	42,500	51,400	58,800	53,000	10,500	24.7%
\$500 or more	34,900	36,800	35,400	21,000	-13,900	-39.8%
Median	\$308	\$332	\$330	\$334	\$26	8.5%
Median rent as percent of median renter income	25.8%	28.3%	34.5%	30.6%	4.8%	18.5%
<u>Black households</u>						
Owner-occupied units	104,000	109,600	118,000	130,000	26,000	25.0%
Under \$5,000	8,800	6,000	14,700	15,000	6,200	70.5%
\$5,000-\$10,000	13,300	14,400	25,200	28,000	14,700	110.5%
\$10,000-\$15,000	7,100	11,700	13,300	9,000	1,900	26.8%
\$15,000-\$25,000	27,900	25,400	26,100	27,000	-900	-3.2%
\$25,000 or more	46,900	52,300	39,000	51,000	4,100	8.7%
Median	\$22,800	\$27,200	\$17,200	\$19,800	-\$3,000	-13.2%

¹ Gross monthly units renting at 30% of income range: Under \$125 for incomes below \$5,000; \$125-250 for incomes between \$5,000 and \$10,000; from \$250-\$375 for incomes between \$10,000 and \$15,000. The affordable range for households with incomes from \$15,000 to \$25,000 at 30% of income is actually from \$375 to \$625; the cutoff of \$500 used here would be affordable for households with incomes up to \$20,000.

	1975	1978	1982	1988 Estimate	1975-82 Change	
					Number	Percent
<u>Black households</u>						
Renter-occupied units	99,600	99,800	103,600	107,000	7,400	7.4%
Under \$5,000	21,000	19,800	32,700	43,000	22,000	104.8%
\$5,000-\$10,000	25,300	30,300	27,100	16,000	-9,300	-36.8%
\$10,000-\$15,000	12,800	15,000	18,200	15,000	2,200	17.2%
\$15,000-\$25,000	26,400	19,400	11,600	14,000	-12,400	-47.0%
\$25,000 or more	14,200	15,400	13,900	18,000	3,800	26.8%
Median	\$10,600	\$9,700	\$7,600	\$8,500	-\$2,100	-19.8%
Gross monthly rent	99,600	99,800	103,600	107,000	7,400	7.4%
Under \$125	19,700	16,000	11,900	4,000	-15,700	-79.7%
\$125-250	33,300	28,800	25,800	40,000	6,700	20.1%
\$250-375	32,500	34,200	37,000	47,000	14,500	44.6%
\$375-500	10,600	14,900	22,000	11,000	400	3.8%
\$500 or more	3,500	5,900	6,900	5,000	1,500	42.9%
Median	\$241	\$270	\$286	\$276	\$36	14.8%
Median rent as percent of median renter income	27.2%	33.4%	45.2%	39.0%	11.8%	43.2%
<u>White Households</u>						
Owner-occupied units	265,100	262,700	261,400	258,000	-7,100	-2.7%
Under \$5,000	18,300	12,200	19,000	9,000	-9,300	-50.8%
\$5,000-\$10,000	25,100	31,600	34,600	27,000	1,900	7.6%
\$10,000-\$15,000	18,200	25,100	31,200	19,000	800	4.4%
\$15,000-\$25,000	55,900	45,600	51,000	45,000	-10,900	-19.5%
\$25,000 or more	147,500	148,100	125,700	158,000	10,500	7.1%
Median	\$27,700	\$29,000	\$24,000	\$28,900	\$1,200	4.3%
Renter-occupied units	137,700	138,700	141,600	145,000	7,300	5.3%
Under \$5,000	18,000	16,500	28,200	28,000	10,000	55.6%
\$5,000-\$10,000	22,400	24,000	23,600	12,000	-10,400	-46.4%
\$10,000-\$15,000	11,500	18,600	21,700	27,000	15,500	134.8%
\$15,000-\$25,000	38,500	33,700	32,600	41,000	2,500	6.5%
\$25,000 or more	47,200	45,800	35,800	37,000	-10,200	-21.6%
Median	\$10,400	\$18,400	\$14,900	\$15,800	\$5,400	51.9%
Gross monthly rent	137,700	138,700	141,600	145,000	7,300	5.3%
Under \$125	10,200	7,600	6,700	1,000	-9,200	-90.2%
\$125-250	21,000	19,200	20,100	16,000	-5,000	-23.8%
\$250-375	43,200	44,500	49,400	70,000	26,800	62.0%
\$375-500	31,900	36,500	36,800	42,000	10,100	31.7%
\$500 or more	31,400	30,900	28,500	16,000	-15,400	-49.0%
Median	\$364	\$370	\$362	\$346	-\$18	-5.0%
Median rent as percent of median renter income	42.0%	24.1%	29.2%	26.2%	-15.8%	-37.5%

Source: Estimated by author from data contained in 1982 Annual Housing Survey.

Table 2. Philadelphia Incomes, Housing Costs, and Cost-Income Ratios, 1975-88,
In Current Dollars

	1975	1978	1982	1988	1975-88 Change	
	All	All	All	Estimate	Number	Percent
Owners	369,100	372,300	379,400	388,000	18,900	5.1%
Under \$5,000	72,700	54,100	46,500	24,000	-48,700	-67.0%
\$5,000-\$10,000	75,000	65,500	64,200	55,000	-20,000	-26.7%
\$10,000-\$15,000	83,600	63,200	53,600	28,000	-55,600	-66.5%
\$15,000-\$25,000	95,500	110,300	82,800	72,000	-23,500	-24.6%
\$25,000 or more	42,300	79,200	132,300	209,000	166,700	394.1%
Median	\$12,100	\$15,200	\$18,100	\$26,500	\$14,400	119.0%
Renters	237,300	238,500	245,200	252,000	14,700	6.2%
Under \$5,000	95,200	81,800	82,400	71,000	-24,200	-25.4%
\$5,000-\$10,000	64,400	57,300	45,100	29,000	-35,400	-55.0%
\$10,000-\$15,000	39,300	44,600	40,700	42,000	2,700	6.9%
\$15,000-\$25,000	29,100	38,100	43,300	55,000	25,900	89.0%
\$25,000 or more	9,300	16,700	33,700	55,000	45,700	491.4%
Median	\$6,600	\$7,900	\$9,500	\$13,100	\$6,500	98.5%
GROSS MONTHLY HOUSING COSTS						
Owner-occupied units	369,100	372,300	379,400	388,000	18,900	5.1%
Specified owner-occupied	342,700	345,300	351,500	359,000	16,300	4.8%
% of all owner-occupied	92.8%	92.7%	92.6%	92.5%		
Renter-occupied units	237,300	238,500	245,200	252,000	14,700	6.2%
Specified renter-occupied	237,300	238,500	245,200	252,000	14,700	6.2%
% of all renter-occupied	100.0%	100.0%	100.0%	100.0%		
Mortgaged Units	173,900	212,200	165,500	158,000	-15,900	-9.1%
Under \$125	15,700	2,200	0	0	-15,700	-100.0%
\$125-249	111,000	87,100	28,300	13,000	-98,000	-88.3%
\$250-374	19,600	44,000	67,000	73,000	53,400	272.4%
\$375-499	2,100	9,400	31,200	38,000	35,900	1709.5%
\$500 or more	700	4,300	20,000	25,000	24,300	3471.4%
Not reported	25,000	65,300	19,100	10,000	-15,000	-60.0%
Median	\$174	\$230	\$330	\$337	\$163	93.7%
Unmortgaged Units	168,800	133,100	186,000	201,000	32,200	19.1%
Under \$125	133,200	81,100	39,700	0	-133,200	-100.0%
\$125-249	12,300	33,900	107,000	156,000	143,700	1168.3%
\$250-374	550	1,650	15,400	23,000	22,450	4081.8%
\$375-499	50	450	900	1,000	950	1900.0%
\$500 or more	0	300	400	1,000	1,000	NA
Not reported	22,800	15,800	22,700	19,000	-3,800	-16.7%
Median	\$78	\$107	\$162	\$185	\$107	137.2%
Rental units	237,300	238,500	245,200	252,000	14,700	6.2%
Under \$125	97,100	56,900	23,500	5,000	-92,100	-94.9%
\$125-249	112,400	127,800	78,700	57,000	-55,400	-49.3%
\$250-374	22,100	42,100	89,700	116,000	93,900	424.9%
\$375-499	5,000	9,600	38,400	53,000	48,000	960.0%
\$500 or more	700	2,100	14,900	21,000	20,300	2900.0%
Median	\$142	\$186	\$273	\$334	\$192	135.2%
COSTS AS PERCENT-OF-INCOME						
All households						
	1975	1978	1982	1988	1975-88 Change	
	All	All	All	Estimate	Number	Percent
Mortgaged Owners	173,900	212,200	165,500	158,000	-15,900	-9.1%
Under 25%	116,400	110,300	93,000	73,000	-43,400	-37.3%
25-34%	16,100	17,600	20,600	24,000	7,900	49.1%
35-49%	7,100	8,800	12,600	17,000	9,900	139.4%
50-59%	2,100	3,300	5,700	9,000	6,900	328.6%
60% or more	6,200	6,800	13,300	19,000	12,800	206.5%
Not reported or computed	25,900	65,500	20,500	16,000	-9,900	-38.2%
Median	16%	17%	19%	23%	7.4%	46.2%

	1975 All	1978 All	1982 All	1988 Estimate	1975-82 Change	
					Number	Percent
Unmortgaged Owners	168,800	133,100	186,000	201,000	32,200	19.1%
Under 25%	120,500	93,700	113,000	107,000	-13,500	-11.2%
25-34%	13,000	11,000	20,100	26,000	13,000	100.0%
35-49%	6,300	7,200	14,300	21,000	14,700	233.3%
50-59%	2,800	2,100	4,000	5,000	2,200	78.6%
60% or more	2,300	3,000	10,700	18,000	15,700	682.6%
Not reported or computed	24,000	16,000	23,700	23,000	-1,000	-4.2%
Median	11%	12%	15%	19%	8.3%	75.3%
Renters	237,300	238,500	245,200	252,000	14,700	6.2%
Under 25%	117,600	110,100	81,700	51,000	-66,600	-56.6%
25-34%	36,100	38,800	40,800	45,000	8,900	24.7%
35-49%	33,700	30,000	31,100	29,000	-4,700	-13.9%
50-59%	12,000	15,900	15,800	19,000	7,000	58.3%
60% or more	29,600	35,600	63,400	92,000	62,400	210.8%
Not computed	8,200	8,000	12,300	16,000	7,800	95.1%
Median	24%	26%	34%	46%	21.6%	89.9%
Black Households						
	1975 Black	1978 Black	1982 Black	1988 Estimate	1975-82 Change	
					Number	Percent
Owners	104,000	109,600	118,000	130,000	26,000	25.0%
Under \$5,000	24,700	17,300	19,500	15,000	-9,700	-39.3%
\$5,000-\$10,000	24,500	20,600	26,400	28,000	3,500	14.3%
\$10,000-\$15,000	23,800	23,100	15,700	9,000	-14,800	-62.2%
\$15,000-\$25,000	22,600	32,800	25,100	27,000	4,400	19.5%
\$25,000 or more	8,500	15,900	31,500	51,000	42,500	500.0%
Median	\$10,500	\$13,200	\$14,200	\$19,800	\$9,300	88.6%
Renters	99,600	99,800	103,600	107,000	7,400	7.4%
Under \$5,000	50,800	45,500	46,700	43,000	-7,800	-15.4%
\$5,000-\$10,000	29,500	26,000	22,400	16,000	-13,500	-45.8%
\$10,000-\$15,000	11,700	14,900	13,600	15,000	3,300	28.2%
\$15,000-\$25,000	6,300	11,000	10,500	14,000	7,700	122.2%
\$25,000 or more	1,400	2,400	10,400	18,000	16,600	1185.7%
Median	\$4,900	\$5,600	\$6,300	\$8,500	\$3,600	73.5%
GROSS MONTHLY HOUSING COSTS						
Owner-occupied units	104,000	109,600	118,000	130,000	26,000	25.0%
Specified owner-occupied	98,100	101,900	111,900	124,000	25,900	26.4%
% of all owner-occupied	94.3%	93.0%	94.8%			
Renter-occupied units	99,600	99,800	103,600	107,000	7,400	7.4%
Specified renter-occupied	99,600	99,800	103,600	107,000	7,400	7.4%
% of all renter-occupied	100.0%	100.0%	100.0%			
Mortgaged Owners	63,900	72,100	62,600	61,000	-2,900	-4.5%
Under \$125	6,000	700	0	0	-6,000	-100.0%
\$125-249	44,400	37,700	11,200	6,000	-38,400	-86.5%
\$250-374	4,300	13,800	29,200	34,000	29,700	690.7%
\$375-499	500	2,100	9,000	11,000	10,500	2100.0%
\$500 or more	100	900	4,000	5,000	4,900	4900.0%
Not reported	8,700	17,000	9,100	6,000	-2,700	-31.0%
Median	\$169	\$219	\$315	\$319	\$150	88.7%
Unmortgaged Owners	34,100	29,800	49,300	62,000	27,900	81.8%
Under \$125	24,400	16,500	6,100	0	-24,400	-100.0%
\$125-249	3,200	7,800	26,500	40,000	36,800	1150.0%
\$250-374	0	250	6,000	10,000	10,000	NA
\$375-499	0	150	0	0	0	NA
\$500 or more	0	0	400	1,000	1,000	NA
Not reported	6,500	5,200	10,400	12,000	5,500	84.6%
Median	\$80	\$109	\$188	\$203	\$123	154.3%

	1975 Black	1978 Black	1982 Black	1988 Estimate	1975-82 Change	
					Number	Percent
Gross monthly rent	99,600	99,800	103,600	107,000	7,400	7.4%
Under \$125	59,400	37,200	15,200	4,000	-55,400	-93.3%
\$125-249	37,700	53,200	43,300	40,000	2,300	6.1%
\$250-374	2,400	8,300	33,600	47,000	44,600	1858.3%
\$375-499	0	1,000	7,800	11,000	11,000	NA
\$500 or more	100	200	3,600	5,000	4,900	4900.0%
Median	\$111	\$151	\$237	\$278	\$167	150.5%

COSTS AS PERCENT-OF-INCOME

Black Households	1975 Black	1978 Black	1982 Black	1988 Black	1975-88 Change	
					Number	Percent
Mortgaged Owners	63,900	72,100	62,600	61,000	-2,900	-4.5%
Under 25%	38,600	37,400	25,500	14,000	-24,600	-63.7%
25-34%	7,400	7,900	7,400	7,000	-400	-5.4%
35-49%	4,400	4,400	8,000	11,000	6,600	150.0%
50-59%	1,400	1,300	3,700	6,000	4,600	328.6%
60% or more	2,900	3,900	7,400	11,000	8,100	279.3%
Not reported	9,300	17,100	10,500	12,000	2,700	29.0%
Median	18%	19%	25%	38%	20%	113.7%
Unmortgaged Owners	34,100	29,800	49,300	62,000	27,900	81.8%
Under 25%	20,400	17,600	21,900	23,000	2,600	12.7%
25-34%	3,100	2,800	5,100	7,000	3,900	125.8%
35-49%	2,300	2,200	4,500	6,000	3,700	160.9%
50-59%	1,400	600	2,000	3,000	1,600	114.3%
60% or more	300	1,400	5,300	10,000	9,700	3233.3%
Not reported	6,800	5,200	10,400	13,000	6,200	91.2%
Median	14%	15%	22%	25%	11%	78.9%
Renters	99,600	99,800	103,600	107,000	7,400	7.4%
Under 25%	49,200	46,700	31,300	16,000	-33,200	-67.5%
25-34%	15,700	15,400	12,900	10,000	-5,700	-36.3%
35-49%	15,700	14,500	13,200	11,000	-4,700	-29.9%
50-59%	5,800	6,900	6,600	7,000	1,200	20.7%
60% or more	10,800	14,200	32,100	50,000	39,200	363.0%
Not computed	2,500	2,100	7,600	12,000	9,500	380.0%
Median	25%	26%	39%	63%	38%	150.3%

White Households

	1975 White	1978 White	1982 White	1988 White	1975-88 Change	
					Number	Percent
Owners	265,100	262,700	261,400	258,000	-7,100	-2.7%
Under \$5,000	48,000	36,800	27,000	9,000	-39,000	-81.3%
\$5,000-\$10,000	50,500	44,900	37,800	27,000	-23,500	-46.5%
\$10,000-\$15,000	59,800	40,100	37,900	19,000	-40,800	-68.2%
\$15,000-\$25,000	72,900	77,500	57,700	45,000	-27,900	-38.3%
\$25,000 or more	33,800	63,300	100,800	158,000	124,200	367.5%
Median	\$12,800	\$16,200	\$19,900	\$28,900	\$16,100	125.8%
Renters	137,700	138,700	141,600	145,000	7,300	5.3%
Under \$5,000	95,200	81,800	82,400	71,000	-24,200	-25.4%
\$5,000-\$10,000	34,900	31,300	22,700	12,000	-22,900	-65.6%
\$10,000-\$15,000	27,600	29,700	27,100	27,000	-600	-2.2%
\$15,000-\$25,000	22,800	27,100	32,800	41,000	18,200	79.8%
\$25,000 or more	7,900	14,300	23,300	37,000	29,100	368.4%
Median	\$8,500	\$10,300	\$12,300	\$15,800	\$7,300	85.9%
% of owner median						

GROSS MONTHLY HOUSING COSTS

Owner-occupied units	265,100	262,700	261,400	258,000	-7,100	-2.7%
Specified owner-occupied	244,600	243,400	239,600	235,000	-9,600	-3.9%
% of all owner-occupied						
Renter-occupied units	137,700	138,700	141,600	145,000	7,300	5.3%
Specified renter-occupied	137,700	138,700	141,600	145,000	7,300	5.3%
% of all renter-occupied						

	1975	1978	1982	1988	1975-88 Change	
	White	White	White	White	Number	Percent
Mortgaged Units	110,000	140,100	102,900	97,000	-13,000	-11.8%
Under \$125	9,700	1,500	0	0	-9,700	-100.0%
\$125-249	66,600	49,400	17,100	7,000	-59,600	-89.5%
\$250-374	15,300	30,200	37,800	39,000	23,700	154.9%
\$375-499	1,600	7,300	22,200	27,000	25,400	1587.5%
\$500 or more	600	3,400	16,000	20,000	19,400	3233.3%
Not reported	16,300	48,300	10,000	3,000	-13,300	-81.6%
Median	\$191	\$315	\$357	\$382	\$191	99.8%
Unmortgaged Units	134,700	103,300	136,700	138,000	3,300	2.4%
Under \$125	108,800	64,600	33,600	0	-108,800	-100.0%
\$125-249	9,100	26,100	80,500	116,000	106,900	1174.7%
\$250-374	450	1,400	9,400	14,000	13,550	3011.1%
\$375-499	150	300	900	1,000	850	566.7%
\$500 or more	0	300	0	0	0	NA
Not reported	16,300	10,600	12,300	7,000	-9,300	-57.1%
Median	\$84	\$112	\$163	\$181	\$97	115.8%
Rental units	137,700	138,700	141,600	145,000	7,300	5.3%
Under \$125	37,700	19,700	8,300	1,000	-36,700	-97.3%
\$125-249	74,700	74,600	35,400	16,000	-58,700	-78.6%
\$250-374	19,700	33,800	56,100	70,000	50,300	255.3%
\$375-499	5,000	8,600	30,600	42,000	37,000	740.0%
\$500 or more	600	1,900	11,300	16,000	15,400	2566.7%
Median	\$168	\$207	\$300	\$346	\$178	105.9%

