

# Table of Contents

1	Executive Summary
3	Home Improvement Programs
7	Community Investment
12	Land Management and Construction
16	Neighborhood Preservation Initiative (NPI)



Frankford House

# Executive Summary



Welcome to the PHDC Report for 2020-2022!

PHDC serves as Philadelphia’s full-service community development non-profit corporation and works closely with the City’s Department of Planning and Development (DPD).

We also are engaged by the Philadelphia Land Bank (PLB) and the Philadelphia Redevelopment Authority (PRA) to conduct business operations on their behalf.

PHDC’s aim is to make Philadelphia Better, Block By Block. We are at the forefront of Philadelphia’s efforts to expand and protect housing options, community assets, and opportunities to repurpose vacant land. Working with our public, private, and non-profit partners, we invest in our neighborhoods and the people in them.

Since March 2020, this city has been tested like never before. The COVID-19 pandemic intensified and drew more attention to the plight of low-income renters facing eviction and homelessness. When funding became available, PHDC quickly developed and implemented our PHLRentAssist program. I am proud to say that PHLRentAssist helped over 46,000 Philadelphia tenants stay in their homes.

The program became nationally recognized and has given us - and other municipalities – a framework for administering aid in a crisis.

Within weeks of the initial COVID shut-down, we were back up and running, figuring out how to continue our day-to-day work to serve our city. By Fall of 2020, we were beginning to do repairs in homes where we could keep residents and workers safe. We continued to process side yard and community garden applications, issued RFPs and RFQs, and make land available for competitive sale.

Our development partners built additional affordable housing units across the city. We launched programs



## Executive Summary

for local artists to help heal their communities through art and established new programs and services to further our mission of community development.

We continued to keep pushing forward during the pandemic. In May of 2021, City Council approved the Neighborhood Preservation Initiative (NPI). City Council's comprehensive description of this major initiative states that "the goal of NPI is to promote the health, welfare, and safety of residents of Philadelphia through the creation, expansion, implementation, and funding of housing programs to produce, maintain and stabilize the City's housing inventory." We are grateful to our legislators for providing \$400 million in NPI funding over four years to significantly boost our work at PHDC.

Also in 2021, we launched the Minority Development Program (MDP) pilot to assist in addressing the lack of diversity in the Philadelphia real estate development and construction industries. MDP is a hands-on, business assistance program for small developers and contractors designed to promote wealth creation and business growth among minority developers.

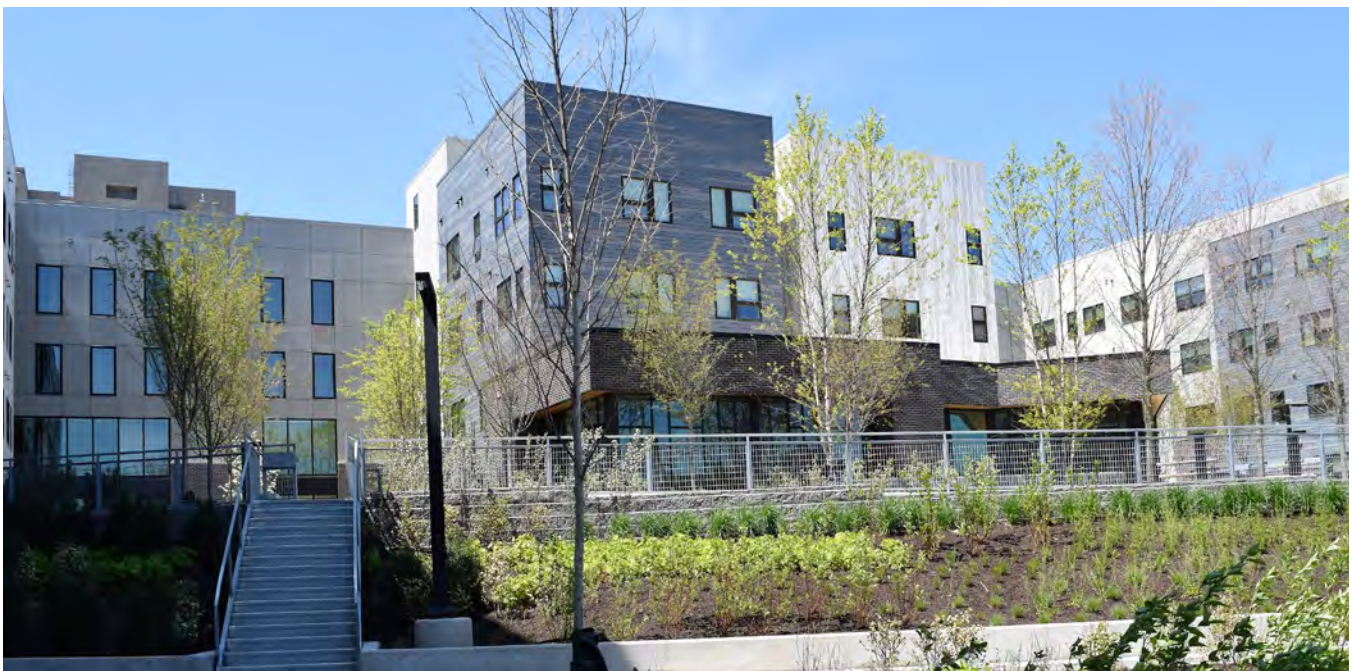
In this report you will see PHDC partnerships to create more homeowners through the City's Philly First Home Program and the new Council-led program, Turn the Key. Both are exciting initiatives to help more people in Philadelphia build generational wealth through homeownership.

I am fortunate to have a phenomenal team of leaders and colleagues who work tirelessly each day to make a difference in our city. I want to thank the staffs of PHDC and of our partners for their service to the public and look forward to working together to continue making Philadelphia Better, Block by Block.

Looking forward to 2023 and beyond,



David S. Thomas President & CEO



Norris Homes Phase V



## Home Improvement Programs

PHDC programs help Philadelphians with home repairs and modifications. These programs improve housing quality, keep residents in their homes and strengthen communities. All programs require applicants to meet income guidelines. Annually, 38% to 45% of PHDC home improvement contracts are assigned to MBE/WBE (Minority Business Enterprise/Women Business Enterprise) contractors, and 100% of contracts are with small and mid-size businesses.

