

“AT HOME IN THE 9TH”

NOVEMBER 2019

**LIVE, LEARN, WORK,
SHOP & PLAY
IN THE 9TH!**

*HOUSING STRATEGIES TO
STABILIZE AND SUPPORT 9TH
DISTRICT RESIDENTS*

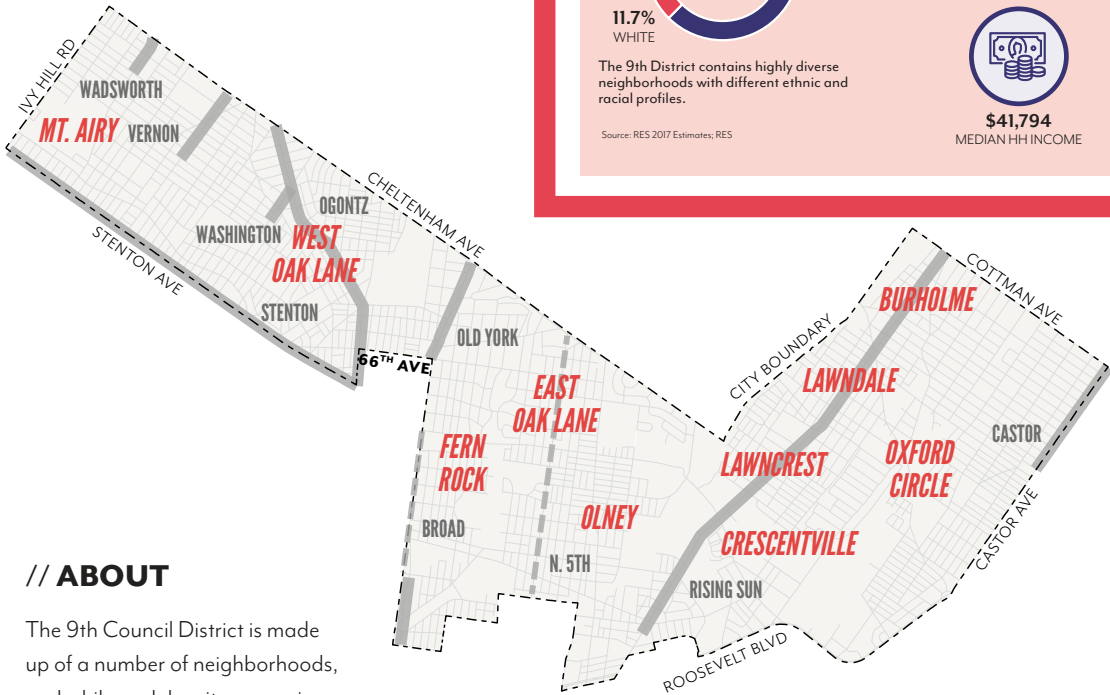
9TH

**DISTRICT
COMMERCIAL
CORRIDOR
PLAN**

Office of COUNCILWOMAN CHERELLE PARKER

WRT

"AT HOME IN THE 9TH" SUPPORTING ALL 9TH DISTRICT RESIDENTS

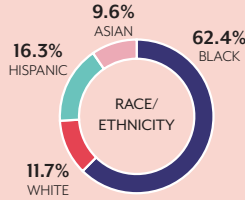


9TH DISTRICT AT A GLANCE:

The 9th District includes a variety of diverse, family-friendly neighborhoods that are well-connected to city and regional transportation networks.

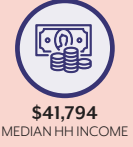
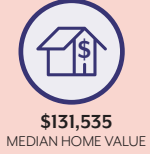
162,794

9TH DISTRICT POPULATION
IN 2016



The 9th District contains highly diverse neighborhoods with different ethnic and racial profiles.

Source: RES 2017 Estimates; RES



// ABOUT

The 9th Council District is made up of a number of neighborhoods, and while each has its own unique characteristics and circumstances, the District as a whole is a stable, diverse area with higher homeownership levels than the city as a whole.

The areas in the western part of the district were first settled in 1683 as William Penn's first neighborhood.

In 1695, a Welshman named Griffith Miles bought 250 acres of land and built a log home along a dirt road that would later be known as Oak Lane. In the eastern part of the district, the Lawndale and Crescentville areas trace their roots to the early 1900s, as a small

German community. Oxford Circle was primarily agricultural until just before World War II, when the Hyman Korman Company developed many of the still-standing rowhomes, and a largely Jewish population settled in.

// CURRENT CONDITIONS

A majority of the 9th District would be classified as middle neighborhoods, which are relatively stable neighborhoods without extreme poverty or wealth and are reasonably affordable and relatively safe. Because these neighborhoods are not often facing significant challenges, rapid development pressures, or decline, they are typically not the priority or focus for public investment dollars. Also, since many of the residents living in

these neighborhoods are employed, they don't qualify for programs that are geared towards lower income residents. While the majority of 9th District properties are well maintained, homeowner-occupied units, there is a recognized need for resources for homeowners to make improvements and modifications to the existing housing stock.