GROSS COSTS AS PERCENT-OF-INCOME

White households	1975	1978	1982	1988	1975-88 Change	
	White	White	White	White	Number	Percent
Mortgaged Owners	110,000	140,100	102,900	97,000	-13,000	-11.8%
Under 25%	77,800	72,900	67,500	59,000	-18,800	-24.2%
25-34%	8,700	9,700	13,200	17,000	8,300	95.4%
35-49%	2,700	4,400	4,600	6,000	3,300	122.2%
50-59%	700	2,000	2,000	3,000	2,300	328.6%
60% or more	3,300	2,900	5,900	8,000	4,700	142.4%
Not reported	16,600	48,400	10,000	4,000	-12,600	-75.9%
Unmortgaged Owners	134,700	103,300	136,700	138,000	3,300	2.4%
Under 25%	100,100	76,100	91,100	83,000	-17,100	-17.1%
25-34%	9,900	8,200	15,000	19,000	9,100	91.9%
35-49%	4,000	5,000	9,800	15,000	11,000	275.0%
50-59%	1,400	1,500	2,000	3,000	1,600	114.3%
60% or more	2,000	1,600	5,400	8,000	6,000	300.0%
Not reported	17,200	10,800	13,300	10,000	-7,200	-41.9%
Renters	137,700	138,700	141,600	145,000	7,300	5.3%
Under 25%	68,400	63,400	50,400	35,000	-33,400	-48.8%
25-34%	20,400	23,400	27,900	34,000	13,600	66.7%
35-49%	18,000	15,500	17,900	18,000	0	0.0%
50-59%	6,200	9,000	9,200	12,000	5,800	93.5%
60% or more	18,800	21,400	31,300	42,000	23,200	123.4%
Not computed	5,700	5,900	4,700	4,000	-1,700	-29.8%

MEDIAN INCOMES AND RENTS, BY RACE

	<u>1975</u>	<u>1978</u>	<u>1982</u>	<u>1988</u>	<u>1975-88</u>	<u>Change</u>
					<u>Number</u>	<u>Percent</u>
INCOME						
All						
Owners	\$12,100	\$15,200	\$18,100	\$26,500	14,400	119.0%
Renters	\$6,600	\$7,900	\$9,500	\$13,100	6,500	98.5%
Black						
Owners	\$10,500	\$13,200	\$14,200	\$19,800	9,300	88.6%
Renters	\$4,900	\$5,600	\$6,300	\$8,500	3,600	73.5%
White						
Owners	\$12,800	\$16,200	\$19,900	\$28,900	16,100	125.8%
Renters	\$8,500	\$10,300	\$12,300	\$16,300	7,800	91.8%
MEDIAN RENT						
All	\$142	\$186	\$273	\$334	\$192	135.2%
Black	\$111	\$151	\$237	\$278	\$167	150.5%
White	\$168	\$207	\$300	\$346	\$178	105.9%
Median rent as						
percent of median						
renter income						
All households	25.8%	28.3%	34.5%	30.6%		
Black households	27.2%	32.4%	45.1%	39.3%		
White households	23.8%	24.2%	29.2%	25.5%		

Table 3. Renter Households with Incomes Under \$15,000 Compared To Number of Units with Gross Rents at 30% of Income, Constant and Current Dollars, Philadelphia

1988 Constant Dollars

	1975	1978	1982	1988	1975-88 Change	
					Number	Percent
All Households						
Income Under \$5,000						
Households	39,000	36,300	60,900	71,400	32,400	83.1%
Units	<u>29,900</u>	<u>23,600</u>	<u>18,600</u>	<u>4,700</u>	<u>-25,200</u>	<u>-84.3%</u>
Gap/surplus	-9,100	-12,700	-42,300	-66,700	-57,600	633.0%
Income \$5,000-\$10,000						
Households	47,700	54,300	50,700	28,600	-19,100	-40.0%
Units	<u>54,300</u>	<u>48,000</u>	<u>45,900</u>	<u>56,700</u>	<u>2,400</u>	<u>4.4%</u>
Gap/surplus	6,600	-6,300	-4,800	28,100	21,500	325.8%
Income \$10,000-\$15,000						
Households	24,300	33,600	39,900	41,900	17,600	72.4%
Units	<u>75,700</u>	<u>78,700</u>	<u>86,400</u>	<u>116,400</u>	<u>40,700</u>	<u>53.8%</u>
Gap/surplus	51,400	45,100	46,500	74,500	23,100	44.9%
Black households						
Income Under \$5,000						
Households	21,000	19,800	32,700	43,200	22,200	105.7%
Units	<u>19,700</u>	<u>16,000</u>	<u>11,900</u>	<u>3,800</u>	<u>-15,900</u>	<u>-80.7%</u>
Gap/surplus	-1,300	-3,800	-20,800	-39,400	-38,100	2930.8%
Income \$5,000-\$10,000						
Households	25,300	30,300	27,100	16,300	-9,000	-35.6%
Units	<u>33,300</u>	<u>28,800</u>	<u>25,800</u>	<u>40,300</u>	<u>7,000</u>	<u>21.0%</u>
Gap/surplus	8,000	-1,500	-1,300	24,000	16,000	200.0%
Income \$10,000-\$15,000						
Households	12,800	15,000	18,200	15,200	2,400	18.8%
Units	<u>32,500</u>	<u>34,200</u>	<u>37,000</u>	<u>46,600</u>	<u>14,100</u>	<u>43.4%</u>
Gap/surplus	19,700	19,200	18,800	31,400	11,700	59.4%
White households						
Income Under \$5,000						
Households	18,000	16,500	28,200	28,200	10,200	56.7%
Units	<u>10,200</u>	<u>7,600</u>	<u>6,700</u>	<u>900</u>	<u>-9,300</u>	<u>-91.2%</u>
Gap/surplus	-7,800	-8,900	-21,500	-27,300	-19,500	250.0%
Income \$5,000-\$10,000						
Households	22,400	24,000	23,600	12,300	-10,100	-45.1%
Units	<u>21,000</u>	<u>19,200</u>	<u>20,100</u>	<u>16,400</u>	<u>-4,600</u>	<u>-21.9%</u>
Gap/surplus	-1,400	-4,800	-3,500	4,100	5,500	-392.9%
Income \$10,000-\$15,000						
Households	11,500	18,600	21,700	26,700	15,200	132.2%
Units	<u>43,200</u>	<u>44,500</u>	<u>49,400</u>	<u>69,800</u>	<u>26,600</u>	<u>61.6%</u>
Gap/surplus	31,700	25,900	27,700	43,100	11,400	36.0%

Current Dollars

	1975	1978	1982	1988	1975-88 Change	
					Number	Percent
All Households						
Income under \$5,000						
Households	95,200	81,800	82,400	71,000	-24,200	-25.4%
Units	97,100	56,900	23,500	5,000	-92,100	-94.9%
Gap/Surplus	1,900	-24,900	-58,900	-66,000	-67,900	-3573.7%
Income \$5-\$10,000						
Households	64,400	57,300	45,100	29,000	-35,400	-55.0%
Units	112,400	127,800	78,700	57,000	-55,400	-49.3%
Gap/Surplus	48,000	70,500	33,600	28,000	-20,000	-41.7%
Income \$10-\$15,000						
Households	39,300	44,600	40,700	42,000	2,700	6.9%
Units	22,100	42,100	89,700	116,000	93,900	424.9%
Gap/Surplus	-17,200	-2,500	49,000	74,000	91,200	-530.2%
Black Households						
Income under \$5,000						
Households	50,800	45,500	46,700	43,000	-7,800	-15.4%
Units	59,400	37,200	15,200	4,000	-55,400	-93.3%
Gap/Surplus	8,600	-8,300	-31,500	-39,000	-47,600	-553.5%
Income \$5-\$10,000						
Households	29,500	26,000	22,400	16,000	-13,500	-45.8%
Units	37,700	53,200	43,300	40,000	2,300	6.1%
Gap/Surplus	8,200	27,200	20,900	24,000	15,800	192.7%
Income \$10-\$15,000						
Households	11,700	14,900	13,600	15,000	3,300	28.2%
Units	2,400	8,300	33,600	47,000	44,600	1858.3%
Gap/Surplus	-9,300	-6,600	20,000	32,000	41,300	-444.1%
White Households						
Income under \$5,000						
Households	95,200	81,800	82,400	71,000	-24,200	-25.4%
Units	37,700	19,700	8,300	1,000	-36,700	-97.3%
Gap/Surplus	-57,500	-62,100	-74,100	-70,000	-12,500	21.7%
Income \$5-\$10,000						
Households	34,900	31,300	22,700	12,000	-22,900	-65.6%
Units	74,700	74,600	35,400	16,000	-58,700	-78.6%
Gap/Surplus	39,800	43,300	12,700	4,000	-35,800	-89.9%
Income \$10-\$15,000						
Households	27,600	29,700	27,100	27,000	-600	-2.2%
Units	19,700	33,800	56,100	70,000	50,300	255.3%
Gap/Surplus	-7,900	4,100	29,000	43,000	50,900	-644.3%

Table 4. Philadelphia Housing and Neighborhood Quality Indicators, 1975, 1982, 1987
Projections

	All			Black		
	1975	1982	1987	1975	1982	1987
Overall Opinion of Structure						
Owner-occupied	369,100	379,400	386,757	104,000	118,000	128,000
Excellent	129,500	149,000	162,929	20,000	31,700	40,057
Good	185,500	181,400	178,471	53,600	58,100	61,314
Fair	46,900	43,800	41,586	26,800	26,600	26,457
Poor	5,600	3,500	2,000	3,300	1,000	0
Not reported	1,600	1,700	1,771	300	500	643
Renter-occupied	237,300	245,200	250,843	99,600	103,600	106,457
Excellent	40,800	47,600	52,457	9,700	9,700	9,700
Good	104,900	101,800	99,586	34,700	33,000	31,786
Fair	67,400	71,200	73,914	39,600	41,700	43,200
Poor	23,300	22,400	21,757	15,200	17,900	19,829
Not reported	900	2,200	3,129	400	1,200	1,771
All units	606,400	624,600	637,600	203,600	221,600	234,457
Excellent	170,300	196,600	215,386	29,700	41,400	49,757
Good	290,400	283,200	278,057	88,300	91,100	93,100
Fair	114,300	115,000	115,500	66,400	68,300	69,657
Poor	28,900	25,900	23,757	18,500	18,900	19,186
Not reported	2,500	3,900	4,900	700	1,700	2,414
Percent of all units	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Excellent	28.1%	31.5%	33.8%	14.6%	18.7%	21.2%
Good	47.9%	45.3%	43.6%	43.4%	41.1%	39.7%
Fair	18.8%	18.4%	18.1%	32.6%	30.8%	29.7%
Poor	4.8%	4.1%	3.7%	9.1%	8.5%	8.2%
Not reported	0.4%	0.6%	0.8%	0.3%	0.8%	1.0%
Some or all electric wiring exposed						
Owner-occupied	2,000	9,200	14,343	700	2,400	3,614
Renter-occupied	3,600	13,100	19,886	1,600	6,500	10,000
Total	5,600	22,300	34,229	2,300	8,900	13,614
Percent	0.9%	3.7%	5.6%	0.4%	1.5%	2.2%
Lacking working outlets in some rooms						
Owner-occupied	7,300	10,100	12,100	2,200	4,900	6,829
Renter-occupied	7,700	15,900	21,757	5,100	10,500	14,357
Total	15,000	26,000	33,857	7,300	15,400	21,186
Percent	2.5%	4.3%	5.6%	1.2%	2.5%	3.5%
Signs of roof leakage						
Owner-occupied	20,800	33,100	41,886	10,000	14,600	17,886
Renter-occupied	27,900	38,000	45,214	14,900	20,900	25,186
Total	48,700	71,100	87,100	24,900	35,500	43,071
Percent	8.0%	11.7%	14.4%	4.1%	5.9%	7.1%

	All			Black		
	1975	1982	1987	1975	1982	1987
Interior walls and ceilings						
Open cracks or holes						
Owner-occupied	20,400	29,000	35,143	9,200	18,100	24,457
Renter-occupied	38,500	51,400	60,614	24,400	33,900	40,686
Total	58,900	80,400	95,757	33,600	52,000	65,143
Percent	9.7%	13.3%	15.8%	5.5%	8.6%	10.7%
Holes in floors						
Owner-occupied	5,500	14,200	20,414	3,400	11,700	17,629
Renter-occupied	16,000	24,600	30,743	10,000	16,500	21,143
Total	21,500	38,800	51,157	13,400	28,200	38,771
Percent	3.5%	6.4%	8.4%	2.2%	4.7%	6.4%
Rodent Infestation						
Owner-occupied						
Occupied 3 months or longer	365,700	376,500	384,214	103,000	117,200	127,343
With signs of mice or rats	32,900	67,600	92,386	19,800	46,100	64,886
Renter-occupied						
Occupied 3 months or longer	221,100	225,800	229,157	93,600	98,100	101,314
With signs of mice or rats	37,900	58,100	72,529	28,400	46,300	59,086
Total with signs of mice/rats	70,800	125,700	164,914	48,200	92,400	123,971
Percent	12.1%	20.9%	26.9%	24.5%	42.9%	54.2%
Stairways						
2 or more unit structures						
Owner-occupied	18,300	19,800	20,871	4,500	5,600	6,386
With common stairways	15,500	16,300	16,871	4,000	5,600	6,743
Railings loose	600	900	1,114	200	0	0
No railings	100	0	0	0	0	0
Loose steps	600	3,000	4,714	300	500	643
Renter-occupied						
With common stairways	158,500	148,100	140,671	59,400	56,200	53,914
Railings loose	9,200	11,800	13,657	6,200	6,500	6,714
No railings	2,900	4,300	5,300	1,300	2,700	3,700
Loose steps	8,000	8,600	9,029	4,700	3,900	3,329
Total	190,800	190,300	189,943	67,400	67,400	67,400
With common stairways	174,000	164,400	157,543	63,400	61,800	60,657
Railings loose	9,800	12,700	14,771	6,400	6,500	6,571
Percent	5.6%	7.7%	9.4%	10.1%	10.5%	10.8%
No railings	3,000	4,300	5,229	1,300	2,700	3,700
Percent	1.7%	2.6%	3.3%	2.1%	4.4%	6.1%
Loose steps	8,600	11,600	13,743	5,000	4,400	3,971
Percent	4.9%	7.1%	8.7%	7.9%	7.1%	6.5%

NEIGHBORHOOD CONDITIONS	All			Black		
	1975	1982	1987	1975	1982	1987
Overall Opinion of Neighborhood						
Owner-occupied	369,100	379,400	386,757	104,000	118,000	128,000
Excellent	90,400	74,900	63,829	9,600	7,700	6,343
Good	178,700	183,700	187,271	42,600	48,700	53,057
Fair	82,900	100,900	113,757	43,400	51,600	57,457
Poor	15,400	15,300	15,229	8,000	8,000	8,000
Not reported	1,800	4,600	6,600	300	2,000	3,214
Renter-occupied	237,300	245,200	250,843	99,600	103,600	106,457
Excellent	38,500	33,100	29,243	6,200	7,900	9,114
Good	103,500	104,500	105,214	31,800	32,400	32,829
Fair	75,400	82,900	88,257	48,600	43,700	40,200
Poor	19,200	23,100	25,886	12,600	18,400	22,543
Not reported	800	1,700	2,343	300	1,200	1,843
All units	606,400	624,600	637,600	203,600	221,600	234,457
Excellent	128,900	108,000	93,071	15,800	15,600	15,457
Good	282,200	288,200	292,486	74,400	81,100	85,886
Fair	158,300	183,800	202,014	92,000	95,300	97,657
Poor	34,600	38,400	41,114	20,600	26,400	30,543
Not reported	2,600	6,300	8,943	600	3,200	5,057
Percent	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Excellent	21.3%	17.3%	14.6%	7.8%	7.0%	6.6%
Good	46.5%	46.1%	45.9%	36.5%	36.6%	36.6%
Fair	26.1%	29.4%	31.7%	45.2%	43.0%	41.7%
Poor	5.7%	6.1%	6.4%	10.1%	11.9%	13.0%
Not reported	0.4%	1.0%	1.4%	0.3%	1.4%	2.2%
Specific problems						
Owner-occupied	369,100	379,400	386,757	104,000	118,000	128,000
With street and highway noise	154,100	185,400	207,757	39,600	64,200	81,771
Would like to move	23,800	36,800	46,086	8,400	15,100	19,886
With streets in need of repair	54,600	98,800	130,371	17,100	39,400	55,329
Would like to move	8,500	14,400	18,614	4,000	7,100	9,314
With odors, smoke or gas	56,800	54,200	52,343	10,100	15,500	19,357
Would like to move	13,000	13,200	13,343	3,600	4,700	5,486
With neighborhood crime	121,000	137,200	148,771	39,800	58,100	71,171
Would like to move	32,600	35,400	37,400	14,900	18,500	21,071
With trash, litter or junk	85,800	118,300	141,514	28,100	49,100	64,100
Would like to move	19,800	31,700	40,200	8,900	12,000	14,214
Boarded up or abandoned bldgs	88,200	100,100	108,600	49,500	60,400	68,186
Would like to move	21,100	24,100	26,243	13,700	11,700	10,271

	ALL			Black		
	1975	1982	1987	1975	1982	1987
Renter-occupied	237,300	245,200	250,843	99,600	103,600	106,457
With street and highway noise	96,800	118,000	133,143	39,900	50,400	57,900
Would like to move	16,400	25,100	31,314	8,900	15,500	20,214
With streets in need of repair	33,900	58,000	75,214	16,400	26,900	34,400
Would like to move	5,400	11,800	16,371	4,000	7,700	10,343
With odors, smoke or gas	29,300	29,800	30,157	10,300	16,400	20,757
Would like to move	9,500	11,900	13,614	4,200	6,100	7,457
With neighborhood crime	84,000	107,400	124,114	35,900	53,600	66,243
Would like to move	29,600	39,500	46,571	16,100	23,400	28,614
With trash, litter or junk	67,100	81,800	92,300	34,100	44,700	52,271
Would like to move	20,500	31,600	39,529	13,100	20,700	26,129
Boarded up or abandoned bldgs	74,400	80,800	85,371	49,700	51,300	52,443
Would like to move	16,900	19,800	21,871	12,200	14,600	16,314
All units	606,400	624,600	637,600	203,600	221,600	234,457
With street and highway noise	250,900	303,400	340,900	79,500	114,600	139,671
Percent	41.4%	48.6%	53.5%	39.0%	51.7%	59.6%
Would like to move	40,200	61,900	77,400	17,300	30,600	40,100
Percent	6.6%	9.9%	12.1%	8.5%	13.8%	17.1%
With streets in need of repair	88,500	156,800	205,586	33,500	66,300	89,729
Percent	14.6%	25.1%	32.2%	16.5%	29.9%	38.3%
Would like to move	13,900	26,200	34,986	8,000	14,800	19,657
Percent	2.3%	4.2%	5.5%	3.9%	6.7%	8.4%
With odors, smoke or gas	86,100	84,000	82,500	20,400	31,900	40,114
Percent	14.2%	13.4%	12.9%	10.0%	14.4%	17.1%
Would like to move	22,500	25,100	26,957	7,800	10,800	12,943
Percent	3.7%	4.0%	4.2%	3.8%	4.9%	5.5%
With neighborhood crime	205,000	244,600	272,886	75,700	111,700	137,414
Percent	33.8%	39.2%	42.8%	37.2%	50.4%	58.6%
Would like to move	62,200	74,900	83,971	31,000	41,900	49,686
Percent	10.3%	12.0%	13.2%	15.2%	18.9%	21.2%
With trash, litter or junk	152,900	200,100	233,814	62,200	93,800	116,371
Percent	25.2%	32.0%	36.7%	30.6%	42.3%	49.6%
Would like to move	40,300	63,300	79,729	22,000	32,700	40,343
Percent	6.6%	10.1%	12.5%	10.8%	14.8%	17.2%
Boarded up or abandoned bldgs	162,600	180,900	193,971	99,200	111,700	120,629
Percent	26.8%	29.0%	30.4%	48.7%	50.4%	51.5%
Would like to move	38,000	43,900	48,114	25,900	26,300	26,586
Percent	6.3%	7.0%	7.5%	12.7%	11.9%	11.3%

Source: 1975 and 1982 data from U.S. Department of Commerce, U.S. Bureau of the Census, Current Housing Reports H-170-82-33, Philadelphia, PA-NJ SMSA, Housing Characteristics for Selected Metropolitan Areas, Annual Housing Survey: 1982, Part A. 1987 estimates derived from straight-line projections of 1975-82 changes.