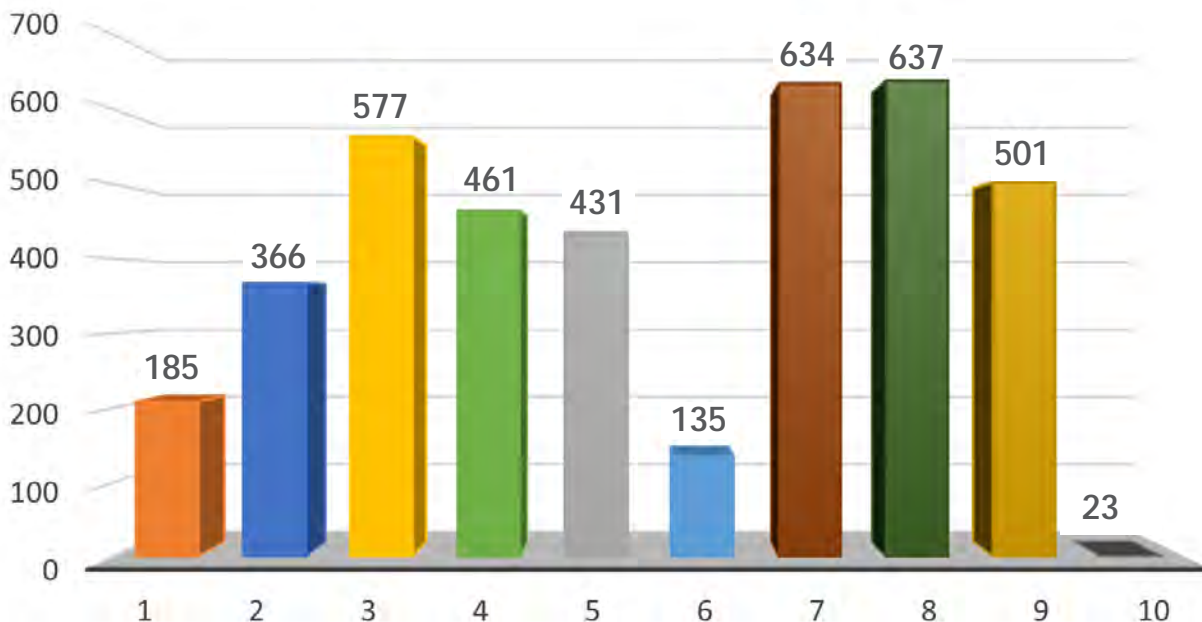
### Basic System Repair Program (BSRP)

BSRP provides free repairs to correct electrical, plumbing, heating, structural, and roofing emergencies in eligible owner-occupied homes in Philadelphia.

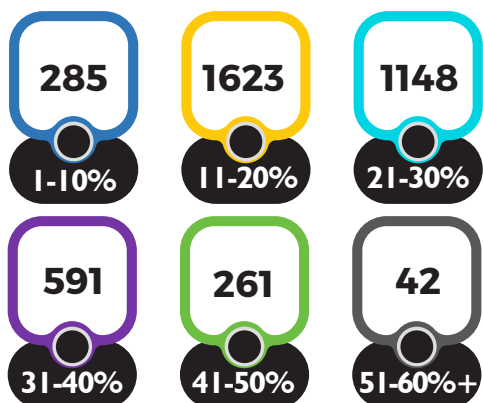
### Area Median Income (AMI)

AMI figures are calculated by the federal government for use by housing assistance programs nationwide. AMI varies in accordance with household size and with how the relevant area is defined (e.g., by region, county, census tract, etc.). Eligibility for housing programs is often set as a percentage of AMI. Visit the Division of Housing and Community Development online to review [AMI guidelines](#) applicable to key housing programs in Philadelphia.

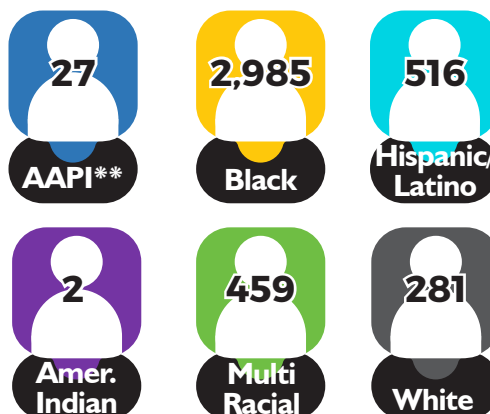
### BSRP Projects Completed by Council District FY 2021 and 2022



### BSRP Projects by Client AMI



### BSRP Projects by Client Race/Ethnicity\*



\* Race/ethnicity total is greater than projects total because clients could select more than one race/ethnicity.  
 \*\* AAPI encompasses people of Asian, Asian American, and Pacific Island ancestry.