Table 5. Philadelphia Subsidized Units by Year Completed and Subsidy Type

YEAR	UNITS	PERCENT	CUMULATIVE		PUBLIC HOUSING		SEC- TION 202	221D3 AND 236	SEC- TION 8	OTHER RENTAL	SALES
			TOTAL	PERCENT	CONVEN- TIONAL	SCATTERED SITE					
1938	338	1.0%	338	1.0%	338	0	0	0	0	0	0
1940	589	1.8%	927	2.8%	589	0	0	0	0	0	0
1941	2,401	7.2%	3,328	9.9%	2,401	0	0	0	0	0	0
1942	2,394	7.1%	5,722	17.0%	2,394	0	0	0	0	0	0
1952	1,008	3.0%	6,730	20.1%	746	0	0	0	0	262	0
1954	1,463	4.4%	8,193	24.4%	1,463	0	0	0	0	0	0
1955	1,912	5.7%	10,105	30.1%	1,912	0	0	0	0	0	0
1956	300	0.9%	10,405	31.0%	300	0	0	0	0	0	0
1957	372	1.1%	10,777	32.1%	372	0	0	0	0	0	0
1959	363	1.1%	11,140	33.2%	174	0	0	0	0	189	0
1960	868	2.6%	12,008	35.8%	868	0	0	0	0	0	0
1961	22	0.1%	12,030	35.8%	22	0	0	0	0	0	0
1962	298	0.9%	12,328	36.7%	298	0	0	0	0	0	0
1963	1,071	3.2%	13,399	39.9%	1,071	0	0	0	0	0	0
1964	415	1.2%	13,814	41.2%	381	34	0	0	0	0	0
1965	75	0.2%	13,889	41.4%	0	75	0	0	0	0	0
1966	91	0.3%	13,980	41.7%	223	356	91	0	0	0	0
1967	2,103	6.3%	16,083	47.9%	594	845	568	96	0	0	0
1968	3,268	9.7%	19,351	57.7%	111	2,035	1,040	62	0	20	0
1969	1,896	5.6%	21,247	63.3%	119	1,593	140	44	0	0	0
1970	1,480	4.4%	22,727	67.7%	227	724	0	494	0	0	35
1971	1,830	5.5%	24,557	73.2%	291	491	324	578	0	32	114
1972	705	2.1%	25,262	75.3%	96	299	0	276	0	0	34
1973	921	2.7%	26,183	78.0%	250	165	0	455	0	0	51
1974	1,003	3.0%	27,186	81.0%	0	230	0	671	0	84	18
1975	886	2.6%	28,072	83.6%	0	461	0	297	0	0	128
1976	42	0.1%	28,114	83.8%	0	0	0	42	0	0	0
1977	426	1.3%	28,540	85.0%	0	0	179	182	0	0	65
1978	840	2.5%	29,380	87.5%	0	0	140	0	648	52	0
1979	158	0.5%	29,538	88.0%	0	0	100	0	0	12	46
1980	913	2.7%	30,451	90.7%	0	0	305	124	459	0	25
1981	520	1.5%	30,971	92.3%	87	0	130	0	303	0	0
1982	701	2.1%	31,672	94.4%	120	0	291	0	276	0	14
1983	502	1.5%	32,174	95.9%	0	0	0	0	422	0	80
1984	628	1.9%	32,802	97.7%	0	0	79	0	501	0	48
1985	348	1.0%	33,150	98.8%	30	0	125	0	159	34	0
1986	126	0.4%	33,276	99.1%	0	0	109	0	0	17	0
1987	286	0.9%	33,562	100.0%	0	0	239	0	0	47	0
TOTAL	33,562	100.0%	33,562	100.0%	15,477	7,308	3,860	3,321	2,768	749	658

SOURCE: Calculated from data in Philadelphia City Planning Commission, Federally-Assisted Housing Inventory: 1980- 1985, January 1986 and Assisted Housing Inventory, revised draft, April 1982. Additional information provided by Gary Jastzrab, PCPC staff.

Table 6. Public Housing Developments in Philadelphia as of January 1977 by Type of Structures

No.	Name	Zip	Total Units	Type of Buildings Included in Project							Tri- plex	High Rise	Description	Senior	
				Storys			Row Homes	Dup- lex	Apts	Project				Year	
				2	3	4									
1	Abbottsford Homes	19129	700	1	1	0	0	0	1	1	0	0	0	0	1942
2	Richard Allen Homes	19123	1,324	0	1	1	0	0	1	0	0	0	0	0	1941
3	Arch Homes	19139	77	1	1	0	1	0	1	0	0	0	0	0	1962
4	Bartram Village	19143	500	0	1	0	0	0	1	0	0	41 3-story apt bldgs	0	1942	
5	Bentley Hall	19121	100	0	0	0	0	0	0	0	2	2 5-story bldgs	1	1972	
6	Norman Blumberg Apts	19121	510	1	1	0	1	0	0	0	3 2 18-story; 1 13-story	0	1967		
7	Cambridge Plaza	19123	372	1	0	0	1	0	0	0	2	2 14-story	0	1957	
8	Champlost Homes	19138	102	1	1	0	1	0	1	0	0	0	0	1960	
9	Collegeview	19121	54	1	0	0	1	1	0	0	0	0	1	1969	
10	Emlen Arms	19119	175	0	0	0	0	0	0	0	1	1 9-story	1	1970	
11	Fairhill Apts	19133	298	1	0	0	1	0	0	0	2	2 18-story	0	1962	
12	400 North 50th Street	19139	68	0	0	0	0	0	0	0	1	1 4-story	1	1971	
13	Germantown House	19144	220	0	0	0	0	0	0	0	1	8-story	1	1973	
14	Haddington Homes	19139	150	0	1	0	1	0	1	1	0	0	0	1959	
15	Harrison Plaza	19122	300	1	1	0	1	0	0	0	1	15-story	0	1956	
16	Haverford Homes	19151	24	1	1	0	0	0	1	1	0	0	0	1959	
17	Hill Creek	19120	340	1	1	0	1	0	1	0	0	0	0	1938	
18	Holmecrest	19136	84	1	0	0	1	1	0	0	0	0	1	1967	
19	James Weldon Johnson	19121	589	1	1	0	1	0	1	1	0	0	0	1940	
20	Martin Luther King Plaza	19147	576	0	0	0	0	0	0	0	4 3 11-story; 1 15-story	0	1960		
21	Liddonfield	19136	412	1	0	0	1	0	1	0	0	0	0	1955	
22	Liddonfield II	19136	52	1	0	0	0	1	0	0	0	0	1	1969	
23	Mantua Hall	19104	153	0	0	0	0	0	0	0	1	18-story	0	1960	
24	Mill Creek Apartments	19139	444	1	1	0	1	0	1	0	3	17-story	0	1955	
25	Morton Homes	19144	185	1	0	0	1	0	1	0	0	0	0	1963	
26	Morton II	19144	65	1	0	0	0	1	0	0	0	0	1	1969	
27	Norris Apartments	19122	326	1	1	0	1	0	0	1	1	11-story	0	1954	
28	Oxford Village	19111	200	1	0	0	1	0	0	0	0	0	0	1942	
29	Parkview	19121	22	1	0	0	0	0	1	0	0	0	1	1961	
30	Paschall Apartments	19142	223	1	1	0	1	1	0	1	0	0	0	1966	
31	Passyunk Homes	19145	994	1	1	0	1	0	1	0	0	0	0	1942	
32	Plymouth Hall	19140	71	0	0	0	0	0	0	0	1	4-story	1	1971	
33	Point Breeze Court	19146	72	1	0	0	1	0	0	0	0	0	1	1971	
34	Queen Lane Apartments	19144	139	1	0	0	1	0	0	0	1	16-story	0	1965	
35	Raymond Rosen Apartments	19121	1,122	1	0	0	1	0	0	0	8	13-story	0	1954	
36	Schuylkill Falls	19129	714	1	1	0	1	0	0	0	2	14-story	0	1955	
37	Southwark Plaza	19147	886	1	1	0	1	0	0	0	3	25-story	0	1963	
38	Spring Garden Homes	19123	203	1	1	0	1	0	1	0	0	0	0	1955	
39	Tasker Homes	19145	1,077	1	1	0	1	0	0	1	0	0	0	1941	
40	Westpark Homes	19104	381	0	0	0	0	0	0	0	3	19-story	0	1964	
41	Whitehall Apartments	19124	189	0	1	0	1	0	1	1	0	0	0	1959	
42	Whitehall II	19124	69	0	1	0	1	1	0	0	0	0	1	1968	
43	Wilson Park	19145	746	1	1	0	1	0	0	0	4	14-story	0	1954	
44	Scattered Sites		8,018	0	0	0	0	0	0	0	0	0	0	0	
	Total		23,326	30	22	1	28	6	16	8	44			12	

Source: PHA Map and Description, Dated January 1977

Table 7. Philadelphia Public Housing Occupied and Vacant Units, With Presence of Parents, 12/16/87 (Ranked by size of project)

Project	Occupied	Vacant	Units	Percent Vacant	Percent of all vacants	Both parents present*		
						Yes	No	Unknown
Scattered Sites 1	2,564	343	2,907	11.8%	9.0%	236	2,310	18
Scattered Sites 2	2,057	662	2,719	24.3%	17.4%	131	1,913	13
Scattered Sites 3	1,696	504	2,200	22.9%	13.2%	254	1,426	16
Richard Allen Homes	1,158	166	1,324	12.5%	4.4%	39	1,024	95
Raymond Rosen Apts	875	384	1,259	30.5%	10.1%	26	789	60
Tasker Homes	922	142	1,064	13.3%	3.7%	30	754	138
Passyunk Homes	809	191	1,000	19.1%	5.0%	35	731	43
Southwark Plaza	553	333	886	37.6%	8.7%	20	528	5
Schuylkill Falls	251	463	714	64.8%	12.1%	14	222	15
Abbottsford Homes	618	81	699	11.6%	2.1%	30	568	20
Wilson Park	584	18	602	3.0%	0.5%	29	522	33
Martin Luther King	494	48	542	8.9%	1.3%	15	462	17
James J. Johnson	509	26	535	4.9%	0.7%	20	477	12
Blumberg Apts	464	46	510	9.0%	1.2%	9	408	47
Bartram Village	483	16	499	3.2%	0.4%	11	441	31
Liddonfield	447	16	463	3.5%	0.4%	51	359	37
Mill Creek II	407	37	444	8.3%	1.0%	24	354	29
Westpark	289	92	381	24.1%	2.4%	4	278	7
Cambridge Plaza	350	22	372	5.9%	0.6%	22	298	30
Hill Creek	321	20	341	5.9%	0.5%	26	281	14
Norris Apts	314	14	328	4.3%	0.4%	14	279	21
Fairhill Apts	260	38	298	12.8%	1.0%	14	229	17
Harrison Plaza	294	4	298	1.3%	0.1%	22	259	13
Whitehall	248	10	258	3.9%	0.3%	9	228	11
Morton Homes	240	10	250	4.0%	0.3%	10	218	12
Paschall Homes	210	13	223	5.8%	0.3%	10	188	12
Germantown House	213	7	220	3.2%	0.2%	5	188	20
Spring Garden Apts	198	5	203	2.5%	0.1%	12	180	6
Oxford Village I	197	3	200	1.5%	0.1%	23	168	6
Emlen Arms	158	17	175	9.7%	0.4%	6	139	13
Mantua Hall	136	17	153	11.1%	0.4%	4	114	18
Haddington Homes	142	9	151	6.0%	0.2%	5	131	6
Queen Lane I	131	8	139	5.8%	0.2%	10	116	5
Champlost Homes	97	5	102	4.9%	0.1%	10	84	3
Bentley Hall	100	0	100	0.0%	0.0%	0	91	9
Holmecrest	82	2	84	2.4%	0.1%	4	72	6
Arch Homes	65	12	77	15.6%	0.3%	0	61	4
Point Breeze Court	69	3	72	4.2%	0.1%	2	63	4
Plymouth Hall Apts	68	3	71	4.2%	0.1%	1	64	3
400 N. 50th St	64	4	68	5.9%	0.1%	3	59	2
Westpark Plaza	48	18	66	27.3%	0.5%	3	40	5
Collegeview Homes	54	0	54	0.0%	0.0%	1	45	8
34 & Huntingdon	30	0	30	0.0%	0.0%	0	29	1
Haverford Homes	23	1	24	4.2%	0.0%	0	21	2
Parkview Apts	22	0	22	0.0%	0.0%	1	18	3
TOTALS	19,314	3,813	23,127	16.5%	100.0%	1,195	17,229	890
PERCENT	83.5%	16.5%	100.0%	NA	NA	6.2%	89.2%	4.6%
						(X of occupied units)		
Scattered site total	6,317	1,509	7,826	19.3%	39.6%	621	5,649	47
Percent	80.7%	19.3%	100.0%	NA	NA	9.8%	89.4%	0.7%
Conventional total	12,997	2,304	15,301	15.1%	60.4%	574	11,580	843
Percent	84.9%	15.1%	100.0%	NA	NA	4.4%	89.1%	6.5%
Percent of category								
Scattered sites	32.7%	39.6%	33.8%	NA	NA	52.0%	32.8%	5.3%
Conventional	67.3%	60.4%	66.2%	NA	NA	48.0%	67.2%	94.7%

* The report form contains an item "both parents present" and the "yes", "no", and "unknown" responses. But the numbers indicate that "married couple" would probably be a more accurate description, since the category clearly includes many childless people.

Source: Philadelphia Housing Authority Tenant Information Summary Statistics, 12/16/87

Table 8. Philadelphia Public Housing Occupancy by Race, as of 12/16/87

Project	Occupied Units	Households							Minority Percent
		White	Black	Am Ind	Hisp	Asian	Other	Unknwn	
James J. Johnson	509	0	496	0	1	0	0	12	100.0%
Tasker Homes	922	22	756	0	6	0	0	138	97.2%
Richard Allen Homes	1,158	1	1,057	0	5	0	0	95	99.9%
Raymond Rosen Apts	875	0	815	0	0	0	0	60	100.0%
Wilson Park	584	9	537	0	5	0	0	33	98.4%
Norris Apts	314	0	292	0	1	0	0	21	100.0%
Harrison Plaza	294	0	278	2	1	0	0	13	100.0%
Cambridge Plaza	350	0	318	0	2	0	0	30	100.0%
Arch Homes	65	1	60	0	0	0	0	4	98.4%
Spring Garden Apts	198	0	177	0	15	0	0	6	100.0%
Schuylkill Falls	251	2	233	0	1	0	0	15	99.2%
Liddonfield	447	317	83	0	7	2	1	37	22.7%
Queen Lane I	131	0	126	0	0	0	0	5	100.0%
Hill Creek	321	203	95	0	9	0	0	14	33.9%
Abbottsford Homes	618	13	583	0	2	0	0	20	97.8%
Bartram Village	483	4	448	0	0	0	0	31	99.1%
Oxford Village I	197	161	30	0	0	0	0	6	15.7%
Whitehall	248	1	235	0	1	0	0	11	99.6%
Haddington Homes	142	0	136	0	0	0	0	6	100.0%
Martin Luther King	494	1	474	2	0	0	0	17	99.8%
Westpark	289	2	280	0	0	0	0	7	99.3%
Hill Creek II	407	0	378	0	0	0	0	29	100.0%
Champlost Homes	97	1	93	0	0	0	0	3	98.9%
Mantua Hall	136	0	118	0	0	0	0	18	100.0%
Haverford Homes	23	0	21	0	0	0	0	2	100.0%
Morton Homes	240	1	227	0	0	0	0	12	99.6%
Blumberg Apts	464	0	417	0	0	0	0	47	100.0%
Passyunk Homes	809	6	759	1	0	0	0	43	99.2%
Southwark Plaza	553	0	547	0	1	0	0	5	100.0%
Parkview Apts	22	0	19	0	0	0	0	3	100.0%
Fairhill Apts	260	0	241	0	2	0	0	17	100.0%
Paschall Homes	210	1	197	0	0	0	0	12	99.5%
Point Breeze Court	69	0	65	0	0	0	0	4	100.0%
400 N. 50th St	64	0	62	0	0	0	0	2	100.0%
Collegeview Homes	54	0	46	0	0	0	0	8	100.0%
Holmecrest	82	64	12	0	0	0	0	6	15.8%
Emlen Arms	158	8	137	0	0	0	0	13	94.5%
Bentley Hall	100	0	91	0	0	0	0	9	100.0%
Plymouth Hall Apts	68	0	65	0	0	0	0	3	100.0%
Germantown House	213	19	174	0	0	0	0	20	90.2%
Westpark Plaza	48	0	43	0	0	0	0	5	100.0%
34 & Huntingdon	30	0	28	0	1	0	0	1	100.0%
Scattered Sites 1	2,564	18	2,310	0	217	1	0	18	99.3%
Scattered Sites 2	2,057	1	2,039	0	4	0	0	13	100.0%
Scattered Sites 3	1,696	9	1,038	0	632	0	1	16	99.5%
TOTALS	19,314	865	16,636	5	913	3	2	890	95.3%
PERCENT	19,314	4.5%	86.1%	0.0%	4.7%	0.0%	0.0%	4.6%	0.0%
Scattered site total	6,317	28	5,387	0	853	1	1	47	99.6%
Percent	100.0%	0.4%	85.3%	0.0%	13.5%	0.0%	0.0%	0.7%	NA
Conventional total	12,997	837	11,249	5	60	2	1	843	93.1%
Percent	100.0%	6.4%	86.6%	0.0%	0.5%	0.0%	0.0%	6.5%	NA
Percent of category									
Scattered sites	32.7%	3.2%	32.4%	0.0%	93.4%	33.3%	50.0%	5.3%	NA
Conventional	67.3%	96.8%	67.6%	100.0%	6.6%	66.7%	50.0%	94.7%	NA

* Minority percent adjusted to remove "unknown" category (i.e. sum of all minority divided by total less unknown).

SOURCE: Philadelphia Housing Authority Tenant Information Summary Statistics, 12/16/87.