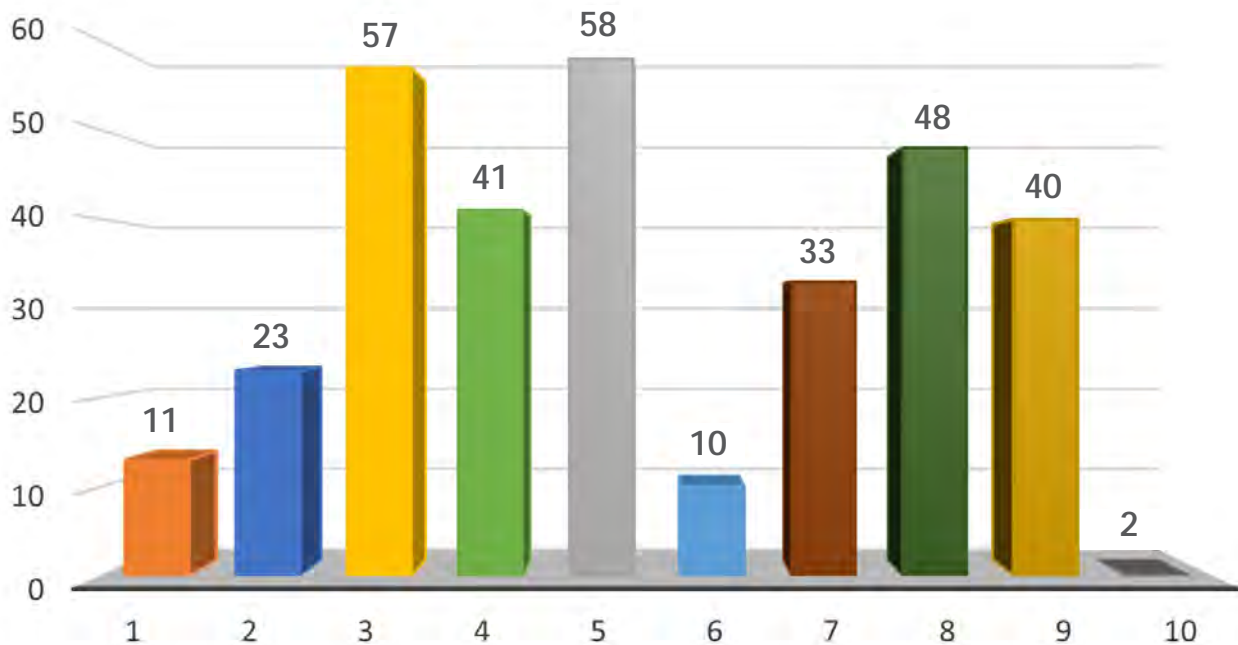
## Home Improvement Programs

### Adaptive Modifications Program (AMP)

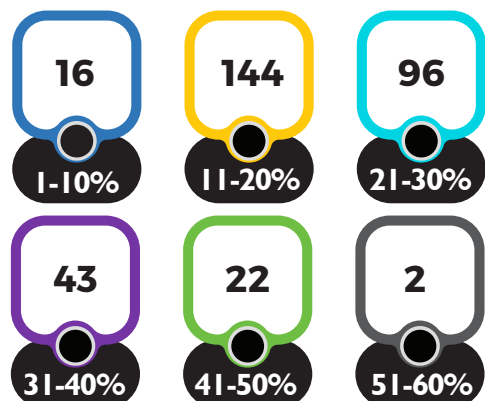
AMP helps low-income individuals living with permanent physical disabilities be more independent at home. It provides free adaptations to houses and apartments to allow easier access to and enhanced mobility within the space.



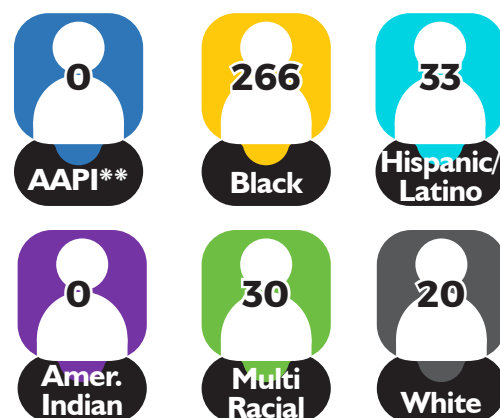
### AMP Projects Completed by Council District FY 2021 and 2022



### AMP Projects by Client AMI



### AMP Projects by Client Race/Ethnicity\*

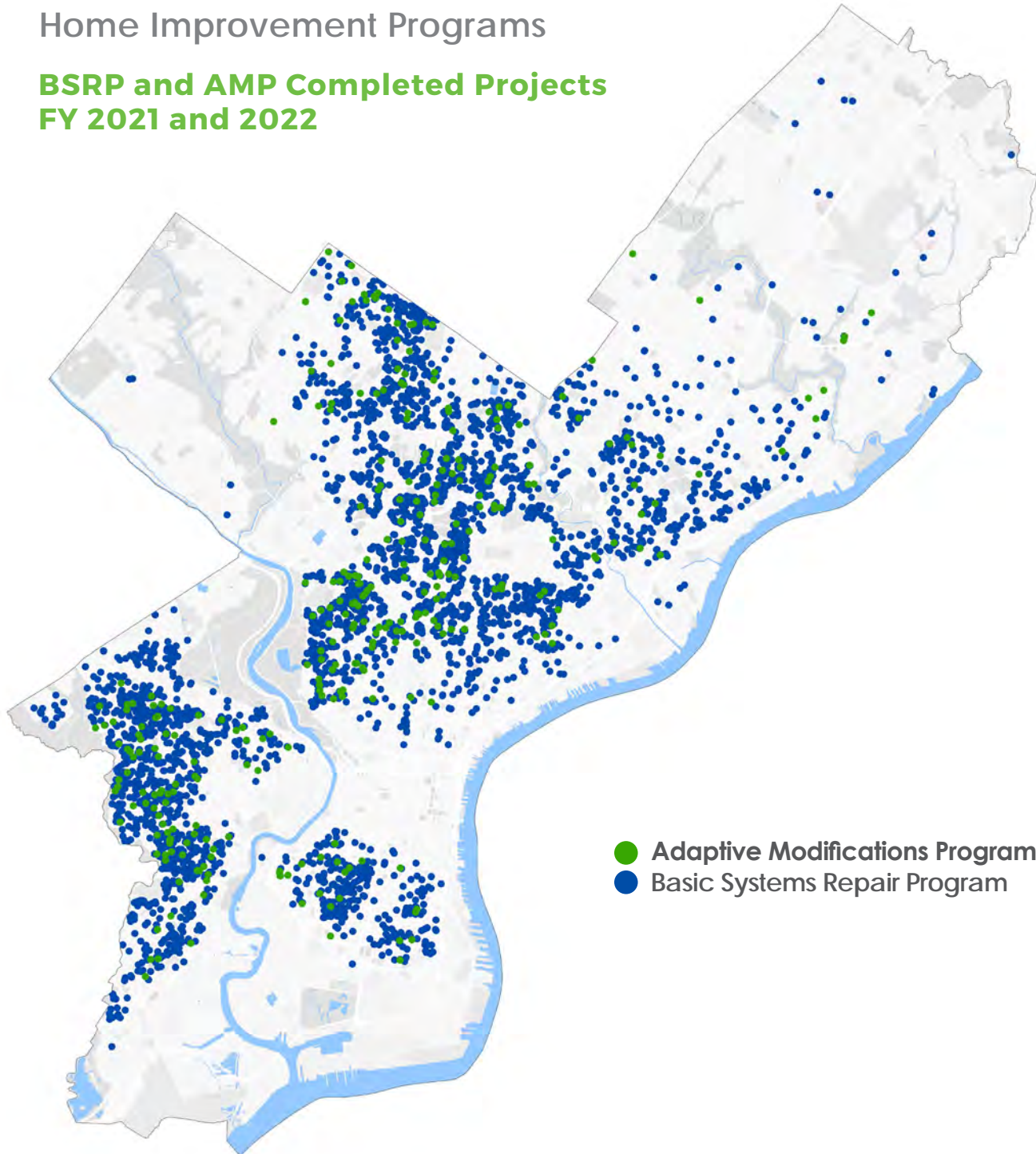


\* Race/ethnicity total is greater than projects total because clients could select more than one race/ethnicity.