Table 9. Size of Households, Elderly, Minors, Workers, in Philadelphia Public Housing, 12/16/87

Persons	Size of Household						Total				Percent			per unit
	1 psn	2 psns	3 psns	4 psns	5 psns	6+ psns	Pop.	Minors	Workers	Eldrl	Minors	Workers	Eldrl	
Project														
James J. Johnson	223	116	91	40	21	6	1,029	381	93	232	37.0%	9.0%	22.5%	2.07
Tasker Homes	253	186	160	106	39	38	1,979	920	93	225	46.5%	4.7%	11.4%	2.53
Richard Allen Homes	209	262	282	161	78	69	3,085	1,669	116	211	54.1%	3.8%	6.8%	2.91
Raymond Rosen Apts	82	165	230	172	90	75	2,747	1,540	109	95	56.1%	4.0%	3.5%	3.37
Wilson Park	156	106	122	83	44	38	1,556	787	112	196	50.6%	7.2%	12.6%	2.83
Norris Apts	20	76	73	69	35	20	971	531	33	47	54.7%	3.4%	4.8%	3.31
Harrison Plaza	36	83	79	48	23	12	821	376	64	78	45.8%	7.8%	9.5%	2.92
Cambridge Plaza	25	62	87	89	30	27	1,093	581	58	69	53.2%	5.3%	6.3%	3.42
Arch Homes	12	9	18	15	3	4	186	95	8	8	51.1%	4.3%	4.3%	3.05
Spring Garden Apts	42	50	41	35	16	8	542	245	36	54	45.2%	6.6%	10.0%	2.82
Schuylkill Falls	9	31	52	51	47	46	982	554	38	33	56.4%	3.9%	3.4%	4.16
Liddonfield	120	93	85	58	30	24	1,100	523	73	151	47.5%	6.6%	13.7%	2.68
Queen Lane I	12	23	33	33	17	8	422	239	24	18	56.6%	5.7%	4.3%	3.35
Hill Creek	133	67	54	32	15	6	674	278	61	146	41.2%	9.1%	21.7%	2.20
Abbottsford Homes	124	141	161	97	46	29	1,690	851	92	144	50.4%	5.4%	8.5%	2.83
Bartram Village	72	125	129	75	35	16	1,284	695	62	87	54.1%	4.8%	6.8%	2.84
Oxford Village I	62	57	40	20	6	6	443	165	55	89	37.2%	12.4%	20.1%	2.32
Whitehall	31	66	52	47	21	18	753	425	35	33	56.4%	4.6%	4.4%	3.20
Haddington Homes	26	43	32	20	7	8	377	181	30	36	48.0%	8.0%	9.5%	2.77
Martin Luther King	89	100	125	95	50	27	1,439	794	55	79	55.2%	3.8%	5.5%	2.96
Westpark	51	59	82	47	32	11	836	478	40	39	57.2%	4.8%	4.7%	2.96
Mill Creek II	33	71	121	75	39	39	1,296	391	83	83	30.2%	6.4%	6.4%	3.43
Champlost Homes	21	23	17	17	9	7	274	112	27	28	40.9%	9.9%	10.2%	2.91
Mantua Hall	19	29	27	23	13	7	360	199	15	17	55.3%	4.2%	4.7%	3.05
Haverford Homes	17	2	1	1	0	0	28	3	4	15	10.7%	14.3%	53.6%	1.33
Morton Homes	74	48	47	34	13	12	588	234	73	85	39.8%	12.4%	14.5%	2.58
Blumberg Apts	96	79	91	73	46	32	1,265	646	32	80	51.1%	2.5%	6.3%	3.03
Passyunk Homes	85	213	213	1,473	75	37	2,336	1,310	118	116	56.1%	5.1%	5.0%	1.11
Southwark Plaza	105	115	152	85	53	38	1,688	778	88	128	46.1%	5.2%	7.6%	3.08
Parkview Apts	18	1	0	0	0	0	20	0	0	16	0.0%	0.0%	80.0%	1.05
Fairhill Apts	34	59	70	51	20	9	721	385	35	43	53.4%	4.9%	6.0%	2.97
Paschall Homes	72	45	31	18	21	11	508	227	32	82	44.7%	6.3%	16.1%	2.57
Point Breeze Court	62	3	0	0	0	0	68	0	3	59	0.0%	4.4%	86.8%	1.05
400 N. 50th St	49	6	0	0	2	5	103	23	4	61	22.3%	3.9%	59.2%	1.66
Collegeview Homes	44	2	0	0	0	0	48	0	0	44	0.0%	0.0%	91.7%	1.04
Holmecrest	67	9	0	0	0	0	85	0	3	81	0.0%	3.5%	95.3%	1.12
Emlen Arms	138	7	0	0	0	0	152	0	0	145	0.0%	0.0%	95.4%	1.05
Bentley Hall	90	1	0	0	0	0	92	0	0	88	0.0%	0.0%	95.7%	1.01
Plymouth Hall Apts	63	2	0	0	0	0	67	1	1	64	1.5%	1.5%	95.5%	1.03
Germantown House	184	9	0	0	0	0	202	0	2	198	0.0%	1.0%	98.0%	1.05
Westpark Plaza	22	15	5	1	0	0	71	17	13	23	23.9%	18.3%	32.4%	1.65
34 & Huntingdon	0	6	14	4	3	2	98	59	4	2	60.2%	4.1%	2.0%	3.38
Scattered Sites 1	203	461	658	537	335	352	9,373	4,145	720	546	44.2%	7.7%	5.8%	3.68
Scattered Sites 2	176	366	527	382	254	339	7,447	3,584	543	473	48.1%	7.3%	6.4%	3.64
Scattered Sites 3	104	295	360	374	262	285	6,570	3,049	339	515	46.4%	5.2%	7.8%	3.91
TOTALS	3,563	3,787	4,362	4,541	1,830	1,671	57,469	27,471	3,426	5,062	47.8%	6.0%	8.8%	2.91
PERCENT	18.4%	19.6%	22.6%	23.5%	9.5%	8.7%	100.0%	47.8%	6.0%	8.8%	NA	NA	NA	NA
Scattered site total	483	1,122	1,545	1,293	851	976	23,390	10,778	1,602	1,534	46.1%	6.8%	6.6%	3.73
Percent	7.6%	17.8%	24.5%	20.5%	13.5%	15.5%	100.0%	46.1%	6.8%	6.6%	NA	NA	NA	NA
Conventional total	3,080	2,665	2,817	3,248	979	695	34,079	16,693	1,824	3,528	49.0%	5.4%	10.4%	2.53
Percent	23.7%	20.5%	21.7%	25.0%	7.5%	5.3%	100.0%	49.0%	5.4%	10.4%	NA	NA	NA	NA
Percent of category														
Scattered sites	13.6%	29.6%	35.4%	28.5%	46.5%	58.4%	40.7%	39.2%	46.8%	30.3%	NA	NA	NA	NA
Conventional	86.4%	70.4%	64.6%	71.5%	53.5%	41.6%	59.3%	60.8%	53.2%	69.7%	NA	NA	NA	NA

SOURCE: Philadelphia Housing Authority Tenant Information Summary Statistics, 12/16/87.

Table 10. Philadelphia Public Housing, Number of Bedrooms, 1988.

Project	0 BR	1 BR	2 BR	3 BR	4+ BR	Total Bedrooms
James J. Johnson	0	157	309	21	22	926
Tasker Homes	2	198	477	155	90	1,977
Richard Allen Homes	0	172	789	140	86	2,455
Raymond Rosen Apts	1	60	347	384	83	2,249
Wilson Park	0	44	315	155	70	1,427
Norris Apts	0	12	150	113	39	816
Harrison Plaza	0	19	125	118	32	759
Cambridge Plaza	0	11	155	145	39	917
Arch Homes	0	6	28	25	6	161
Spring Garden Apts	0	16	85	76	21	498
Schuylkill Falls	0	0	0	171	80	841
Liddonfield	18	58	167	158	46	1,055
Queen Lane I	0	7	55	69	0	324
Hill Creek	8	86	151	72	4	620
Abbottsford Homes	0	71	383	164	0	1,329
Bartram Village	0	67	292	124	0	1,023
Oxford Village I	0	25	122	50	0	419
Whitehall	10	24	95	88	31	606
Haddington Homes	0	12	62	54	14	358
Martin Luther King	31	42	212	173	36	1,134
Westpark	15	40	136	95	3	609
Mill Creek II	0	18	188	159	42	1,047
Champlost Homes	0	8	38	40	11	252
Mantua Hall	4	23	69	40	0	281
Haverford Homes	8	9	6	0	0	21
Morton Homes	6	52	78	83	21	546
Blumberg Apts	40	67	151	120	86	1,073
Passyunk Homes	0	71	497	241	0	1,788
Southwark Plaza	23	36	234	215	45	1,329
Parkview Apts	16	6	0	0	0	6
Fairhill Apts	23	17	121	75	24	584
Paschall Homes	40	47	47	45	31	400
Point Breeze Court	46	23	0	0	0	23
400 N. 50th St	44	12	0	0	8	52
Collegeview Homes	12	40	2	0	0	44
Holmecrest	18	60	4	4	4	68
Emlen Arms	91	67	0	0	0	67
Bentley Hall	72	28	0	0	0	28
Plymouth Hall Apts	50	18	0	0	0	18
Germantown House	167	46	0	0	0	46
Westpark Plaza	1	47	0	0	0	47
34 & Huntingdon	29	1	0	0	0	1
Scattered Sites 1	0	23	337	1,436	768	8,561
Scattered Sites 2	0	22	265	1,082	688	7,119
Scattered Sites 3	0	22	178	569	927	6,469
TOTALS	775	1,890	6,670	6,659	3,357	50,373
PERCENT	4.0%	9.8%	34.5%	34.5%	17.4%	NA
Scattered site total	0	67	780	3,087	2,383	22,149
Percent	0.0%	1.1%	12.3%	48.9%	37.7%	NA
Conventional total	775	1,823	5,890	3,572	974	28,224
Percent	6.0%	14.0%	45.3%	27.5%	7.5%	NA
Percent of category						
Scattered sites	0.0%	3.5%	11.7%	46.4%	71.0%	44.0%
Conventional	100.0%	96.5%	88.3%	53.6%	29.0%	56.0%

SOURCE: Philadelphia Housing Authority Tenant Information Summary Statistics, 12/16/87.

Table 11. Sex of Householder and Benefit Status, Philadelphia Public Housing as of 12/16/87

Project	Units	Householder			Female HHR with children		No CBA	OOA	AFDC	Other	Private	Soc Sec	Other gov't	Priv ate
		Male	Female	Unknw	Percent	No.								
James J. Johnson	509	41	456	12	40.27%	184	83	0	148	55	3	151	153	22
Tasker Homes	922	109	675	138	44.37%	299	87	0	362	108	6	167	138	2
Richard Allen Homes	1,158	94	969	95	61.22%	593	103	1	665	144	6	108	177	0
Raymond Rosen Apts	875	36	779	60	71.65%	558	67	1	578	101	3	59	108	3
Wilson Park	584	59	492	33	53.08%	261	78	2	260	46	2	132	110	17
Norris Apts	314	17	276	21	67.83%	187	33	0	198	24	0	22	28	0
Harrison Plaza	294	32	249	13	58.50%	146	49	0	135	37	2	45	57	3
Cambridge Plaza	350	32	288	30	64.85%	187	48	0	209	27	1	34	51	4
Arch Homes	65	3	58	4	61.53%	36	4	0	34	12	0	7	10	0
Spring Garden Apts	198	21	171	6	52.52%	90	35	0	86	28	0	29	42	2
Schuykill Falls	251	14	222	15	74.50%	165	26	0	170	32	0	22	34	2
Liddonfield	447	80	330	37	44.86%	148	54	0	184	45	0	92	78	11
Queen Lane I	131	15	111	5	67.17%	75	13	0	85	26	1	9	1	0
Hill Creek	321	42	265	14	37.38%	99	46	0	97	34	0	108	69	3
Abbottsford Homes	618	46	552	20	59.70%	330	73	0	315	104	1	81	123	3
Bartram Village	483	26	426	31	66.04%	281	65	0	273	51	0	46	59	8
Oxford Village I	197	30	161	6	37.56%	60	41	0	61	22	1	55	45	4
Whitehall	248	19	218	11	69.35%	151	30	0	139	26	0	24	36	0
Haddington Homes	142	16	120	6	54.92%	66	27	0	63	16	0	25	22	1
Martin Luther King	494	33	444	17	65.58%	291	49	0	295	73	4	28	62	6
Westpark	289	24	258	7	68.85%	178	33	0	182	38	2	22	31	0
Mill Creek II	407	41	337	29	65.11%	219	57	0	241	37	0	41	60	0
Champlost Homes	97	9	85	3	51.54%	44	22	0	38	28	4	15	3	0
Mantua Hall	136	12	106	18	61.02%	65	13	0	83	11	0	11	11	0
Haverford Homes	23	4	17	2	8.69%	1	3	0	2	1	0	11	9	1
Morton Homes	240	17	211	12	46.66%	98	48	0	75	68	6	59	9	0
Blumberg Apts	464	19	398	47	58.62%	233	27	0	262	55	2	65	76	0
Passyunk Homes	809	53	713	43	70.82%	505	119	2	538	3	0	57	117	0
Southwark Plaza	553	68	480	5	60.57%	291	77	0	292	48	1	100	90	0
Parkview Apts	22	5	14	3	0.00%	0	0	0	0	3	0	13	11	0
Fairhill Apts	260	30	213	17	66.53%	142	32	0	147	30	0	20	26	0
Paschall Homes	210	27	171	12	46.19%	79	20	0	87	22	1	41	69	2
Point Breeze Court	69	13	52	4	0.00%	0	0	0	0	0	0	54	46	4
400 N. 50th St	64	19	43	2	7.81%	3	2	0	4	2	0	49	34	1
Collegeview Homes	54	10	36	8	0.00%	0	0	1	0	0	0	36	31	5
Holmecrest	82	17	59	6	0.00%	0	0	0	0	2	0	69	22	2
Emlen Arms	158	25	120	13	0.00%	0	1	0	1	53	24	127	15	0
Bentley Hall	100	8	83	9	0.00%	0	0	0	0	3	1	69	52	3
Plymouth Hall Apts	68	9	56	3	0.00%	0	1	0	0	24	4	54	16	0
Germantown House	213	28	165	20	0.00%	0	0	0	1	65	24	171	21	0
Westpark Plaza	48	16	27	5	22.91%	6	11	0	6	6	0	15	12	0
34 & Huntingdon	30	0	29	1	86.66%	25	5	1	20	1	0	2	5	0
Scattered Sites 1	2,564	289	2,257	18	62.83%	1,418	500	0	1,410	342	4	331	479	14
Scattered Sites 2	2,057	181	1,863	13	66.35%	1,236	324	0	1,241	280	3	266	377	8
Scattered Sites 3	1,696	289	1,391	16	61.20%	851	171	0	1,070	227	1	278	401	7
TOTALS	19,314	1,978	16,446	890	58.39%	9,603	2,477	8	10,057	2,360	107	3,220	3,426	138
PERCENT	100.0%	10.2%	85.2%	4.6%	NA	49.7%	12.8%	0.0%	52.1%	12.2%	0.6%	16.7%	17.7%	0.7
Scattered site total	6,317	759	5,511	47	63.61%	3,505	995	0	3,721	849	8	875	1,257	29
Percent	100.0%	12.0%	87.2%	0.7%	NA	55.5%	15.8%	0.0%	58.9%	13.4%	0.1%	13.9%	19.9%	0.5
Conventional total	12,997	1,219	10,935	843	55.76%	6,098	1,482	8	6,336	1,511	99	2,345	2,169	109
Percent	100.0%	9.4%	84.1%	6.5%	NA	46.9%	11.4%	0.1%	48.7%	11.6%	0.8%	18.0%	16.7%	0.8
Percent of category														
Scattered sites	32.7%	38.4%	33.5%	5.3%	NA	36.5%	40.2%	0.0%	37.0%	36.0%	7.5%	27.2%	36.7%	21.0
Conventional	67.3%	61.6%	66.5%	94.7%	NA	63.5%	59.8%	100.0%	63.0%	64.0%	92.5%	72.8%	63.3%	79.0

SOURCE: Philadelphia Housing Authority Tenant Information Summary Statistics, 12/16/87.

Table 12. Family Status of Public Housing Tenants, 12/16/87

<u>Project</u>	<u>Aged</u>	<u>Disab</u>	<u>Handi</u>	<u>Not Eld</u>	<u>A&D</u>	<u>A&D&H</u>	<u>A&H</u>	<u>Unknown</u>
James J. Johnson	177	44	0	274	0	0	0	12
Tasker Homes	110	103	2	567	1	0	1	138
Richard Allen Homes	87	69	0	889	18	0	0	95
Raymond Rosen Apts	37	42	0	735	1	0	0	60
Wilson Park	129	23	0	397	2	0	0	33
Norris Apts	22	13	0	257	1	0	0	21
Harrison Plaza	42	19	0	219	1	0	0	13
Cambridge Plaza	31	23	0	266	0	0	0	30
Arch Homes	1	2	0	55	3	0	0	4
Spring Garden Apts	32	13	0	147	0	0	0	6
Schuylkill Falls	7	10	0	218	1	0	0	15
Liddonfield	69	18	21	289	7	0	6	37
Queen Lane I	14	1	1	109	0	0	1	5
Hill Creek	79	12	17	175	16	1	7	14
Abbottsford Homes	70	43	0	485	0	0	0	20
Bartram Village	24	34	0	380	14	0	0	31
Oxford Village I	34	6	15	117	10	0	9	6
Whitehall	13	13	0	210	1	0	0	11
Haddington Homes	12	14	1	100	9	0	0	6
Martin Luther King	21	47	2	406	0	0	1	17
Westpark	15	16	0	251	0	0	0	7
Mill Creek II	11	28	1	323	15	0	0	29
Champlost Homes	12	5	0	77	0	0	0	3
Mantua Hall	6	9	0	103	0	0	0	18
Haverford Homes	6	2	0	6	7	0	0	2
Morton Homes	61	9	1	157	0	0	0	12
Blumberg Apts	64	12	0	340	1	0	0	47
Passyunk Homes	44	16	0	703	3	0	0	43
Southwark Plaza	37	28	0	437	46	0	0	5
Parkview Apts	15	1	0	3	0	0	0	3
Fairhill Apts	14	15	1	213	0	0	0	17
Paschall Homes	25	36	0	124	13	0	0	12
Point Breeze Court	55	2	0	4	3	1	0	4
400 W. 50th St	12	0	0	7	43	0	0	2
Collegeview Homes	41	4	0	1	0	0	0	8
Holmecrest	68	1	1	1	4	0	1	6
Emlen Arms	133	4	0	4	3	0	1	13
Bentley Hall	78	3	0	5	5	0	0	9
Plymouth Hall Apts	60	3	0	2	0	0	0	3
Germantown House	183	4	1	3	2	0	0	20
Westpark Plaza	2	7	1	23	10	0	0	5
34 & Huntingdon	1	1	0	27	0	0	0	1
Scattered Sites 1	101	191	7	2,164	83	0	0	18
Scattered Sites 2	100	146	3	1,745	49	1	0	13
Scattered Sites 3	72	183	4	1,350	71	0	0	16
TOTALS	2,227	1,275	79	14,368	443	3	27	890
PERCENT	11.5%	6.6%	0.4%	74.4%	2.3%	0.0%	0.1%	4.6%
Scattered site total	273	520	14	5,259	203	1	0	47
Percent	4.3%	8.2%	0.2%	83.3%	3.2%	0.0%	0.0%	0.7%
Conventional total	1,954	755	65	9,109	240	2	27	843
Percent	15.0%	5.8%	0.5%	70.1%	1.8%	0.0%	0.2%	6.5%
Percent of category								
Scattered sites	12.3%	40.8%	17.7%	36.6%	45.8%	33.3%	0.0%	5.3%
Conventional	87.7%	59.2%	82.3%	63.4%	54.2%	66.7%	100.0%	94.7%

SOURCE: Philadelphia Housing Authority Tenant Information Summary Statistics, 12/16/87.