\*\* AAPI encompasses people of Asian, Asian American, and Pacific Island ancestry.

## Home Improvement Programs

### BSRP and AMP Completed Projects FY 2021 and 2022





## Home Improvement Programs

### Targeted Housing Preservation Program

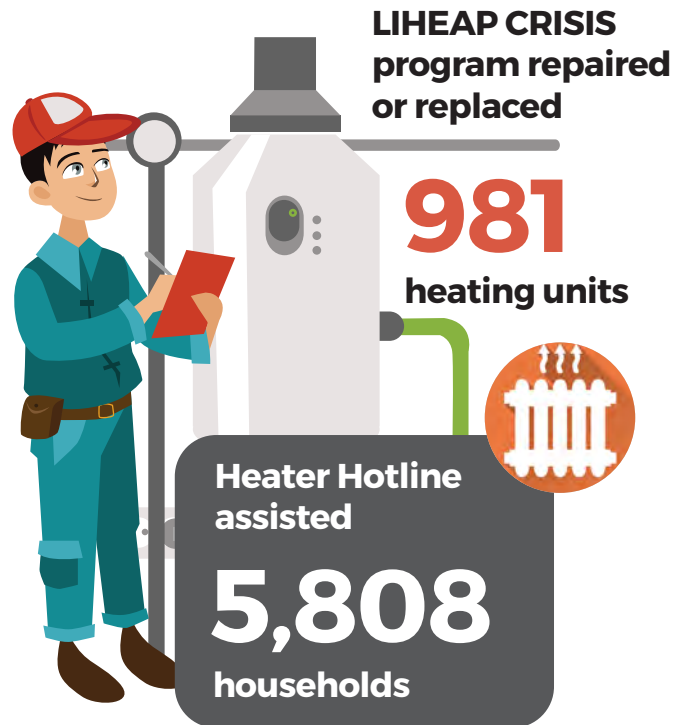
The Targeted Housing Preservation Program helps preserve housing stock across the city. PHDC supports the work of Habitat for Humanity, Rebuilding Together, and other community organizations that make critical home repairs in specific neighborhoods.

### Heating Assistance Heater Hotline

The Heater Hotline provides free emergency heater repairs for eligible households. This program is run by the Energy Coordinating Agency. It is supported in partnership with the Division of Housing and Community Development at DPD. In FY 2021 and 2022, a total of 5,808 households were assisted.

### LIHEAP CRISIS

PHDC LIHEAP CRISIS program helps replace and repair heaters for income eligible homeowners. In FY 2021 and 2022, the program helped nearly 1,000 homeowners.



### LIHEAP Clean & Tune

This pilot program performs equipment maintenance and client education about regular system care. The goal of the program is to cut down on the number of clients with repeat emergencies.



## Community Investment

PHDC uses many different approaches to improve our communities. PHDC invests in creating and preserving affordable housing, keeping tenants in their homes, overcoming obstacles to homeownership, bringing art to our public spaces, and strengthening infrastructure in neighborhoods throughout Philadelphia.

### Affordable Housing Production and Preservation

PHDC invests federal and local funds in affordable housing projects. From FY 2020 through 2022, \$65.5 million in PHDC financing leveraged funding for 1,313 units at 26 developments. Regularly updated data on these efforts is available on the online Housing Action Plan [dashboard](#).



*Casa Indiana*



*Susquehanna Residences*

Project Name	Council District	Total Units	Development Type
Susquehanna Housing	5	80	New Construction
HELP Philadelphia VI	5	55	Rehab
Rowan Judson Diamond	5	39	Preservation
Fitzwater Homes	2	22	Preservation
St. Rita Place	2	46	New Construction
Walnut Park Plaza	3	227	Preservation
Norris Homes Phase V	5	133	New Construction
Inglis Apartments at Elmwood	2	40	Preservation
Apartments at New Market West	4	41	New Construction
Hogar de Esperanza Phase III	5	20	Preservation
Peg's Place	5	40	New Construction
Nicole Hines Townhouses	8	35	New Construction
Lillia Crippen Townhomes	5	46	Preservation
Francis House	3	60	New Construction
Philabundance	5	*	New Construction
Susquehanna Square	5	37	New Construction
GALA-Golden Age Living Accommodation	9	50	New Construction
Liberty 52: Stephen F. Gold Community Residences	3	24	New Construction
Maguire-Willard	7	42	Rehab
Casa Indiana	7	50	New Construction
Hogar de Esperanza Phase II	5	20	Preservation
North Central Neighborhood II	5	89	New Construction
North Central Neighborhood III	5	50	New Construction
Center City Affordability Initiative	1;2;3	29	Preservation
Northeast Affordability Initiative	5;6;7;10	38	Preservation
<b>TOTAL</b>		<b>1313</b>	