Table 13. Income of Public Housing Tenant Households as of 12/16/87

Income in thousands of dollars										Total	Average	
Project	0-3	3-4	4-5	5-6Y	6-7	7-8	8-9	9+	Unknown	Repor- ted	Av inc	Contract Rent
James J. Johnson	37	49	140	41	36	24	9	42	11	389	\$5,857	\$129
Tasker Homes	90	100	210	82	58	21	20	57	119	757	\$5,317	\$114
Richard Allen Homes	87	129	232	116	69	45	25	88	78	869	\$5,418	\$114
Raymond Rosen Apts	25	96	143	104	62	42	29	83	49	633	\$6,072	\$126
Wilson Park	31	42	135	62	50	30	16	71	26	463	\$6,440	\$139
Norris Apts	11	42	51	50	30	18	5	23	16	246	\$5,931	\$124
Harrison Plaza	19	29	73	28	24	14	11	41	13	252	\$6,581	\$140
Cambridge Plaza	13	28	57	57	31	24	16	41	60	327	\$6,956	\$145
Arch Homes	7	4	12	9	5	2	4	5	3	51	\$5,643	\$120
Spring Garden Apts	22	22	45	18	24	6	8	22	5	172	\$2,875	\$128
Schuylkill Falls	17	13	20	23	36	22	20	26	13	190	\$6,773	\$137
Liddonfield	31	34	103	51	36	12	17	51	35	370	\$6,303	\$135
Queen Lane I	4	9	19	22	13	10	3	10	4	94	\$6,657	\$142
Hill Creek	24	30	78	36	24	13	14	44	13	276	\$6,384	\$138
Abbottsford Homes	63	62	142	84	45	26	14	78	20	534	\$5,969	\$127
Bartram Village	26	64	108	53	37	20	6	45	29	388	\$5,571	\$117
Oxford Village I	11	16	44	20	19	8	7	38	6	169	\$7,156	\$162
Whitehall	14	29	36	36	19	11	8	16	8	177	\$5,727	\$118
Haddington Homes	10	15	21	10	8	7	4	17	6	98	\$6,336	\$137
Martin Luther King	41	56	119	73	42	25	16	20	17	409	\$5,165	\$107
Westpark	32	32	67	31	26	14	7	22	7	238	\$5,371	\$111
Mill Creek II	19	39	78	51	33	27	15	53	27	342	\$3,558	\$137
Champlost Homes	7	8	10	10	7	5	4	16	3	70	\$8,289	\$188
Mantua Hall	7	21	24	16	9	8	2	4	13	104	\$5,261	\$108
Haverford Homes	0	0	7	2	2	2	2	0	2	17	\$5,736	\$133
Morton Homes	12	14	49	20	9	8	5	38	11	166	\$7,391	\$166
Blumberg Apts	19	37	92	44	32	14	8	20	37	303	\$5,340	\$112
Passyunk Homes	44	120	190	87	76	25	26	55	41	664	\$5,517	\$115
Southwark Plaza	39	56	121	70	52	22	14	53	5	432	\$3,059	\$131
Parkview Apts	3	1	9	4	0	0	0	0	3	20	\$4,357	\$100
Fairhill Apts	21	42	50	29	19	4	7	22	16	210	\$2,869	\$125
Paschall Homes	16	23	54	12	17	11	6	26	11	176	\$3,219	\$136
Point Breeze Court	0	3	37	6	8	2	0	0	4	60	\$2,039	\$115
400 N. 50th St	1	1	26	6	7	3	0	5	2	51	\$6,113	\$135
Collegeview Homes	1	1	24	5	6	0	1	1	7	46	\$5,069	\$117
Holmecrest	2	2	23	12	8	7	2	11	5	72	\$6,362	\$148
Emlen Arms	0	3	41	12	3	2	3	3	6	73	\$5,450	\$125
Bentley Hall	2	3	61	8	3	1	2	0	9	89	\$4,814	\$110
Plymouth Hall Apts	2	2	31	9	3	1	1	1	3	53	\$5,070	\$114
Germantown House	1	3	61	20	13	6	3	10	15	132	\$5,705	\$129
Westpark Plaza	5	3	12	5	2	0	2	10	2	41	\$7,253	\$170
34 & Huntingdon	0	2	6	3	2	2	2	5	1	23	\$6,697	\$141
Scattered Sites 1	164	164	325	237	214	173	112	569	14	1,972	\$799	\$173
Scattered Sites 2	127	135	271	180	162	131	102	423	11	1,542	\$7,850	\$167
Scattered Sites 3	69	103	213	178	206	115	91	326	13	1,314	\$7,729	\$164
TOTALS	1,176	1,687	3,670	2,032	1,587	963	669	2,491	799	15,074	NA	NA
PERCENT	6.1%	8.7%	19.0%	10.5%	8.2%	5.0%	3.5%	12.9%	4.1%	78.0%	NA	NA
Scattered site total	360	402	809	595	582	419	305	1,318	38	4,828	NA	NA
Percent	5.7%	6.4%	12.8%	9.4%	9.2%	6.6%	4.8%	20.9%	0.6%	76.4%	NA	NA
Conventional total	816	1,285	2,861	1,437	1,005	544	364	1,173	761	10,246	NA	NA
Percent	6.3%	9.9%	22.0%	11.1%	7.7%	4.2%	2.8%	9.0%	5.9%	78.8%	NA	NA
Percent of category												
Scattered sites	30.6%	23.8%	22.0%	29.3%	36.7%	43.5%	45.6%	52.9%	4.8%	32.0%	NA	NA
Conventional	69.4%	76.2%	78.0%	70.7%	63.3%	56.5%	54.4%	47.1%	95.2%	68.0%	NA	NA
Estimated medians:												
	All units				\$5,500							
					Scattered sites							
					\$6,600							
					Conventional							
					\$5,100							

SOURCE: Philadelphia Housing Authority Tenant Information Summary Statistics, 12/16/87.

Table 14. Housing and Housing-related Resources, Philadelphia (Dollars in Thousands)

PROGRAM/FUNDING SOURCE	1985	1986	1987	1988	AVERAGE 1985-88 ²	PERCENT
COMMUNITY DEVELOPMENT						
CDBG Housing and Administration	35,502	44,836	43,069	42,972	41,595	7.7%
Program Income						
Office of Housing	0	200	400	250	213	0.0%
Other	<u>2,878</u>	<u>7,750</u>	<u>6,495</u>	<u>8,788</u>	<u>6,478</u>	<u>1.2%</u>
SUBTOTAL	38,380	52,786	49,964	52,010	48,285	9.0%
SUBSIDIZED HOUSING						
PHA Operating Subsidy	63,000	63,000	65,944	63,329	63,818	11.9%
PHA CIAP	3,181	10,600	5,340	?	6,374	1.2%
PHA New Construction	1,400	0	7,028	23	2,113	0.4%
PHA Congregate Housing	188	62	61	?	104	0.0%
Section 8 Existing	<u>16,218</u>	<u>17,192</u>	<u>18,404</u>	<u>25,478</u>	<u>19,323</u>	<u>3.6%</u>
SUBTOTAL	83,987	90,854	96,777	88,829	91,731	17.1%
OTHER HUD						
Rental Rehab Entitlement	2,173	2,400	1,129	3,150	2,213	0.4%
HoDAG	1,615	0	?	?	538	0.1%
Section 202 Elderly/Handicapped	7,674	7,385	7,385	?	7,481	1.4%
Section 312 Loans	970	1,270	1,000	1,000	1,060	0.2%
UDAG Housing	5,283	532	0	?	1,938	0.4%
Urban Homesteading (HUD)	246	343	0	?	196	0.0%
HUD Housing Counseling	<u>NA</u>	<u>38</u>	<u>?</u>	<u>?</u>	<u>13</u>	<u>0.0%</u>
SUBTOTAL	17,961	11,968	9,514	4,150	13,440	2.5%
CITY FUNDS						
City Capital Budget						
Site Improvements	800	900	150	900	688	0.1%
RDA Revolving Loan	0	0	1,786	1,786	893	0.2%
City Operating Fund						
RUB/Condemnation	0	500	1,000	1,000	625	0.1%
L&I Housing (estimate)	11,303	13,812	12,603	14,488	13,051	2.4%
Emergency Energy Assistance	<u>NA</u>	<u>312</u>	<u>497</u>	<u>361</u>	<u>292</u>	<u>0.1%</u>
Subtotal, L&I housing (gen +	<u>11,303</u>	<u>14,124</u>	<u>13,099</u>	<u>14,849</u>	<u>13,344</u>	<u>2.5%</u>
SUBTOTAL	12,103	15,524	16,035	18,535	15,549	2.9%
BONDS						
Action Loans	15,000	15,000	0	5,000	8,750	1.6%
Multi Family	49,600	350,000	0	?	133,200	24.8%
Bottom Line Mortgage	<u>50,000</u>	<u>19,853</u>	<u>0</u>	<u>?</u>	<u>23,284</u>	<u>4.3%</u>
SUBTOTAL	114,600	384,853	0	5,000	165,234	30.8%

² 1985-88 total divided by 4, except when no figure for 1988, when available data was averaged.

<u>PROGRAM/FUNDING SOURCE</u>	<u>1985</u>	<u>1986</u>	<u>1987</u>	<u>1988</u>	<u>1985-88</u>	<u>PERCENT</u>
STATE DEPARTMENT OF COMMUNITY AFFAIRS						
Housing and Redevelopment	3,200	2,500	2,500	3,000	2,800	0.5%
Single Room Occupancy (SRO's)	0	0	400	400	200	0.0%
Weatherization	0	0	3,424	4,000	1,856	0.3%
Public Works and Facilities	<u>375</u>	<u>100</u>	<u>0</u>	<u>?</u>	<u>158</u>	<u>0.0%</u>
SUBTOTAL	3,575	2,600	6,324	7,400	5,014	0.9%
WELFARE GRANTS (Housing estimate)	153,759	154,000	155,594	155,000	154,588	28.8%
LIHEAP						
LIHEAP basic grants	19,300	13,200	NA	NA	16,250	3.0%
LIHEAP Crisis	<u>5,000</u>	<u>6,100</u>	<u>NA</u>	<u>NA</u>	<u>5,550</u>	<u>1.0%</u>
SUBTOTAL	24,300	19,300	NA	NA	21,800	4.1%
HOMELESS						
Department of Human Services	11,285	14,264	20,000	20,000	16,387	3.1%
Office of Mental Health/ Mental Retardation	<u>NA</u>	<u>NA</u>	<u>8,653</u>	<u>10,997</u>	<u>4,912</u>	<u>0.9%</u>
SUBTOTAL	11,285	14,264	28,653	30,997	21,300	4.0%
TOTAL	459,950	746,150	362,860	361,921	536,942	100.0%
SUMMARY						
CDBG	38,380	52,786	49,964	52,010	48,285	9.0%
HUD HSG	83,987	90,854	96,777	88,829	91,731	17.1%
OTHER HUD	17,961	11,968	9,514	4,150	13,440	2.5%
HOMELESS	11,285	14,264	28,653	30,997	21,300	4.0%
WELFARE	153,759	154,000	155,594	155,000	154,588	28.8%
CITY	12,103	15,524	16,035	18,535	15,549	2.9%
BONDS	114,600	384,853	0	5,000	165,234	30.8%
STATE DCA	3,575	2,600	6,324	7,400	5,014	0.9%
LIHEAP	<u>24,300</u>	<u>19,300</u>	<u>NA</u>	<u>NA</u>	<u>21,800</u>	<u>4.1%</u>
TOTAL	459,950	746,150	362,860	361,921	536,942	100.0%

Table 15. Housing and Housing-related Resources, Philadelphia (Dollars in Thousands)
Ranked by average annual amount, 1985-88

PROGRAM/FUNDING SOURCE	1985	1986	1987	1988	AVERAGE 1985-88 ³	PERCENT
MAJOR CATEGORIES						
TAX EXEMPT BONDS	114,600	384,853	0	5,000	165,234	30.8%
WELFARE GRANTS (Housing portion)	153,759	154,000	155,594	155,000	154,588	28.8%
SUBSIDIZED HOUSING	83,987	90,854	96,777	88,829	91,731	17.1%
COMMUNITY DEVELOPMENT	38,380	52,786	49,964	52,010	48,285	9.0%
LIHEAP	24,300	19,300	NA	NA	21,800	4.1%
HOMELESS	11,285	14,264	28,653	30,997	21,300	4.0%
CITY FUNDS	12,103	15,524	16,035	18,535	15,549	2.9%
OTHER HUD	17,961	11,968	9,514	4,150	13,440	2.5%
STATE DCA	3,575	2,600	6,324	7,400	5,014	0.9%
TOTAL	459,950	746,150	362,860	361,921	536,942	100.0%
SPECIFIC PROGRAMS						
Multi Family Housing Bonds	49,600	350,000	0	?	133,200	24.8%
PHA Operating Subsidy	63,000	63,000	65,944	63,329	63,818	11.9%
CDBG Housing and Administration	35,502	44,836	43,069	42,972	41,595	7.7%
Bottom Line Mortgage Bonds	50,000	19,853	0	?	23,284	4.3%
Section 8 Existing	16,218	17,192	18,404	25,478	19,323	3.6%
Department of Human Services - Homeless	11,285	14,264	20,000	20,000	16,387	3.1%
LIHEAP basic grants	19,300	13,200	NA	NA	16,250	3.0%
L&I Housing (estimate)	11,303	13,812	12,603	14,488	13,051	2.4%
Action Loan Bonds	15,000	15,000	0	5,000	8,750	1.6%
Section 202 Elderly/Handicapped	7,674	7,385	7,385	?	7,481	1.4%
Other Program Income	2,878	7,750	6,495	8,788	6,478	1.2%
PHA CIAP	3,181	10,600	5,340	?	6,374	1.2%
LIHEAP Crisis	5,000	6,100	NA	NA	5,550	1.0%
Ofc of Mental Health/Mental Retardation	NA	NA	8,653	10,997	4,912	0.9%
DCA Housing and Redevelopment	3,200	2,500	2,500	3,000	2,800	0.5%
Rental Rehab Entitlement	2,173	2,400	1,129	3,150	2,213	0.4%
PHA New Construction	1,400	0	7,028	23	2,113	0.4%
UDAG Housing	5,283	532	0	?	1,938	0.4%
DCA Weatherization	0	0	3,424	4,000	1,856	0.3%
Section 312 Loans	970	1,270	1,000	1,000	1,060	0.2%
RDA Revolving Loan - City Capital Budge	0	0	1,786	1,786	893	0.2%
Site Improvements - City Capital Budget	800	900	150	900	688	0.1%
RUB/Condemnation - City Operating Fund	0	500	1,000	1,000	625	0.1%
HoDAG	1,615	0	?	?	538	0.1%
L&I Emergency Energy Assistance	NA	312	497	361	292	0.1%
Office of Housing Program Income	0	200	400	250	213	0.0%
DCA Single Room Occupancy (SRO's)	0	0	400	400	200	0.0%
Urban Homesteading (HUD)	246	343	0	?	196	0.0%
DCA Public Works and Facilities	375	100	0	?	158	0.0%
PHA Congregate Housing	188	62	61	?	104	0.0%
HUD Housing Counseling	NA	38	?	?	13	0.0%

³ 1985-88 total divided by 4, except when no figure for 1988, when available data was averaged.

Table 16. Major Categories of Community Development Spending (Budget figures in thousands)

Fiscal Year	1983	1984	1985	1986	1987
CDBG Year	IX	X	XI	XII	XIII
	<u>Revised</u>	<u>Revised</u>	<u>Revised</u>	<u>Revised</u>	<u>Proposed</u>
Housing	39,352	44,836	43,155	42,242	42,972
Housing rehab training, ta and counseling	<u>4,109</u>	<u>4,242</u>	--	--	--
Housing subtotal	43,461	49,078	43,155	42,242	42,972
Economic Development	6,747	10,820	10,061	8,832	8,781
Other activities					
Public Services	3,034	1,401	3,097	1,840	1,863
Urban Renewal Liabilities/Prior Years' Activities	3,652	1,798	1,500	1,000	1,000
Site Improvements	432	3,483	1,555	1,423	1,266
Facilities	<u>635</u>	<u>1,005</u>	<u>914</u>	<u>589</u>	<u>159</u>
Subtotal, other activities	7,753	7,687	7,066	4,852	4,288
General Administration	8,857	10,232	12,559	12,455	11,873
Reprogrammed to following year	565	--	--	--	--
Total CDBG Funds	67,383	77,817	72,841	68,381	67,914
Interim Construction Assistance	--	<u>2,326</u>	<u>5,540</u>	<u>1,249</u>	<u>5,000</u>
GRAND TOTAL	67,383	80,143	78,381	69,630	72,914
<u>Percent allocation</u>					
(does not include Interim Construction Assistance)					
Housing	58.4%	57.6%	59.2%	61.8%	63.3%
Housing rehab training, ta and counseling	<u>6.1%</u>	<u>5.5%</u>	<u>NA</u>	<u>NA</u>	<u>NA</u>
Housing subtotal	64.5%	63.1%	59.2%	61.8%	63.3%
Economic Development	10.0%	13.9%	13.8%	12.9%	12.9%
Public Services	4.5%	1.8%	4.3%	2.7%	2.7%
Urban Renewal Liabilities/Prior Years' Activities	5.4%	2.3%	2.1%	1.5%	1.5%
Site Improvements	0.6%	4.5%	2.1%	2.1%	1.9%
Facilities	<u>0.9%</u>	<u>1.3%</u>	<u>1.3%</u>	<u>0.9%</u>	<u>0.2%</u>
Subtotal, other activities	11.5%	9.9%	9.7%	7.1%	6.3%
General Administration	13.1%	13.1%	17.2%	18.2%	17.5%
Reprogrammed to following year	0.8%	NA	NA	NA	NA
CDBG Total	100.0%	100.0%	100.0%	100.0%	100.0%
Interim Construction Assistance	NA	3.0%	7.6%	1.8%	7.4%
To be appropriated if funds become available	NA	NA	NA	NA	NA
GRAND TOTAL	100.0%	103.0%	107.6%	101.8%	107.4%

Source: Plan for Year Ten, Plan for Year Eleven, Plan for Year Twelve, and Plan for Year Thirteen, Office of Housing, City of Philadelphia.

Table 17. HAP Goals and Performance, 1983-85, by Type of Program

Program	Measure	1983-85		Total as
		Goal	Total	% of goal
Rehabilitation of owner-occupied substandard units				
Action Loan (subsidized)	Settlements	1,800	1,654	91.9%
Homestart	Settlements	500	471	94.2%
Leveraged Vacant Rehab	Settlements	270	58	21.5%
1202A Nuisance Abatement	Settlements	215	8	3.7%
Urban Homesteading S.W.	Settlements	100	187	187.0%
Phila. Rehab Plan	Completions	200	279	139.5%
Total Rehab	Settlements	14	23	164.3%
Major Systems Rehab	Settlements	174	412	236.8%
Public-Private Participation	Settlements	55	23	41.8%
Total, Owner-occupied rehab		3,328	3,115	93.6%
Rehabilitation of renter-occupied units				
PHA Scattered Site Rehab	Completions	760	621	81.7%
PHA Conventional Site Rehab	Completions	841	395	47.0%
Small Rental Rehabilitation	Contracts Executed	650	33	5.1%
Multifamily Rehabilitation	Contracts Executed	400	288	72.0%
Co-op Development Conversion	Contracts Executed	190	20	10.5%
Section 312 Multifamily	Completions	160	28	17.5%
Housing Rehab Demo Program	Completions	110	0	0.0%
Shared Housing	Completions	0	7	NA
Mixed Use Demonstration	Completions	0	0	NA
Sec.8/202 Substantial Rehab	Commitments	0	187	NA
Section 8 Moderate Rehab	Commitments	0	63	NA
Total, Renter-occupied rehab		3,111	1,642	52.8%
New construction owner				
Section 235 (or other)	Completions	175	128	73.1%
New construction renter				
Section 8/202	HUD commitments	900	394	43.8%
Home improvements owner				
Action Grants	Approvals	725	1,375	189.7%
HOME	Completions	9,500	10,385	109.3%
Weatherization	Completions	1,000	1,893	189.3%
SHARP	Completions	0	459	NA
Total, owner home improvements		11,225	14,112	125.7%
Home improvements renter				
Emergency Rental Repairs	Completions	2,700	4,550	168.5%
PHA Conventional Modernization	Contract Execution	14,529	11,119	76.5%
Weatherization	Completions	1,000	2,298	229.8%
Total, Renter home improvements		18,229	17,967	98.6%
Grand Total		36,968	37,358	101.1%

Source: City of Philadelphia, Office of Housing, Housing Assistance Plan, Fiscal Years 1986, 1987, and 1988.