\*Philabundance Training Center



## Community Investment



Nicole Hines Townhomes



Philabundance



PHA North Central III



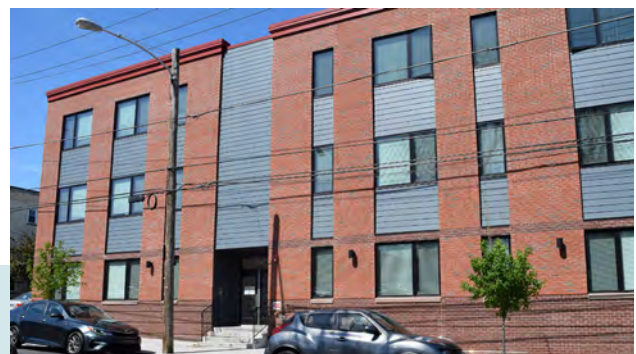
St Rita Place



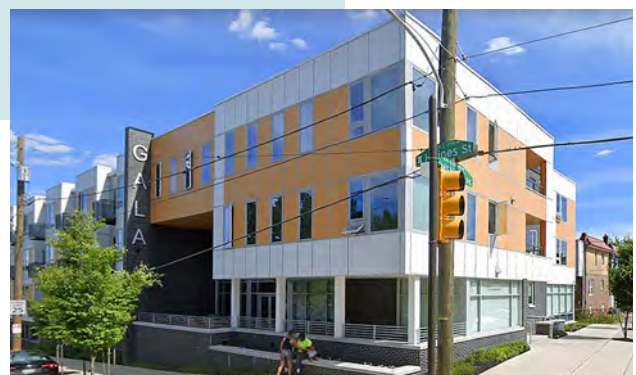
Apartments at New Market West



Impact Frankford Avenue



Susquehanna Square



GALA Golden Age Living Accommodation

## Community Investment

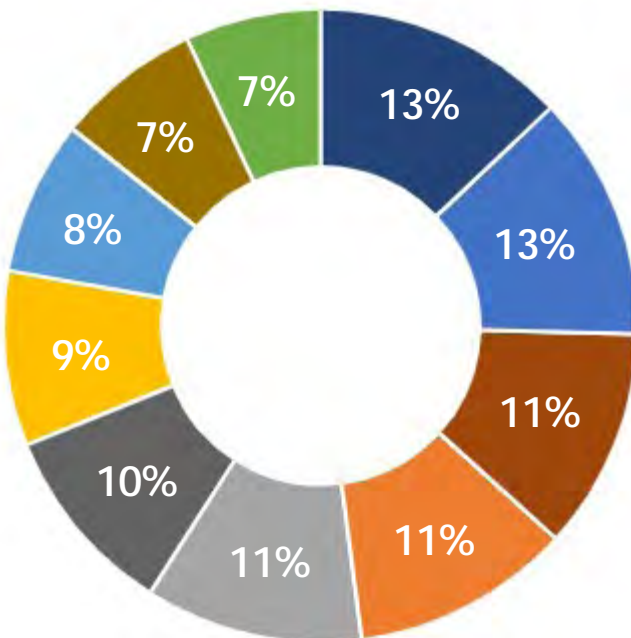
### Restore, Repair, Renew (RRR)

Restore, Repair, Renew was launched in 2019 to provide low-cost loans to Philadelphia homeowners in need of home repairs. In 2022 the program guidelines were updated to make the program more accessible and to increase the maximum loan amount to \$50,000. To date the program has originated 210 loans totaling nearly \$4 million.

### RRR Partners



### RRR Top Repair Categories to Date



- Remediation of serious exterior wall and masonry defects
- Window repair/replacement
- Installation of kitchen cabinets and countertops
- Remediation of serious internal floor, wall framing, ceiling defects
- Furnace, water heater, condenser repair/replace
- Remediation of conditions that present a danger of tripping/falling
- Other bedroom and living area finishes
- Other kitchen repairs
- All other external repairs
- All other internal repairs



## Community Investment

### PHLHousing+

PHLHousing+ is the City of Philadelphia and PHDC's guaranteed income pilot program. In the summer of 2022, 300 renter households were selected from the Philadelphia Housing Authority's Housing Choice Voucher and public housing waitlists to receive a direct cash payment on a prepaid debit card every month for two and a half years to cover a portion of the household's housing costs. A research team at University of Pennsylvania is surveying and interviewing participants alongside an additional 900 households from the waitlist whose experiences will be compared to those receiving cash assistance.



**HELPED**  
**2,700**  
**Philadelphians**  
**become homeowners**

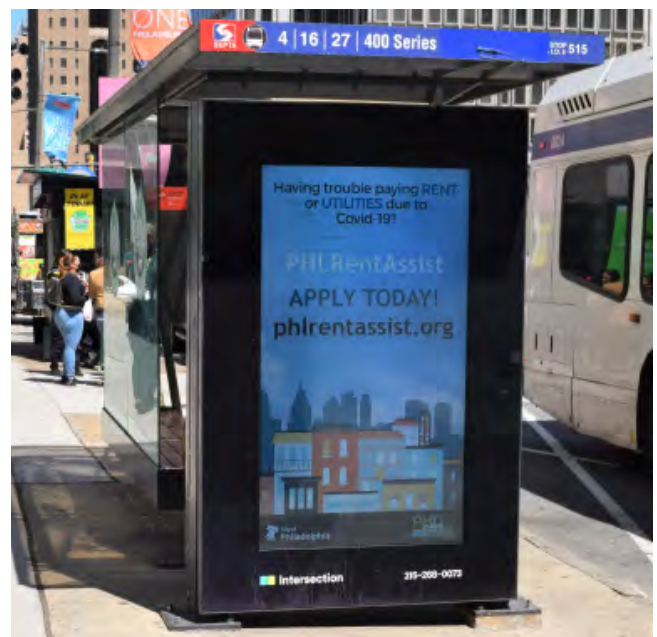
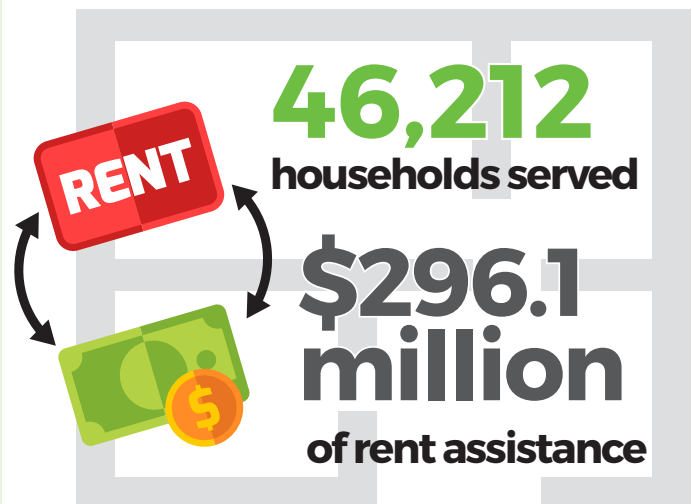
**Philly First Home**  
Earlier this year, PHDC partnered with DPD's Division of Housing and Community Development (DHCD) to launch phase two of the Philly First Home program. This program gives eligible first-time homebuyers grants of up to \$10,000 (or 6% of the home's purchase price, whichever is lower) to reduce the principal and/or cover down payments and loan closing costs. The first phase of Philly First Home helped over 2,700 Philadelphians become homeowners.



**Philly First Home Program**  
Homebuyer Assistance

### PHLRentAssist

Within weeks of the pandemic shutdown in mid-March, PHDC and the City launched PHLRentAssist to help people experiencing financial hardship because of COVID-19 pay their rent. PHDC ran multiple phases of PHLRentAssist that used different federal, state, and local funding streams. The program was funded with federal ERA 1/ERA 2, Pennsylvania ERAP, local funding sources, and CDBG-CV funds. Phase 4, of the program, the largest and longest phase provided more than 30,000 households with over \$230.5 million in assistance. To date, PHLRentAssist has helped over 46,000 renters with over \$296 million in assistance. More detail is available on the PHLRentAssist [dashboard](#).





## Community Investment

### Shallow Rent

The Shallow Rent program provides rent assistance for tenants living in affordable housing projects who are cost burdened (spending more than 30% of their income on rent). The program currently provides over \$1.3M in annual support for 300 tenants



*Percent for Art, ContraFuerte, Miguel Antonio Horn*

### Percent for Art

PHDC is proud to administer the oldest Percent for Art program in the country, with over 350 artworks commissioned for locations throughout the city. The program mandates that at least one percent of the construction costs for a new building on PRA land be used to commission an original work of site specific public art. The program also supports new artworks and programming through its Fund for Art and Civic Engagement.

Notable recent additions to the collection include Miguel Antonio Horn's "ContraFuerte" at 12th and Cuthbert Street and the ARTisPHL "Along the 23" installation by Christina Castro-Tauser at bus stations on SEPTA's Route 23 in June and July 2022.

### Landlord Assistance

Two loan products, administered by Impact Loan Fund, were developed to provide assistance to small landlords in Philadelphia. Between the two programs, almost 75 landlords were able to access capital to improve their properties. The two programs will re-launch a citywide rental repair loan program for landlords in late 2022.



### Art is PHL

ARTisPHL Group 1 launched in July of 2020, asking artists to share their ideas for new approaches to community-based public art. ARTisPHL heard from over 150 Philadelphia artists from around the city. Fifty eight awards were distributed over three rounds. The first awardees in Group 2 were announced in July 2022. The goal of this program is to reach, hear from, and support more artists working to shape the evolving role of public art in our city.



*ARTisPHL, Casa Mexico, Michelle Angela Ortiz*

## Land Management and Construction

PHDC manages the acquisition, disposition, and maintenance of most publicly-owned land in Philadelphia through its contracts to conduct business operations on behalf of the PLB and PRA. Land management also oversees all construction and development projects for PHDC including PLB and PRA efforts. A [dashboard](#) of regularly updated public land data can be reached through the main *Land* page on the PHDC website.

### Land Dispositions 2020-2022

Disposition Category	# of Parcels	# Total Housing Units	Units for 30% AMI or less	Units for 30% to 80% AMI	Units for 80% to 120% AMI	Market Rate Units	Side/ Rear Yards	Gardens/ Open Space	Cmty/Eco Development
Conveyed FY2021	54	122	6	48	10	58	19	1	0
Conveyed FY2022	70	203	22	131	6	44	23	4	4



East Poplar Playground



Hancock Playground



Side Yard, Master Street



Community Garden, Kern Street



## Land Management and Construction



### Side and Rear Yards

PHDC published a [step by step guide](#) to purchasing publicly-owned land for use as side or rear yards. The PHDC website also provides easy to use [tools](#) residents can use to determine whether they are eligible to buy a property they would like to use as a side or rear yard.



Side Yard, N. Philip St.

### Low-Income Housing Tax Credit (LIHTC)

The LIHTC program is an important driver of affordable housing creation nationwide. Established by the Tax Reform Act of 1986, the LIHTC program gives state and local designated agencies the authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.

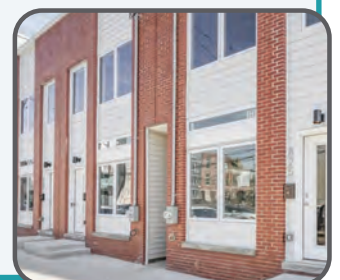


Berks Senior Housing

The land management unit often works with community-based organizations that have received LIHTC funding. An example of a successful LIHTC program is the construction of Berks Senior Housing with community partner Asociación Puertorriqueños en Marcha (APM). This development of 44 units of new affordable senior housing was built on previously vacant publicly-owned land.

### TURN THE KEY

A new 2022 initiative is the Turn the Key program. This partnership with City Council has an ambitious goal of building affordable homes for 1,000 qualifying homebuyers over 12-36 months. These newly constructed homes will have three-bedrooms and a sales price of \$280,000 or less. Preference will be given to income qualified City of Philadelphia employees, and then to other income eligible households.





## Land Management and Construction



*Greenwich Street*

### Workforce Housing

Workforce housing is another tool to help meet the affordable housing crisis in our city.

Buyers and renters of workforce housing must have household incomes below 120% AML. However, nearly 90% of units developed on land sold by PLB or PRA between 2020-2022 target households at 80% AML. Buyers of workforce housing are prohibited from re-selling homes for more than the original sale price for 10 years.

A workforce housing project developed by Civetta Property Group LLC includes 20 brand new single-family homes, 14 that are affordable for purchasers earning 60%-80% of AML and 6 that are affordable for purchasers earning 120% of AML.



*Wilder Street*

### Rebuild and PHDC/PRA

There are more than 400 neighborhood parks, recreation centers, and libraries in Philadelphia. They serve as safe spaces for people to learn, play, exercise, and get access to important services. However, many of these places are in need of investment, and that is where Rebuild steps in. PRA supports the City's Rebuild program by managing Rebuild's Request for Proposals and contracting processes. With PRA's assistance, Rebuild brings in general contractors to rehabilitate city playgrounds, libraries and parks. PHDC's maintenance staff also participates in rehabilitating these public spaces.