Table 18. HAP Goals and Performance, 1983-85, by Program Accomplishment

Program	Measure	1983-85		% of Total	Cum %	Total as % of goal
		Goal	Total			
Grand Total	Production	36,968	37,358	100.0%	--	101.1%
Total, Renter home improvements	Production	18,229	17,967	48.1%	--	98.6%
Total, owner home improvements	Production	11,225	14,112	37.8%	--	125.7%
PHA Conventional Modernization	Contract Execution	14,529	11,119	29.8%	29.8%	76.5%
HOME	Completions	9,500	10,385	27.8%	57.6%	109.3%
Emergency Rental Repairs	Completions	2,700	4,550	12.2%	69.7%	168.5%
Total, Owner-occupied rehab	Production	3,328	3,115	8.3%	--	93.6%
Weatherization	Completions	1,000	2,298	6.2%	75.9%	229.8%
Weatherization	Completions	1,000	1,893	5.1%	81.0%	189.3%
Action Loan (subsidized)	Settlements	1,800	1,654	4.4%	85.4%	91.9%
Total, Renter-occupied rehab	Production	3,111	1,642	4.4%	--	52.8%
Action Grants	Approvals	725	1,375	3.7%	89.1%	189.7%
PHA Scattered Site Rehab	Completions	760	621	1.7%	90.7%	81.7%
Homestart	Settlements	500	471	1.3%	92.0%	94.2%
SHARP	Completions	0	459	1.2%	93.2%	NA
Major Systems Rehab	Settlements	174	412	1.1%	94.3%	236.8%
PHA Conventional Site Rehab	Completions	841	395	1.1%	95.4%	47.0%
Section 8/202	HUD commitments	900	394	1.1%	96.4%	43.8%
Multifamily Rehabilitation	Contracts Executed	400	288	0.8%	97.2%	72.0%
Phila. Rehab Plan	Completions	200	279	0.7%	98.0%	139.5%
Urban Homesteading S.W.	Settlements	100	187	0.5%	98.5%	187.0%
Sec.8/202 Substantial Rehab	Commitments	0	187	0.5%	99.0%	NA
Section 235 (or other)	Completions	175	128	0.3%	99.3%	73.1%
Section 8 Moderate Rehab	Commitments	0	63	0.2%	99.5%	NA
Leveraged Vacant Rehab	Settlements	270	58	0.2%	99.6%	21.5%
Small Rental Rehabilitation	Contracts Executed	650	33	0.1%	99.7%	5.1%
Section 312 Multifamily	Completions	160	28	0.1%	99.8%	17.5%
Public-Private Participation	Settlements	55	23	0.1%	99.8%	41.8%
Total Rehab	Settlements	14	23	0.1%	99.9%	164.3%
Co-op Development Conversion	Contracts Executed	190	20	0.1%	100.0%	10.5%
1202A Nuisance Abatement	Settlements	215	8	0.0%	100.0%	3.7%
Shared Housing	Completions	0	7	0.0%	100.0%	NA
Housing Rehab Demo Program	Completions	110	0	0.0%	100.0%	0.0%
Mixed Use Demonstration	Completions	0	0	0.0%	100.0%	NA

Source: City of Philadelphia, Office of Housing, Housing Assistance Plan, Fiscal Years 1986, 1987, and 1988.

Table 19. Philadelphia 1983-88 HAP Goals and 1983-85 Performance

<u>Program</u>	<u>Production</u>	<u>1983-85</u>					<u>1986-88</u>	<u>1983-88</u>
	<u>Measure/Goal</u>	<u>Total</u>	<u>FY 1986</u>	<u>FY 1987</u>	<u>FY 1988</u>	<u>Total</u>	<u>Total</u>	
Rehabilitation of owner-occupied substandard units								
Action Loan (subsidized)	Loans settled	1,654	NA	NA	NA	NA	1,654	
	Goal	1,800	400	400	400	1,200	3,000	
Homestart	Settlements	471	NA	NA	NA	NA	471	
	Goal	500	NA	NA	NA	NA	500	
Back-Up Loans	Loans settled	NA	NA	NA	NA	NA	NA	
	Goal	NA	125	125	150	400	400	
Leveraged Vacant Rehab	Settlements	58	NA	NA	NA	NA	58	
	Goal	270	35	45	70	150	420	
PHDC Loans	Completions	NA	NA	NA	NA	NA	NA	
	Goal	NA	125	125	175	425	400	
1202A Nuisance Abatement ⁴	Settlements	8	NA	NA	NA	NA	8	
	Goal	215	3	3	4	10	225	
Urban Home- steading S.W.	Settlements	187	NA	NA	NA	NA	187	
	Goal	100	80	0	0	80	180	
Phila. Rehab Plan	Completions	279	NA	NA	NA	NA	279	
	Goal	200	90	90	90	270	470	
Total Rehab	Settlements	23	NA	NA	NA	NA	23	
	Goal	14	NA	NA	NA	NA	14	
Major Systems Rehab	Settlements	412	NA	NA	NA	NA	412	
	Goal	14	NA	NA	NA	NA	14	
Public-Private Participation	Settlements	23	NA	NA	NA	NA	23	
	Goal	55	NA	NA	NA	NA	55	
Vacant House Treatment	Settlements	NA	NA	NA	NA	NA	NA	
	Goal	NA	125	125	215	465	400	
Total	Production	3,115	NA	NA	NA	NA	3,115	
	Goal	3,328	983	913	1,104	3,000	6,328	

⁴ Only recipients of tools and materials are included in HAP totals. This is about 65% of beneficiaries of program.

<u>Program</u>	<u>Production Measure/Goal</u>	<u>1983-85 Total</u>	<u>FY 1986</u>	<u>FY 1987</u>	<u>FY 1988</u>	<u>1986-88 Total</u>	<u>1983-88 Total</u>
Rehabilitation of renter-occupied units							
PHA Scattered Site Rehab	Completions	621	NA	NA	NA	NA	621
	Goal	760	200	200	250	650	1,410
PHA Conventional Site Rehab	Completions	395	NA	NA	NA	NA	395
	Goal	841	130	120	85	335	1,176
Small Rental Rehabilitation	Contracts Executed	33	NA	NA	NA	NA	33
	Goal	650	NA	NA	NA	NA	650
Multifamily Rehabilitation	Contracts Executed	288	NA	NA	NA	NA	288
	Goal	400	100	100	100	300	700
Co-op Development Conversion	Contracts Executed	20	NA	NA	NA	NA	20
	Goal	190	20	30	50	100	290
Section 312 Multifamily	Completions	28	NA	NA	NA	NA	28
	Goal	160	0	10	20	30	190
Housing Rehab Demo Program	Completions	0	NA	NA	NA	NA	0
	Goal	110	NA	NA	NA	NA	110
Shared Housing	Completions	7	NA	NA	NA	NA	7
	Goal	0	NA	NA	NA	NA	0
Mixed Use Demonstration	Completions	0	NA	NA	NA	NA	0
	Goal	0	NA	NA	NA	NA	0
Sec.8/202 Substantial Rehab	Commitments	187	NA	NA	NA	NA	187
	Goal	0	60	45	50	155	155
Section 8 Moderate Rehab	Commitments	63	NA	NA	NA	NA	63
	Goal	0	NA	NA	NA	NA	0
Rental Rehab Entitlement	Completions	NA	NA	NA	NA	NA	400
	Goal	NA	50	50	50	150	400
Small Rental Rehabilitation	Contracts Executed	NA	NA	NA	NA	NA	NA
	Goal	NA	12	12	11	35	NA
Total	Production	1,642	NA	NA	NA	NA	1,642
	Goal	3,111	572	567	616	1,755	4,866

Program	Production Measure/Goal	1983-85	1986-88				1983-88
		Total	FY 1986	FY 1987	FY 1988	Total	Total
New construction - owner							
Section 235	Completions	128	NA	NA	NA	NA	128
(or other)	Goal	175	40	40	45	125	300
New construction - renter							
Section 8/202	HUD commitments	394	NA	NA	NA	NA	394
	Goal	900	100	150	150	400	1,300
Home improvements - owner							
Action	Approvals	1,375	NA	NA	NA	NA	1,375
Grants	Goal	725	NA	NA	NA	NA	725
HOME	Completions	10,385	NA	NA	NA	NA	10,385
	Goal	9,500	3,500	3,500	3,500	10,500	20,000
Weatherization	Completions	1,893	NA	NA	NA	NA	1,893
	Goal	1,000	400	500	500	1,400	2,400
SHARP	Completions	459	NA	NA	NA	NA	459
	Goal	0	700	700	700	2,100	2,100
Total	Production	14,112	NA	NA	NA	NA	14,112
	Goal	11,225	4,600	4,700	4,700	14,000	25,225
Home improvements - renter							
Emergency	Completions	4,550	NA	NA	NA	NA	4,550
Rental Repairs	Goal	2,700	1,500	1,500	1,500	4,500	7,200
PHA Conventional	Contract Executions	11,119	NA	NA	NA	NA	11,119
Modernization	Goal	14,529	3,500	3,500	4,000	11,000	25,529
Weatherization	Completions	2,298	NA	NA	NA	NA	2,298
	Goal	1,000	800	800	900	2,500	3,500
Total	Production	17,967	NA	NA	NA	NA	17,967
	Goal	18,229	5,800	5,800	6,400	18,000	36,229
Grand total	Production	37,358	NA	NA	NA	NA	37,358
	Goal	36,968	12,095	12,170	13,015	37,280	74,248

Source: City of Philadelphia, Office of Housing, Housing Assistance Plan, Fiscal Years 1986, 1987, and 1988.

Table 20. HAP Goals and Performance, 1983-85, Programs Listed Alphabetically, by Tenure

<u>Program</u>	<u>Measure</u>	<u>1983-85</u>		<u>Total as</u>
		<u>Goal</u>	<u>Total</u>	<u>% of goal</u>
Owner-occupied housing				
1202A Nuisance Abatement	Settlements	215	8	3.7%
Action Grants	Approvals	725	1,375	189.7%
Action Loan (subsidized)	Settlements	1,800	1,654	91.9%
HOME	Completions	9,500	10,385	109.3%
Homestart	Settlements	500	471	94.2%
Leveraged Vacant Rehab	Settlements	270	58	21.5%
Major Systems Rehab	Settlements	174	412	236.8%
Phila. Rehab Plan	Completions	200	279	139.5%
Public-Private Participation	Settlements	55	23	41.8%
Section 235 (or other)	Completions	175	128	73.1%
SHARP	Completions	0	459	NA
Total Rehab	Settlements	14	23	164.3%
Urban Homesteading S.W.	Settlements	100	187	187.0%
Weatherization	Completions	1,000	1,893	189.3%
Co-op Development Conversion	Contracts Executed	190	20	10.5%
Renter-occupied housing				
Emergency Rental Repairs	Completions	2,700	4,550	168.5%
Housing Rehab Demo Program	Completions	110	0	0.0%
Mixed Use Demonstration	Completions	0	0	NA
Multifamily Rehabilitation	Contracts Executed	400	288	72.0%
PHA Conventional Modernization	Contract Execution	14,529	11,119	76.5%
PHA Conventional Site Rehab	Completions	841	395	47.0%
PHA Scattered Site Rehab	Completions	760	621	81.7%
Section 312 Multifamily	Completions	160	28	17.5%
Section 8 Moderate Rehab	Commitments	0	63	NA
Section 8/202	HUD commitments	900	394	43.8%
Sec.8/202 Substantial Rehab	Commitments	0	187	NA
Shared Housing	Completions	0	7	NA
Small Rental Rehabilitation	Contracts Executed	650	33	5.1%
Weatherization	Completions	1,000	2,298	229.8%
Grand Total	Production	36,968	37,358	101.1%

Source: City of Philadelphia, Office of Housing, Housing Assistance Plan, Fiscal Years 1986, 1987, and 1988.

Table 21. HAP Goals and Performance, 1983-85, Programs Listed by Size of Goal

Program	Measure	1983-85		Total as % of goal
		Goal	Total	
Grand Total	Production	36,968	37,358	101.1%
PHA Conventional Modernization	Contract Execution	14,529	11,119	76.5%
HOME	Completions	9,500	10,385	109.3%
Emergency Rental Repairs	Completions	2,700	4,550	168.5%
Action Loan (subsidized)	Settlements	1,800	1,654	91.9%
Weatherization, rental units	Completions	1,000	2,298	229.8%
Weatherization, owners	Completions	1,000	1,893	189.3%
Section 8/202	HUD commitments	900	394	43.8%
PHA Conventional Site Rehab	Completions	841	395	47.0%
PHA Scattered Site Rehab	Completions	760	621	81.7%
Action Grants	Approvals	725	1,375	189.7%
Small Rental Rehabilitation	Contracts Executed	650	33	5.1%
Homestart	Settlements	500	471	94.2%
Multifamily Rehabilitation	Contracts Executed	400	288	72.0%
Leveraged Vacant Rehab	Settlements	270	58	21.5%
1202A Nuisance Abatement	Settlements	215	8	3.7%
Phila. Rehab Plan	Completions	200	279	139.5%
Co-op Development Conversion	Contracts Executed	190	20	10.5%
Section 235 (or other)	Completions	175	128	73.1%
Major Systems Rehab	Settlements	174	412	236.8%
Section 312 Multifamily	Completions	160	28	17.5%
Housing Rehab Demo Program	Completions	110	0	0.0%
Urban Homesteading S.W.	Settlements	100	187	187.0%
Public-Private Participation	Settlements	55	23	41.8%
Total Rehab	Settlements	14	23	164.3%
Section 8 Moderate Rehab	Commitments	0	63	NA
Shared Housing	Completions	0	7	NA
Sec.8/202 Substantial Rehab	Commitments	0	187	NA
Mixed Use Demonstration	Completions	0	0	NA
SHARP	Completions	0	459	NA

Source: City of Philadelphia, Office of Housing, Housing Assistance Plan, Fiscal Years 1986, 1987, and 1988.

Table 22. HAP Goals and Performance, 1983-85, By Percent of Goal Achieved

<u>Ten Category</u>	<u>Program</u>	<u>Measure</u>	<u>Goal</u>	<u>Total</u>	<u>% of goal</u>
R Rehab	Sec.8/202 Substantial Rehab	Commitments	0	187	NA
O Rehab	Major Systems Rehab	Settlements	174	412	236.8%
R Home Imp	Weatherization	Completions	1,000	2,298	229.8%
O Home Imp	Action Grants	Approvals	725	1,375	189.7%
O Home Imp	Weatherization	Completions	1,000	1,893	189.3%
O Rehab	Urban Homesteading S.W.	Settlements	100	187	187.0%
R Home Imp	Emergency Rental Repairs	Completions	2,700	4,550	168.5%
O Rehab	Total Rehab	Settlements	14	23	164.3%
O Rehab	Phila. Rehab Plan	Completions	200	279	139.5%
O Home Imp	HOME	Completions	9,500	10,385	109.3%
O Rehab	Homestart	Settlements	500	471	94.2%
O Rehab	Action Loan (subsidized)	Settlements	1,800	1,654	91.9%
R Rehab	PHA Scattered Site Rehab	Completions	760	621	81.7%
R Home Imp	PHA Conventional Modernization	Contract Execution	14,529	11,119	76.5%
O New	Section 235 (or other)	Completions	175	128	73.1%
R Rehab	Multifamily Rehabilitation	Contracts Executed	400	288	72.0%
R Rehab	PHA Conventional Site Rehab	Completions	841	395	47.0%
R New	Section 8/202	HUD commitments	900	394	43.8%
O Rehab	Public-Private Participation	Settlements	55	23	41.8%
O Rehab	Leveraged Vacant Rehab	Settlements	270	58	21.5%
R Rehab	Section 312 Multifamily	Completions	160	28	17.5%
R Rehab	Co-op Development Conversion	Contracts Executed	190	20	10.5%
R Rehab	Small Rental Rehabilitation	Contracts Executed	650	33	5.1%
O Rehab	1202A Nuisance Abatement	Settlements	215	8	3.7%
R Rehab	Housing Rehab Demo Program	Completions	110	0	0.0%
R Rehab	Section 8 Moderate Rehab	Commitments	0	63	NA
R Rehab	Shared Housing	Completions	0	7	NA
R Rehab	Mixed Use Demonstration	Completions	0	0	NA
O Home Imp	SHARP	Completions	0	459	NA

Source: City of Philadelphia, Office of Housing, Housing Assistance Plan, Fiscal Years 1986, 1987, and 1988.

Table 23. Data from Philadelphia MAP Form, 1985-88, Submitted to HUD 12/17/85.
(Some totals, subtotals, and percentages added)

PART I - HOUSING ASSISTANCE NEEDS

Table I - Housing Stock Conditions

	<u>Standard Units</u>		<u>Substandard Units</u> ⁵		<u>Suitable for Rehab</u>			<u>Unsuitable for Rehab</u>		<u>Total Units</u>
	<u>Occupied</u>	<u>Vacant</u>	<u>Occupied</u>	<u>Vacant</u>	<u>Occupied Units</u>	<u>Vacant</u>	<u>Units</u>	<u>Occupied</u>	<u>Vacant</u>	
Number										
Owner	330,194	5,820	49,492	7,632	49,492	31,233	4,938	0	2,694	393,138
Renter	<u>146,048</u>	<u>11,604</u>	<u>97,044</u>	<u>18,254</u>	<u>97,044</u>	<u>83,761</u>	<u>10,586</u>	<u>0</u>	<u>7,668</u>	<u>272,950</u>
Total	476,242	17,424	146,536	25,886	146,536	114,994	15,524	0	10,362	666,088
Percent										
Owner	84.0%	1.5%	12.6%	1.9%	12.6%	7.9%	1.3%	0.0%	0.7%	100.0%
Renter	<u>53.5%</u>	<u>4.3%</u>	<u>35.6%</u>	<u>6.7%</u>	<u>35.6%</u>	<u>30.7%</u>	<u>3.9%</u>	<u>0.0%</u>	<u>2.8%</u>	<u>100.0%</u>
Total	71.5%	2.6%	22.0%	3.9%	22.0%	17.3%	2.3%	0.0%	1.6%	100.0%
% Owners	69.3%	33.4%	33.8%	29.5%	33.8%	27.2%	31.8%	NA	26.0%	59.0%
% Renters	30.7%	66.6%	66.2%	70.5%	66.2%	72.8%	68.2%	NA	74.0%	41.0%

Table II - Rental Subsidy Needs of Lower Income Households

	<u>Elderly</u>	<u>Small Family</u>	<u>Large Family</u>	<u>Total</u>
Very Low Income	15,272	38,884	6,693	60,849
Percent	25.1%	63.9%	11.0%	100.0%
Other Low Income	8,927	16,138	832	25,897
Percent	34.5%	62.3%	3.2%	100.0%
To be displaced	32	32	9	73
TOTAL	24,231	55,054	7,534	86,819
Percent	27.9%	63.4%	8.7%	100.0%

⁵ Data on the number of substandard units was derived by applying the percentages of owners and renters rating their units as "fair" or "poor" in the 1978 Annual Housing Survey to 1980 Census data on total occupied units. Had the 1982 Annual Housing Survey been used for this calculation, the number of substandard units would have been reduced, both because fewer households were dissatisfied with their structures and because the AHS sample reported about 10,000 fewer total dwelling units for the city. More significantly, these figures are purely subjective, and thus an unreliable indicator of real housing quality. However, without access to 1980 Census tapes, which would make possible an analysis of the number of units with specified combinations of defects, they may be the best measure available. However, the totals should be considered as indicative only, not as hard data.

PART II - THREE YEAR GOAL

Table I - Units To Be Assisted

	<u>Rehab</u>	<u>New</u>	<u>Home Im- provement</u>	<u>Total</u>
Number				
Owner - all	3,000	125	14,000	17,125
Lower income	3,000	125	14,000	17,125
Renter	1,755	400	18,000	20,155
Lower income	1,755	400	18,000	20,155
Total	4,755	525	32,000	37,280
Lower income	4,755	525	32,000	37,280
Percent				
Owner - all	17.5%	0.7%	81.8%	100.0%
Lower income	17.5%	0.7%	81.8%	100.0%
Renter	8.7%	2.0%	89.3%	100.0%
Lower income	8.7%	2.0%	89.3%	100.0%
Total	12.8%	1.4%	85.8%	100.0%
Lower income	12.8%	1.4%	85.8%	100.0%
% owners	63.1%	23.8%	43.8%	45.9%
% renters	36.9%	76.2%	56.3%	54.1%

Goals for HUD Resources (Rental Subsidies)

	<u>Elderly</u>	<u>Small Family</u>	<u>Large Family</u>	<u>Total</u>
Households				
to be assisted	555	1,270	175	2,000
% of needy total	2.3%	2.3%	2.3%	2.3%

Housing Type Preference (for HUD Assistance)

New	750
Rehab	1,800
Existing	1,500

Source: City of Philadelphia, Office of Housing, Housing Assistance Plan, Fiscal Years 1986, 1987, and 1988.

**Table 24. Time Required to Meet Philadelphia's Rehabilitation and Rental
Subsidy Needs Under 1985-88 HAP⁶**

	<u>Owner</u>	<u>Renter</u>	<u>Total</u>
<u>Substandard units</u>			
Total	57,124	115,298	172,422
Occupied	49,492	97,044	146,536
Vacant	7,632	18,254	25,886
Suitable for rehab	54,430	107,630	162,060
Lower income	31,233	83,761	114,994
<u>Units to be rehabbed</u>			
1985-88	3,000	1,755	4,755
Annual rate	1,000	585	1,585
<u>Units for home improvements</u>			
1985-88	14,000	18,000	32,000
Annual rate	4,667	6,000	10,667
<u>Years to meet need⁷</u>			
Rehab	18	61	34
Home improvements	8	12	10

	<u>Elderly</u>	<u>Small Family</u>	<u>Large Family</u>	<u>Total</u>
<u>Rental subsidy needs</u>				
Very low income	15,272	38,884	6,693	60,849
Other low income	8,927	16,138	832	25,897
To be displaced	<u>32</u>	<u>32</u>	<u>9</u>	<u>73</u>
Total	24,231	55,054	7,534	86,819
<u>Rental subsidies to be provided</u>				
1985-88	555	1,270	175	2,000
Annual rate	185	423	58	667
<u>Years to meet vli need</u>	83	92	115	91
<u>Years to meet total need</u>	131	130	129	130

Source: City of Philadelphia, Office of Housing, Housing Assistance Plan, Fiscal Years 1986, 1987, and 1988.

⁶ Using HAP figures on need and HAP goals for activity.

⁷ The split between "rehabilitation" and "home improvements" is based on the arbitrary assumption that one third of the substandard units suitable for rehabilitation will require rehab and the rest can be dealt with through home improvements. It should be noted that, since the HAP plan does not attempt to calculate time required to meet housing needs, there is nothing in it which provides a basis for a rehab/home-improvement split. However, some assumptions needed to be made to deal with the units to be treated through "home improvement" programs. The section on recommendations uses the assumption that one-third of units to be rehabilitated in the next ten years will need major rehabilitation, which is assumed to be roughly equivalent to rehab provided under the programs listed in the HAP plan.

Table 25. Estimated Cost of Closing Philadelphia's Housing Affordability Gap⁸

Gap for Renters			1982 Estimate			1988 Projections				
Renter Income (000's)	Affordable		Households	Per hh Gap ¹⁰	Total Gap	Households	Per hh Gap ¹¹	Total Gap	1988 FMR Gap	
	Percent	Amount							per HH ¹²	Total
<\$3	10%	\$21	32,400	\$252	\$97,977,600	23,000	\$317	\$87,492,000	\$404	\$111,504,000
3-5	15%	\$50	50,000	\$223	\$133,800,000	60,000	\$288	\$207,360,000	\$375	\$270,000,000
5-6	20%	\$92	11,200	\$181	\$24,326,400	6,000	\$246	\$17,712,000	\$333	\$23,976,000
6-7	25%	\$135	9,500	\$138	\$15,732,000	3,000	\$203	\$7,308,000	\$290	\$10,440,000
7-10	30%	\$213	24,400	\$60	\$17,568,000	18,000	\$125	\$27,000,000	\$212	\$45,792,000
10-12.5	30%	\$281	24,800	\$0	\$0	19,000	\$57	\$12,996,000	\$144	\$32,832,000
12.5-15	30%	\$344	15,900	\$0	\$0	16,000	\$0	\$0	\$81	\$15,552,000
15-20	30%	\$438	24,900	\$0	\$0	27,000	\$0	\$0	\$0	\$0
20-25	30%	\$563	18,400	\$0	\$0	24,000	\$0	\$0	\$0	\$0
25-30	30%	\$688	11,000	\$0	\$0	17,000	\$0	\$0	\$0	\$0
30-35	30%	\$813	7,900	\$0	\$0	15,000	\$0	\$0	\$0	\$0
35-40	30%	\$938	6,100	\$0	\$0	12,000	\$0	\$0	\$0	\$0
40-45	30%	\$1,063	2,500	\$0	\$0	4,000	\$0	\$0	\$0	\$0
45-50	30%	\$1,188	1,700	\$0	\$0	3,000	\$0	\$0	\$0	\$0
50-60	30%	\$1,375	1,600	\$0	\$0	3,000	\$0	\$0	\$0	\$0
60-75	30%	\$1,688	1,000	\$0	\$0	2,000	\$0	\$0	\$0	\$0
>75	30%	NA	2,000	\$0	\$0	5,000	\$0	\$0	\$0	\$0
Total	NA	NA	245,300	NA	\$289,404,000	257,000	NA	\$359,868,000	NA	\$510,096,000

Gap for Owners			1982			1988 Estimate		
Owner Income (000's)	Affordable		Households	Per hh Gap ¹³	Total Gap	Households	Per hh Gap ¹⁴	Total Gap
	Percent	Amount						
<\$3	10%	\$21	16,700	\$141	\$28,256,400	12,000	\$170	\$2,040,000
3-5	15%	\$50	29,800	\$112	\$40,051,200	22,000	\$141	\$3,102,000
5-6	20%	\$92	14,200	\$70	\$11,928,000	10,000	\$99	\$990,000
6-7	25%	\$135	16,700	\$27	\$5,410,800	22,000	\$56	\$1,232,000
8-10	30%	\$213	33,300	\$0	\$0	30,000	\$0	\$0
10-12.5	30%	\$281	28,200	\$0	\$0	16,000	\$0	\$0
12.5-15	30%	\$344	25,400	\$0	\$0	23,000	\$0	\$0
15-20	30%	\$438	45,600	\$0	\$0	25,000	\$0	\$0
20-25	30%	\$563	37,200	\$0	\$0	21,000	\$0	\$0
25-30	30%	\$688	35,300	\$0	\$0	43,000	\$0	\$0
30-35	30%	\$813	26,900	\$0	\$0	38,000	\$0	\$0
35-40	30%	\$938	22,000	\$0	\$0	39,000	\$0	\$0
40-45	30%	\$1,063	13,900	\$0	\$0	25,000	\$0	\$0
45-50	30%	\$1,188	10,200	\$0	\$0	19,000	\$0	\$0
50-60	30%	\$1,375	11,000	\$0	\$0	20,000	\$0	\$0
60-75	30%	\$1,688	3,900	\$0	\$0	7,000	\$0	\$0
>75	30%	NA	9,400	\$0	\$0	19,000	\$0	\$0
Total	NA	NA	379,700	NA	NA	391,000	NA	\$7,364,000

⁸ The gap was estimated by assuming an affordable percent of income (adjusted downward for households at bottom of income scale, 30% for others. Then the amount affordable at the midpoint of the range (except for the bottom, which used \$2500 as basis, was calculated (midpoint x affordable percent). This was subtracted from the assumed gross rent level, then multiplied by number of households in each category to get gap for each income category. These figures were totalled, along with the number of households needing aid. 1982 figures were from AHS, 1988 figures based on straight line projections of changes in current cost and income from 1978-82.

⁹ Amount affordable at midpoint of range or \$2500 for incomes below \$3000.

¹⁰ \$273 median rent minus affordable amount

¹¹ \$338 median gross rent minus affordable amount.

¹² \$425 minus affordable amount. The \$425 figure is between the 1987-88 Fair Market Rent for existing housing set by HUD for the Philadelphia SMSA for a one-bedroom unit (\$404) and a two-bedroom unit (\$474).

¹³ \$162 median cost for owners without mortgages, minus affordable amount.

¹⁴ \$191 median cost for owners without mortgages, minus affordable amount.

SUMMARY

	<u>Owners</u>	<u>Renters</u>	<u>Total</u>
1982			
All households	379,700	245,300	625,000
Households needing help	77,400	127,500	204,900
Percent needing help	20.4%	52.0%	32.8%
Amount to close gap	\$85,646,400	\$289,404,000	\$375,050,400
1988			
Total households	391,000	257,000	648,000
Households needing help	66,000	129,000	195,000
Percent needing help	16.9%	50.2%	30.1%
Amount to close gap	\$7,364,000	\$359,868,000	\$367,232,000
FMR-based Estimate			
Households needing help	NA	145,000	NA
Percent needing help	NA	56.4%	NA
Amount to close gap	NA	\$510,096,000	NA

Table 26. Potential City Funding for Housing Programs

Changes in general fund tax revenue, 1983-88

<u>Year</u>	<u>Tax Revenue</u>	<u>Change from prior year</u>	<u>Housing funds @ 10%</u>
1983	946,275,000		
1984	1,076,124,000	129,849,000	12,984,900
1985	1,112,089,000	35,965,000	3,596,500
1986	1,215,447,000	103,358,000	10,335,800
1987	1,289,410,000	73,963,000	7,396,300
1988	1,352,348,000	<u>62,938,000</u>	<u>6,293,800</u>
Total		406,073,000	40,607,300
Average		81,214,600	8,121,460

Calculation of housing revenue which would have been generated if 10% of all revenue increases had been allocated to housing, using 1983 as base year.

<u>Increment</u>	<u>1984</u>	<u>1985</u>	<u>1986</u>	<u>1987</u>	<u>1988</u>
1984	12,984,900	12,984,900	12,984,900	12,984,900	12,984,900
1985	0	3,596,500	3,596,500	3,596,500	3,596,500
1986	0	0	10,335,800	10,335,800	10,335,800
1987	0	0	0	7,396,300	7,396,300
1988	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>6,293,800</u>
Total	12,984,884	16,583,385	26,919,186	34,315,487	40,609,288

Total, 1984-88 \$131,414,230

1990-95 projections, using \$8 million as average

	<u>1990</u>	<u>1991</u>	<u>1992</u>	<u>1993</u>	<u>1994</u>	<u>1995</u>
1990	8,000,000	8,000,000	8,000,000	8,000,000	8,000,000	8,000,000
1991	0	8,000,000	8,000,000	8,000,000	8,000,000	8,000,000
1992	0	0	8,000,000	8,000,000	8,000,000	8,000,000
1993	0	0	0	8,000,000	8,000,000	8,000,000
1994	0	0	0	0	8,000,000	8,000,000
1995	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>8,000,000</u>
Total	8,000,000	16,000,000	24,000,000	32,000,000	40,000,000	48,000,000

Total, 1990-1995 \$168,000,000

Table 27. Estimated Cost of Proposed Comprehensive, Ten-Year Housing Program

	Per unit Cost ¹⁵	Units Per year	Total Units	Annual Cost	Ten-year Cost	Financing Source(s)
Acquisition of substandard units	\$25,000	4,000	40,000	\$100,000,000	\$1,000,000,000	City/CDBG
Rehabilitation ¹⁶						
Minor rehab	\$5,000	4,233	42,333	\$21,166,667	\$211,666,667	Bonds
Moderate rehab	\$10,000	4,233	42,333	\$42,333,333	\$423,333,333	Bonds
Major rehab	\$20,000	4,233	42,333	\$84,666,667	\$846,666,667	Bonds
Subtotal	--	12,700	127,000	\$148,166,667	\$1,481,666,667	--
Replace/rebuild substandard units						
Occupied	\$50,000	1,200	12,000	\$60,000,000	\$600,000,000	
Bonds/PHA/CDBG						
Vacant	\$50,000	1,300	13,000	\$65,000,000	\$650,000,000	
Bonds/PHA/CDBG						
Total, rehab and replacement	--	15,200	152,000	\$273,166,667	\$2,731,666,667	--
Less public housing capital needs	--	--	--	\$30,000,000	\$300,000,000	--
Adjusted total	--	--	--	\$243,166,667	\$2,431,666,667	--
Public housing capital needs	--	--	--	\$30,000,000	\$300,000,000	CIAP/Bonds
Amount without CIAP funds	--	--	--	\$20,000,000	\$200,000,000	--
or finance for 20 years	--	--	--	\$20,370,442	\$203,704,418	--
Revolving funds						
Rehabilitation	--	--	--	--	\$100,000,000	Bonds
Philadelphia Equity Fund	\$20,000	2,500	25,000	--	\$500,000,000	Bonds
Equity insurance	--	--	--	--	--	\$250,000,000
City/State/CDBG						
Nuisance abatement/receivership	\$10,000	2,500	--	--	\$100,000,000	City/Bonds
Annual Operating Funds						
Closing affordability gap	--	210,000	210,000	\$450,000,000	\$4,500,000,000	Welfare/HUD
Code enforcement ¹⁸	--	--	--	\$26,000,000	\$260,000,000	City
Mutual Home Ownership Assn ¹⁹	\$4,000	2,500	25,000	\$10,000,000	\$100,000,000	CDBG/City
Grand Total	--	--	--	\$859,166,667	\$9,541,666,667	--

¹⁵ This is cost to be paid from public funds, not necessarily total cost of activity.

¹⁶ Based on 1987 projections of housing quality, assuming that one-half of "poor" units cannot be rehabbed, and that the remaining "poor" units and all "fair" units need some rehab. (Note that HAP bases estimates of units needing rehab on these self-assessments, but applies 1978 percentages to 1980 units.)

1987 estimated units	Owners	Renters	Total
Fair	41,586	73,914	115,500
Poor	2,000	21,757	23,757
Total substandard	43,586	95,671	139,257
Units to be rehabbed	42,586	84,793	127,379
Units to be replaced	1,000	10,879	11,879

¹⁷ Vacant units: assume that about half of presently vacant structures will be rehabbed or replaced; the remainder will be demolished.

¹⁸ Code enforcement current budget arbitrarily doubled. This should include cost of advice to landlords, better enforcement, etc.

¹⁹ MHOA total units: based on 1980 renter married couples and female householders with incomes below poverty. Total about 45,000. 25,000 unit target for MHOA is just over half.

Table 28. Sources of Funds for Comprehensive, Ten-Year Housing Program

<u>Program/Funding Source</u>	<u>Average 1985-88</u>	<u>Assumed Annual Level</u>	<u>10-year Total</u>	<u>Total Increase Needed</u>
Community Development	\$48,284,950	\$48,000,000	\$480,000,000	*
Subsidized Housing				
PHA New Construction	2,112,574	2,000,000	20,000,000	230,000,000 ^a
PHA Modernization (CIAP)	24,284,039	25,000,000	250,000,000	*
Section 8 Existing	19,323,013	15,000,000	150,000,000	1,500,000,000 ^b
Other HUD				
Rental Rehab Entitlement	2,213,000	2,200,000	22,000,000	*
HoDAG	538,333	500,000	5,000,000	*
Section 202	7,481,433	6,000,000	60,000,000	*
Section 312 Loans	1,060,000	1,000,000	10,000,000	*
Urban Homesteading (HUD)	196,367	200,000	2,000,000	*
City Funds	15,549,231	14,000,000	140,000,000	300,000,000
Bonds:	165,234,375	165,000,000	1,650,000,000	*
State DCA	5,014,333	5,000,000	50,000,000	50,000,000
Welfare grants ^c	54,588,175	155,000,000	1,550,000,000	3,000,000,000
LIHEAP	21,800,000	22,000,000	220,000,000	*
Homeless	21,299,708	21,000,000	210,000,000	*
TOTAL	\$488,979,531	\$481,900,000	\$4,819,000,000	\$5,080,000,000

* No increase needed if affordability gap is closed. Otherwise, should be substantially increased to help meet needs of low income households.

^a Enough for 5,000 units @ \$50,000

^b One-third of gap

^c Housing portion only

Table 29. Potential Production from Housing Bonds

Number of units which could be financed at various costs and volume levels

Amount	Average cost per unit										
	\$10,000	15,000	20,000	25,000	30,000	35,000	40,000	45,000	50,000	60,000	75,000
\$50,000,000	5,000	3,333	2,500	2,000	1,667	1,429	1,250	1,111	1,000	833	667
\$75,000,000	7,500	5,000	3,750	3,000	2,500	2,143	1,875	1,667	1,500	1,250	1,000
\$100,000,000	10,000	6,667	5,000	4,000	3,333	2,857	2,500	2,222	2,000	1,667	1,333
\$125,000,000	12,500	8,333	6,250	5,000	4,167	3,571	3,125	2,778	2,500	2,083	1,667
\$150,000,000	15,000	10,000	7,500	6,000	5,000	4,286	3,750	3,333	3,000	2,500	2,000
\$175,000,000	17,500	11,667	8,750	7,000	5,833	5,000	4,375	3,889	3,500	2,917	2,333
\$200,000,000	20,000	13,333	10,000	8,000	6,667	5,714	5,000	4,444	4,000	3,333	2,667
\$225,000,000	22,500	15,000	11,250	9,000	7,500	6,429	5,625	5,000	4,500	3,750	3,000
\$250,000,000	25,000	16,667	12,500	10,000	8,333	7,143	6,250	5,556	5,000	4,167	3,333
\$275,000,000	27,500	18,333	13,750	11,000	9,167	7,857	6,875	6,111	5,500	4,583	3,667
\$300,000,000	30,000	20,000	15,000	12,000	10,000	8,571	7,500	6,667	6,000	5,000	4,000
\$325,000,000	32,500	21,667	16,250	13,000	10,833	9,286	8,125	7,222	6,500	5,417	4,333
\$350,000,000	35,000	23,333	17,500	14,000	11,667	10,000	8,750	7,778	7,000	5,833	4,667
\$375,000,000	37,500	25,000	18,750	15,000	12,500	10,714	9,375	8,333	7,500	6,250	5,000
\$400,000,000	40,000	26,667	20,000	16,000	13,333	11,429	10,000	8,889	8,000	6,667	5,333
\$425,000,000	42,500	28,333	21,250	17,000	14,167	12,143	10,625	9,444	8,500	7,083	5,667
\$450,000,000	45,000	30,000	22,500	18,000	15,000	12,857	11,250	10,000	9,000	7,500	6,000
\$475,000,000	47,500	31,667	23,750	19,000	15,833	13,571	11,875	10,556	9,500	7,917	6,333
\$500,000,000	50,000	33,333	25,000	20,000	16,667	14,286	12,500	11,111	10,000	8,333	6,667

Table 30. Monthly payments at 10% interest, various loan levels and terms

<u>Loan</u>	<u>Term in years</u>				
	<u>10</u>	<u>15</u>	<u>20</u>	<u>25</u>	<u>30</u>
5,000	66.08	53.73	48.25	45.44	43.88
10,000	132.15	107.46	96.50	90.87	87.76
15,000	198.23	161.19	144.75	136.31	131.64
20,000	264.30	214.92	193.00	181.74	175.51
25,000	330.38	268.65	241.26	227.18	219.39
30,000	396.45	322.38	289.51	272.61	263.27
35,000	462.53	376.11	337.76	318.05	307.15
40,000	528.60	429.84	386.01	363.48	351.03
45,000	594.68	483.57	434.26	408.92	394.91
50,000	660.75	537.30	482.51	454.35	438.79
55,000	726.83	591.03	530.76	499.79	482.66
60,000	792.90	644.76	579.01	545.22	526.54
65,000	858.98	698.49	627.26	590.66	570.42
70,000	925.06	752.22	675.52	636.09	614.30
75,000	991.13	805.95	723.77	681.53	658.18

Income level required if payment were 20% of income*

	<u>10</u>	<u>15</u>	<u>20</u>	<u>25</u>	<u>30</u>
5,000	3,965	3,224	2,895	2,726	2,633
10,000	7,929	6,448	5,790	5,452	5,265
15,000	11,894	9,671	8,685	8,178	7,898
20,000	15,858	12,895	11,580	10,904	10,531
25,000	19,823	16,119	14,475	13,631	13,164
35,000	27,752	22,567	20,265	19,083	18,429
50,000	39,645	32,238	28,951	27,261	26,327
75,000	59,468	48,357	43,426	40,892	39,491

Income level required if payment were 30% of income

	<u>10</u>	<u>15</u>	<u>20</u>	<u>25</u>	<u>30</u>
5,000	2,643	2,149	1,930	1,817	1,755
10,000	5,286	4,298	3,860	3,635	3,510
15,000	7,929	6,448	5,790	5,452	5,265
20,000	10,572	8,597	7,720	7,270	7,021
25,000	13,215	10,746	9,650	9,087	8,776
35,000	18,501	15,044	13,510	12,722	12,286
50,000	26,430	21,492	19,300	18,174	17,551
75,000	39,645	32,238	28,951	27,261	26,327

* The 20% threshold leaves some room for taxes, utilities, insurance, and maintenance, but almost certainly not enough to keep total costs below 30% of income.