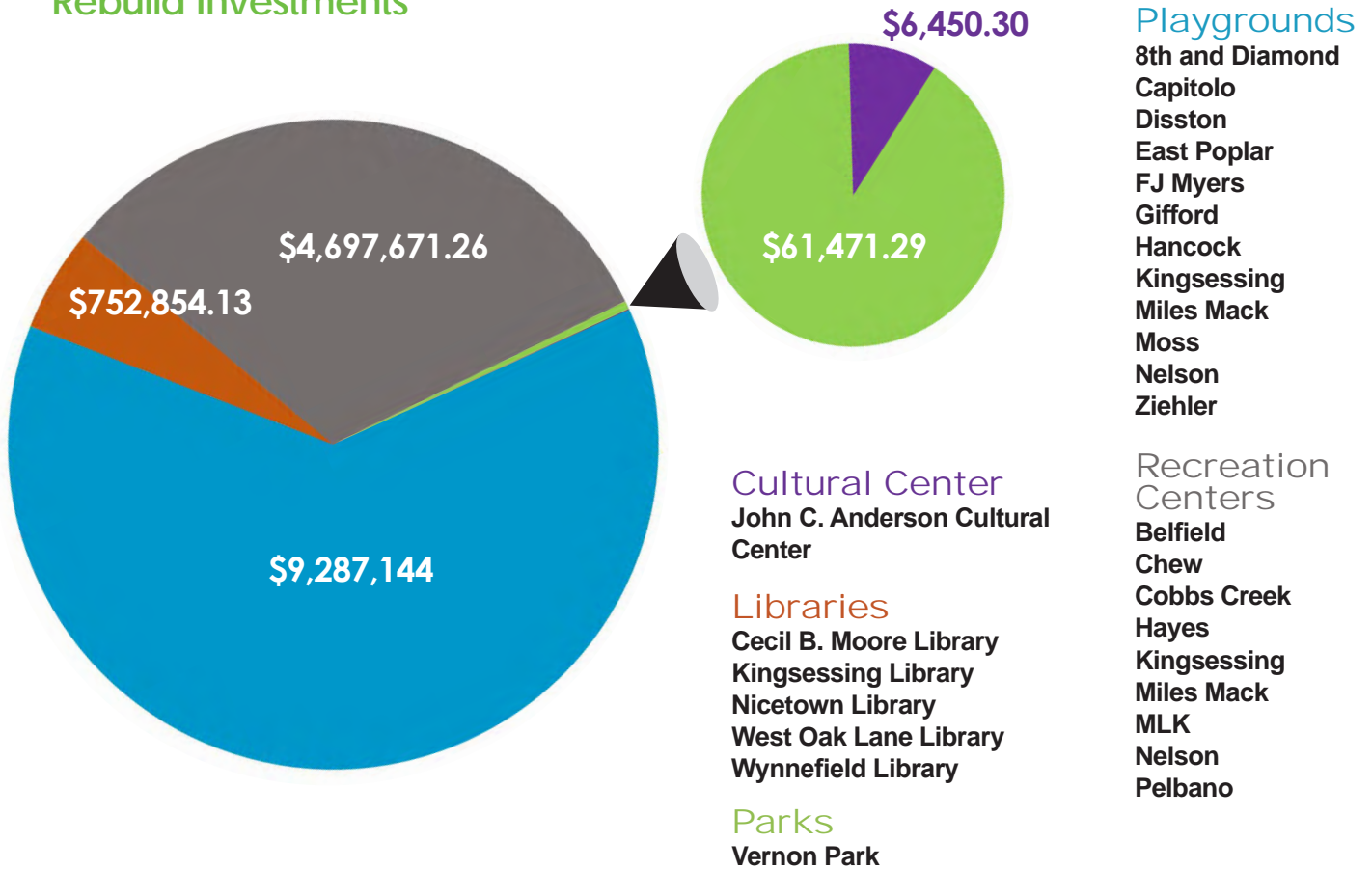
*8th and Diamond Playground*



*East Poplar Playground*

## Land Management and Construction

### Rebuild Investments



### Minority Development Program

In August 2021 PHDC launched the Minority Developer Program (MDP) to assist in addressing the lack of diversity in the Philadelphia real estate development and construction industry. This hands-on business assistance and capacity-building program is designed to promote wealth creation and business growth among minority developers.

Almost 70 developers have been identified by the program. The developers ranged from new businesses to small and mid-size companies. MDP provided a cohort of 24 with land-development training, technical assistance, and development opportunities. MDP also facilitated mentor/mentee relationships with established large-scale developers to support participants in growing to the next phase of business development.

PHDC is planning to welcome a second MDP cohort in 2023.