Table 31. Total Monthly Housing Costs Including Estimate of \$150 per Month for Operating Costs (Taxes, Utilities, Maintenance, etc.).

Payments at 10% plus \$150/month for operating costs

Loan amount	Term in years				
	10	15	20	25	30
5,000	\$216.08	\$203.73	\$198.25	\$195.44	\$193.88
10,000	\$282.15	\$257.46	\$246.50	\$240.87	\$237.76
15,000	\$348.23	\$311.19	\$294.75	\$286.31	\$281.64
20,000	\$414.30	\$364.92	\$343.00	\$331.74	\$325.51
25,000	\$480.38	\$418.65	\$391.26	\$377.18	\$369.39
30,000	\$546.45	\$472.38	\$439.51	\$422.61	\$413.27
35,000	\$612.53	\$526.11	\$487.76	\$468.05	\$457.15
40,000	\$678.60	\$579.84	\$536.01	\$513.48	\$501.03
45,000	\$744.68	\$633.57	\$584.26	\$558.92	\$544.91
50,000	\$810.75	\$687.30	\$632.51	\$604.35	\$588.79
55,000	\$876.83	\$741.03	\$680.76	\$649.79	\$632.66
60,000	\$942.90	\$794.76	\$729.01	\$695.22	\$676.54
65,000	\$1,008.98	\$848.49	\$777.26	\$740.66	\$720.42
70,000	\$1,075.06	\$902.22	\$825.52	\$786.09	\$764.30

Annual income level required if payment were 20% of income

Loan amount	10	15	20	25	30
5,000	12,965	12,224	11,895	11,726	11,633
10,000	16,929	15,448	14,790	14,452	14,265
15,000	20,894	18,671	17,685	17,178	16,898
20,000	24,858	21,895	20,580	19,904	19,531
25,000	28,823	25,119	23,475	22,631	22,164
30,000	32,787	28,343	26,370	25,357	24,796
35,000	36,752	31,567	29,265	28,083	27,429
40,000	40,716	34,791	32,161	30,809	30,062
45,000	44,681	38,014	35,056	33,535	32,694
50,000	48,645	41,238	37,951	36,261	35,327
55,000	52,610	44,462	40,846	38,987	37,960
60,000	56,574	47,686	43,741	41,713	40,593
65,000	60,539	50,910	46,636	44,439	43,225
70,000	64,503	54,133	49,531	47,165	45,858

Annual income level required if payment were 30% of income

Loan amount	10	15	20	25	30
5,000	8,643	8,149	7,930	7,817	7,755
10,000	11,286	10,298	9,860	9,635	9,510
15,000	13,929	12,448	11,790	11,452	11,265
20,000	16,572	14,597	13,720	13,270	13,021
25,000	19,215	16,746	15,650	15,087	14,776
30,000	21,858	18,895	17,580	16,904	16,531
35,000	24,501	21,044	19,510	18,722	18,286
40,000	27,144	23,194	21,440	20,539	20,041
45,000	29,787	25,343	23,370	22,357	21,796
50,000	32,430	27,492	25,300	24,174	23,551
55,000	35,073	29,641	27,230	25,991	25,307
60,000	37,716	31,791	29,161	27,809	27,062
65,000	40,359	33,940	31,091	29,626	28,817
70,000	43,002	36,089	33,021	31,444	30,572

Table 32. Subsidized Housing Developments with Expiring Use Restrictions, Philadelphia Metro Area (PA Only)

					EXPIRATION	TOTAL
HOUSING ACT						
<u>PROJECT NAME</u>	<u>STREET ADDRESS</u>	<u>CITY</u>	<u>ZIP</u>	<u>DATE</u>	<u>UNITS</u>	<u>SECTION</u>
<u>NO.</u>						
<u>1991</u>						
WOODHAVEN GARDENS	3000 WOODHAVEN RD	PHILADELPHIA	19154	13-Feb-91	246	221D3
WOODHAVEN GARDENS	3000 WOODHAVEN RD	PHILADELPHIA	19154	10-Jul-91	272	221D3
<u>1992</u>						
ELRAE GARDENS	40TH & BARING	PHILADELPHIA	19104	04-Oct-92	69	221D3
<u>1993</u>						
LANSDOWN APT	4100 PARKSIDE AVE	PHILADELPHIA	19131	03-Apr-93	19	236
DARBY TOWNHOUSES	HOOK RD & TRIBBIT AVE	DARBY	19023	24-Nov-93	172	236
CATHERINE STREET CLOSE	324 CATHERINE ST	PHILADELPHIA	19146	18-May-94	36	236
<u>1994</u>						
FOXWOOD MANOR	2180 NEW RODGERS RD	LEVITTOWN	19056	03-Jul-94	304	236
BENSALEM GARDENS	2500 KNIGHTS RD	CORNWELLS HEIGHTS	19020	11-Jul-94	234	236
BENSALEM GARDENS	2500 KNIGHTS RD	CORNWELLS HEIGHTS	19020	11-Jul-94	288	236
COUNTRY COMMONS	3338 RICHLIEU RD	CORNWELLS HEIGHTS	19202	13-Jul-94	352	236
APTS FOR MODERN LIV	BERNARD & MATLACK STS	WEST CHESTER	19380	19-Jul-94	95	236
CLARA BALDWIN MANOR	2600 W. SUSQUEHANNA AVE	PHILADELPHIA	19121	08-Nov-94	60	236
BRITH SHOLOM HOUSE	3939 CONSHOHOCKEN AVE	PHILADELPHIA	19131	09-Nov-94	80	236
<u>1995</u>						
ENON TOLAND APTS	245 W. QUEEN LANE	PHILADELPHIA	19144	23-Jan-95	67	236
SCHWENCKFELD MANOR	1290 WEIKEL RD	LANSDALE	19446	12-Jun-95	96	236
OVERMONT HOUSE	4001 MONUMENT RD	PHILADELPHIA	19131	13-Sep-95	250	236
<u>1996</u>						
THE PAVILION WV III	3901 CONSHOHOCKEN AVE	PHILADELPHIA	19131	14-Feb-96	296	236
DORAL GARDENS	2500 KNIGHTS RD	CORNWELLS HEIGHTS	19020	03-Oct-96	504	236
<u>1997</u>						
CENTER SQUARE TOWERS	555 N. BROAD ST	DOYLESTOWN	18901	01-Jan-97	354	236
<u>1998</u>						
MORELAND TOWERS	36 E MORELAND AVE	HATBORO	19040	02-Sep-98	136	236
<u>1999</u>						
ST. GEORGE ATHENAGORAS	850 LOCUST ST	PHILADELPHIA	19107	02-Oct-99	95	236
PSMA Total		4,025				
Philadelphia total		1,490				
Phila percent		37.0%				

Table 33. Allowances and Eligibility Ceilings for AFDC, Philadelphia

<u>No. in Household</u>	<u>Allowance</u>		<u>Eligibility ceiling</u>	
	<u>Monthly</u>	<u>Annual</u>	<u>Monthly Limit</u>	<u>Annual Limit</u>
1	\$186	\$2,232	\$551	\$6,612
2	\$287	\$3,444	\$853	\$10,236
3	\$365	\$4,380	\$1,086	\$13,032
4	\$451	\$5,412	\$1,339	\$16,068
5	\$535	\$6,420	\$1,589	\$19,068
6	\$608	\$7,296	\$1,809	\$21,708
7	\$683	\$8,196	2,033	24,396
8	\$758	\$9,096	2,257	27,084
9	\$833	\$9,996	2,481	29,772
10	\$908	\$10,896	2,705	32,460
Each addtl person	\$75	\$900	\$224	\$2,688

Note: These allowances were in effect during 1986 and 1987. They were increased in 1988 (see next table)

Commonwealth of Pennsylvania, Department of Public Welfare, Philadelphia County Assistance Office, Community Services Department, Open Line to Welfare, March 1987, pp. 13-14.

Table 34. Changes in Welfare Allowances for Three- and Four-Persons Households, Philadelphia, 1970-88, in Current and Constant Dollars

Current dollars

Year	Monthly Allowance Persons in Household		30% of Allowance Persons in Household		Percent of 1970 level Persons in Household	
	Three	Four	Three	Four	Three	Four
1970	\$252	\$301	\$76	\$90	100.0%	100.0%
1971	\$252	\$301	\$76	\$90	100.0%	100.0%
1972	\$252	\$301	\$76	\$90	100.0%	100.0%
1973	\$252	\$301	\$76	\$90	100.0%	100.0%
1974	\$282	\$336	\$85	\$101	111.9%	111.6%
1975	\$302	\$360	\$91	\$108	119.8%	119.6%
1976	\$302	\$360	\$91	\$108	119.8%	119.6%
1977	\$302	\$360	\$91	\$108	119.8%	119.6%
1978	\$302	\$360	\$91	\$108	119.8%	119.6%
1979	\$302	\$360	\$91	\$108	119.8%	119.6%
1980	\$318	\$381	\$95	\$114	126.2%	126.6%
1981	\$318	\$381	\$95	\$114	126.2%	126.6%
1982	\$335	\$401	\$101	\$120	132.9%	133.2%
1983	\$335	\$401	\$101	\$120	132.9%	133.2%
1984	\$348	\$429	\$104	\$129	138.1%	142.5%
1985	\$348	\$429	\$104	\$129	138.1%	142.5%
1986	\$365	\$451	\$110	\$135	144.8%	149.8%
1987	\$365	\$451	\$110	\$135	144.8%	149.8%
1988	\$384	\$474	\$115	\$142	152.4%	157.5%

Source: Information provided by Michael Churchill, 3/8/88

1988 constant dollars

Year	CPI	Monthly Allowance Persons in Household		30% of Allowance Persons		Percent of 1970	
		Three	Four	Three	Four	3 psns	4 psns
1970	116.3	\$757	\$904	\$227	\$271	100.0%	100.0%
1971	121.3	\$726	\$867	\$218	\$260	95.9%	95.9%
1972	125.3	\$703	\$839	\$211	\$252	92.8%	92.8%
1973	133.1	\$661	\$790	\$198	\$237	87.4%	87.4%
1974	147.7	\$667	\$795	\$200	\$238	88.1%	87.9%
1975	161.2	\$654	\$780	\$196	\$234	86.5%	86.3%
1976	170.5	\$619	\$738	\$186	\$221	81.7%	81.6%
1977	181.5	\$581	\$693	\$174	\$208	76.8%	76.6%
1978	195.4	\$540	\$644	\$162	\$193	71.3%	71.2%
1979	217.4	\$485	\$578	\$146	\$174	64.1%	64.0%
1980	246.8	\$450	\$539	\$135	\$162	59.5%	59.6%
1981	272.4	\$408	\$489	\$122	\$147	53.9%	54.0%
1982	289.1	\$405	\$485	\$121	\$145	53.5%	53.6%
1983	298.4	\$392	\$469	\$118	\$141	51.8%	51.9%
1984	311.1	\$391	\$482	\$117	\$145	51.6%	53.3%
1985	322.2	\$377	\$465	\$113	\$140	49.8%	51.4%
1986	323.4	\$394	\$487	\$118	\$146	52.1%	53.9%
1987	335.0	\$381	\$470	\$114	\$141	50.3%	52.0%
1988	349.3	\$384	\$474	\$115	\$142	50.7%	52.4%

Source for CPI figures: 1987 Economic Report of the President, Table B-55 and Budget of the United States, Fiscal Year 1989, Short-range Economic Forecast, p. 3b-7.

APPENDIX B. ESTIMATED COST OF HOMEOWNER DEDUCTIONS IN PHILADELPHIA

Because there are no data in the Annual Housing Survey on incomes of owners with mortgages, the estimate was derived by using the 1980 Census of residential finance to estimate the proportion of owners in each income group who have mortgages, and applying these percentages to 1982 AHS data for Philadelphia. Because the total of mortgaged owners by this method was higher than the total reported in the 1982 AHS, a pro rata reduction was made to balance the total distribution to the actual total.

The cost of homeowner deductions was estimated on the basis of Treasury figures cited in the HUD 1982 Housing Production Report for the average cost of mortgage interest and property tax deductions in 1981, except that the average cost between \$50,000-99,999 was used for all owners above \$50,000. This was increased by the amount of total increase in homeowner deductions between 1981 and 1982 (based on LIHIS budget analysis). The total thus achieved was adjusted by change in total cost to Treasury to get estimates for 1985 through 1988, to include in the master tables. It should be noted that this estimate omits capital gains deferral and exclusions and residential energy credits, so is probably on the conservative side, except that we don't know enough about ages and interest rates of Philadelphia mortgages to be sure.

Estimate of homeowner tax expenditures

<u>Income</u>	<u>Estimated Mortgaged Owners</u>	<u>Average Revenue Loss - 1981</u>	<u>Percent increase for 1982</u>	<u>Total estimated 1982 cost</u>
Under \$5,000	8,623	\$135	\$146	\$1,259,289
\$5,000 to \$7,499	7,914	135	146	1,155,815
\$7,500 to \$9,999	7,056	135	146	1,030,444
\$10,000 to \$12,499	9,982	263	285	2,840,176
\$12,500 to \$14,999	10,232	263	285	2,911,094
\$15,000 to \$19,999	21,632	452	489	10,577,890
\$20,000 to \$24,999	20,139	753	815	16,405,550
\$25,000 to \$29,999	20,442	753	815	16,651,990
\$30,000 to \$34,999	16,484	1,426	1,543	25,429,685
\$35,000 to \$49,999	28,157	1,426	1,543	43,437,265
\$50,000 or more	14,840	2,659	2,877	42,687,828
Total	165,500			\$164,387,026

Estimated cost of Philadelphia homeowner deductions, 1985-88

	<u>1985</u>	<u>1986</u>	<u>1987</u>	<u>1988</u>
Est Phila cost	\$177,028,189	202,440,300	171,058,030	141,908,080
Average, 1985-88	\$173,108,650			

COMPARISON WITH OTHER HOUSING EXPENDITURES

TOTAL EXPENDITURES, INCLUDING TAX EXPENDITURES
Dollars in thousands

Fiscal year	1985	1986	1987	1988	1985-88	AVERAGE
CDBG year	X	XI	XII	XIII	AVERAGE	PERCENT
HOMEOWNER DEDUCTIONS	\$177,028	\$202,440	\$171,058	\$141,908	\$173,109	24.4%
BONDS	114,600	384,853	0	5,000	165,234	23.3%
WELFARE	153,759	154,000	155,594	155,000	154,588	21.8%
HUD HSG	83,987	90,854	96,777	88,829	91,731	12.9%
CDBG	38,380	52,786	49,964	52,010	48,285	6.8%
LIHEAP	24,300	19,300	NA	NA	21,800	3.1%
HOMELESS	11,285	14,264	28,653	30,997	21,300	3.0%
CITY	12,103	15,524	16,035	18,535	15,549	2.2%
OTHER HUD	17,961	11,968	9,514	4,150	13,440	1.9%
STATE DCA	3,575	2,600	6,324	7,400	5,014	0.7%
TOTAL	\$636,978	\$948,590	NA	NA	\$710,051	100.0%

APPENDIX C. BRIEF DESCRIPTIONS OF PHILADELPHIA'S HOUSING PROGRAMS*

<u>Program</u>	<u>Description</u>	<u>Agency</u>
Owner-Occupied Housing		
Action Loans	Low interest loans to home owners for major systems repair/replacement, weatherization, handicapped retrofit, other home improvements.	Redevelopment Authority
Back-Up Loans	For persons ineligible for Action Loans because of poor credit or deteriorated housing.	PHDC
HOME	Repairs to one or more major systems (plumbing, heating, roof, electric, or handicapped retrofit). Also Heater Hotline for owners with no heat.	
Leveraged Vacant Rehab Program	Deferred payment loans, repaid by owner occupying house for at least five years. Prospective owner must get bank loan for remaining amount.	
PHDC Loans and Grants	Amounts based on need	PHDC
Philadelphia Mortgage Plan	Up to 95% financing of homes with sale price or value under \$25,000, at preferential interest rate.	Participating banks
Philadelphia Plan	Rehab Combination of public subsidy grants and private loans to bring housing up to code standards.	Philadelphia Rehab Plan (private nonprofit corp)
Section 235 Ownership	Home HUD subsidies to reduce mortgage interest, primarily for new construction. Completion of projects committed in prior years when program was active	
SHARP	Minor home repairs for elderly persons including basic maintenance (washers and ballcocks, windows, doors, wooden hand-rails, electric switches); safety and security (locks, smoke alarms, grab bars); weatherization (windows, weatherstripping, etc).	

* This table based on descriptions in the Housing Assistance Plan. As such, it is incomplete and a bit out of date. If useful enough, it could be finished as part of the revision of this draft.

1202A Nuisance Abatement	Awards selected vacant houses to applicants. Recipients receive technical assistance. Tools and materials are made available.	PHDC
Urban Homestead	Partially rehabilitated homes awarded to applicants for \$1.00 plus settlement costs. Operates in SW Phila in conjunctions with Neighborhood Housing Services.	PHDC
Vacant House Treatment	Emphasizes identifying and disposing of vacant properties through single delivery mechanism, with acquisition through Sheriff Sale and condemnation.	PHDC
Weatherization	State-funded weatherization program.	
Rental housing		
Cooperative Development/Conversion	Funds for rehab of vacant properties for cooperative ownership.	
Emergency Rental Repair	Assists tenants of private rental housing whose landlords have not corrected major code violations	
Multifamily Rehabilitation	Public and private resources for rehab.	
PHA Conventional Modernization program	Improvements to public housing, focussing on health or safety problems and energy-saving systems	PHA
PHA Conventional Rehabilitation	Rehab of vacant units to return them to occupancy. Funded under HUD's CIAP program.	PHA
PHA Scattered Site Rehab	Renovation of deteriorated, occupied scattered-site housing.	PHA
Philadelphia Rental Housing Plan	Technical and financial assistance to neighborhood-based groups seeking to rehabilitate rental housing	Urban Affairs Partnership

Rental Rehabilitation Entitlement HUD funds for 1/2 of cost of rehab, up to maximum of \$5,000 per unit. Tenants receive Section 8 subsidies.

Section 202 Housing for Elderly/Handicapped Construction or rehabilitation of units for elderly/handicapped occupancy. Owners must be nonprofits. HUD provides Section 8 subsidies. Completion of projects committed in prior years.

Small Rental Rehabilitation Treatment of 1-5 unit properties

Redevelopment Authority

Weatherization CDBG-funded program

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