Berks Senior Housing

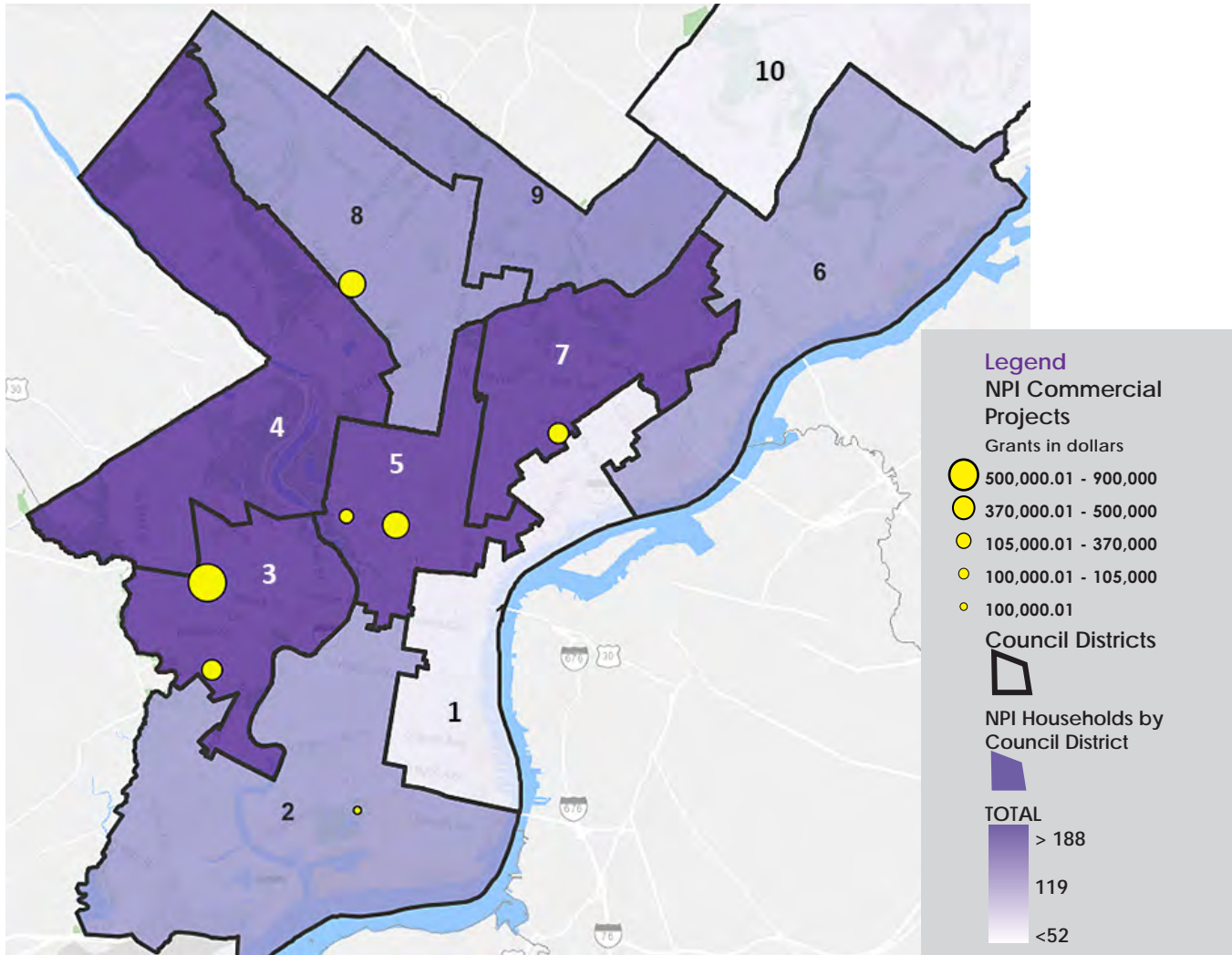


## Neighborhood Preservation Initiative (NPI)

City Council established NPI to invest \$400 million in bond proceeds to support successful affordable housing and commercial revitalization programs in Philadelphia. The NPI Year 1 Program Statement and Budget for the first \$100 million in bonds was signed by Mayor Jim Kenney in October 2021.

PHDC and DPD are putting this groundbreaking initiative into action. A [dashboard](#) regularly updated with NPI data can be found via the *Community Investment* page on the PHDC website.

### NPI Households and Businesses served by Council District - NPI funding only



#### Programs Serving Households by Council District -NPI funding only

Programs	CD 1	CD 2	CD 3	CD 4	CD 5	CD 6	CD 7	CD 8	CD 9	CD 10
Adaptive Modifications (AMP)	7	14	38	26	28	5	15	14	20	0
Basic Systems Repair (BSRP)	32	48	82	59	53	15	85	81	71	0
Housing Preservation	0	0	0	80	389	64	0	0	0	0
Housing Production	0	45	72	0	41	0	48	0	0	0
Permanent Homeless Housing	0	0	1	0	6	0	2	1	0	0
Philly First Home	18	16	31	34	9	36	56	39	51	11
<b>TOTAL</b>	<b>57</b>	<b>123</b>	<b>224</b>	<b>199</b>	<b>526</b>	<b>120</b>	<b>206</b>	<b>135</b>	<b>142</b>	<b>11</b>

**Households receiving NPI Funds: 1,743**

**Businesses served with NPI Funds: 88**



## Area Median Income (AMI)

### 2022 Area Median Income (AMI)

Based on Median Income for the 9 County Philadelphia Metropolitan Area. These AMI figures are used to calculate eligibility for many of the programs cited in this report.

	Family Size	Low 50%	60%	Moderate 80%	Median 100%	115%	Middle 120%
Annual Income	1	\$36,900	\$44,300	\$ 59,050	\$73,800	\$84,850	\$88,550
	2	\$42,200	\$50,600	\$ 67,450	\$84,350	\$97,000	\$101,200
	3	\$47,450	\$56,950	\$ 75,900	\$94,900	\$109,100	\$113,850
	4	\$52,700	\$63,250	\$84,300	\$105,400	\$121,250	\$126,500
	5	\$56,950	\$68,300	\$ 91,050	\$113,850	\$130,950	\$136,600
	6	\$61,150	\$73,400	\$ 97,800	\$122,300	\$140,650	\$146,750
	7	\$65,350	\$78,450	\$ 104,550	\$130,700	\$150,350	\$156,850
	8	\$69,600	\$83,500	\$ 111,300	\$139,150	\$160,000	\$167,000
		For families/households with more than 8 persons, add for each additional person:					
		\$4,200	\$5,050	\$6,750	\$8,450	\$9,700	\$10,100

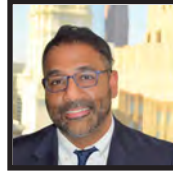


North Philadelphia Peace Park at 2200 W. Jefferson St.

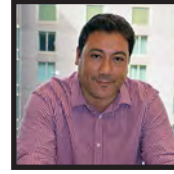
## Senior Team



**David S. Thomas**  
President & CEO



**Jojoy Varghese**  
Chief of Staff



**Angel B. Rodriguez**  
Sr. VP, Land Services



**Darren Williams**  
VP, Finance &  
Construction



**Donna Trent**  
VP, Human Resources

The PHDC legal team in 2020-2022 was led by **Ryan Harmon** and **Susan Varghese**.

## Board of Directors



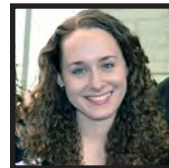
**Ken Weinstein**  
**Chair of the Board**  
President  
Philly Office Retail



**Jacquelyn Linton**  
President  
Philadelphia Chapter  
Society for Human  
Resource Management



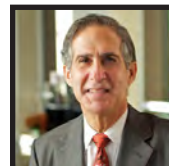
**Nora Lichtash**  
**Secretary**  
Executive Director  
Women's Community  
Revitalization Project



**Sabrina Maynard**  
**Treasurer**  
Deputy Budget Director  
Department of Finance



**Karen Fegely**  
Deputy Director for  
Neighborhood &  
Business Services  
Department of  
Commerce



**James Cuorato**  
President & CEO  
Independence Visitors  
Center



**Catherine Califano**  
**Vice Chair**  
First Deputy Director  
Department of Planning  
and Development



**Francis Vargas**  
President  
Elon Affordable Housing  
LLC  
The Altman Group of  
Companies



**Vidhi Anderson**  
Vice President of  
Development  
HumanGood