The 9th District neighborhoods are highly diverse. The western half of the district is primarily African American, while the eastern half of the district is more varied, with

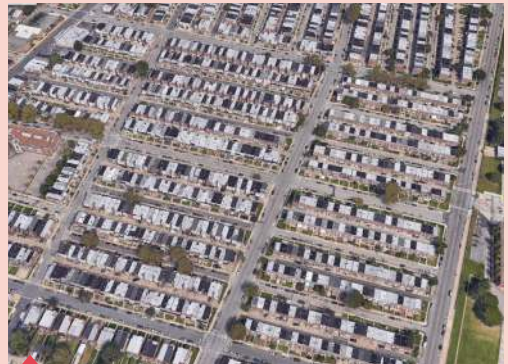
significant ethnic populations in certain neighborhoods. There are also a large and growing number of senior citizens who own their homes and would prefer to age in place.

The 9th District contains a wide diversity of housing types, from dense blocks of rowhomes to more suburban-style detached homes with front and back yards.

HOUSING PATTERNS IN THE 9TH



East Oak Lane: mostly detached single-family homes with generous yards.



Lawncrest: primarily attached rowhomes or twins.



Oxford Circle: attached and semi-attached rowhomes.



West Oak Lane: rowhomes with modest front yards and rear driveways.

HOUSING QUALITY IN THE 9TH



The 9th District has a combination of attached, twin, and detached homes, as well as some higher-density apartment buildings.

// AGING HOMES

With so many stable, long-term homeowners and new residents seeking an affordable place to live, most of the housing stock in these neighborhoods is quite old. In fact, nearly a third of all homes were built before 1939. And while the area is affordable, the working class incomes of 9th District residents mean many people cannot necessarily afford all of the maintenance and upkeep they wish to do on their homes. However, with many housing support programs often targeting very low-income populations, many 9th District residents don't qualify for those either—putting them in the middle with few resources to turn to for assistance.





// TYPICAL QUALITY AND MAINTENANCE ISSUES

With an aging housing stock, many homes are in need of repair and/or maintenance. Below are some of the most common issues facing 9th District residents.



Exterior Quality



Retaining Walls



Landscaping



Sidewalks



Driveways



Exterior Stairs

VISION FOR THE FUTURE

// VISION: SUPPORT EXISTING AND NEW HOMEOWNERS AND ALL RESIDENTS WHO CONTINUE TO CALL THE 9TH DISTRICT HOME.



1 New outreach initiative: “At Home in the 9th”

With guidance and resources on: how to become a homeowner; how to maintain your 9th District property; supports that help you stay in your home (Age in Place); and strategies for unlocking the equity you’ve accrued.

2 Access to capital

Enable homeowners to have access to capital to make repairs to older houses utilizing Philadelphia’s new “Restore, Repair, Renew” Home Preservation Loan Program.

3 Stabilize homeownership rates

Support and encourage homeownership by publicizing housing counseling options, utilizing the Pennsylvania Home Mortgage Finance Agency first-time homebuyer mortgage programs, and conducting outreach to local brokers so that they are aware of these programs. Increase resources to assist residents in resolving tangled title issues including assistance (i.e. fee waivers) probating estates.

4 Support seniors

Link senior households with supportive services that allow these long-term residents to age in place if that is their preference.

5 Unlock equity

Provide education and outreach to seniors and longtime owner-occupants on options to unlock the equity built up over decades.

6 Develop additional senior housing

Provide high quality housing options for the 9th District’s sizable 65 and older population.

7 Strengthen and expand local community based organizations and CDCs

Build capacity among residents to advocate for their community’s needs, deal with absentee landlords and unmaintained homes, and help the City implement new programs and investments.

// HOME PRESERVATION LOAN PROGRAM



TO FIND OUT MORE:

go to <https://phdcphila.org/residents/home-repair/restore-repair-renew/>
or call Councilwoman Parker's Office
at (215) 686-3454.

What Is It?

The “Restore, Repair, Renew” initiative is a new program made possible by Councilwoman Cherelle Parker’s leadership and advocacy. It is run by the City of Philadelphia and Philadelphia Redevelopment Authority to help Philadelphia homeowners access low-interest loans in order to invest in their properties. These are 10-year, 3% fixed-interest loans from \$2,500 to \$24,999.

Eligible Households

- » Primary residence needs repairs
- » Credit score above 580
- » Must have homeowner’s insurance
- » No L&I violations
- » Up to date on utility and tax payments (includes enrollment in payment plans)

Eligible Repairs

- » Roof, siding, foundation, and masonry
- » Sidewalk, outdoor staircase, and driveway repair
- » Window and door repair and replacement
- » Mobility improvements
- » HVAC, plumbing, sewer, water
- » Electrical repairs and upgrades
- » Lead-based paint abatement
- » Mold and radon
- » Other health and safety-related repairs

RESOURCES

// HOUSING COUNSELING



TO FIND OUT MORE:

go to <http://ohcdphila.org/housing-counseling>



What Is It?

Professionally trained housing counselors at each agency conduct free group and individual counseling sessions to help renter households buy a home and current homeowners keep their homes. Counselors can offer assistance with topics such as:

- » Mortgage foreclosure prevention
- » Personal credit repair and credit maintenance
- » Money management through budgeting
- » Rights and responsibilities of homeowners
- » The mortgage application and purchase process
- » Financial assistance programs
- » Home repair
- » Real estate tax issues
- » Fair housing rights
- » Tenant/landlord issues

Who is Eligible?

To be eligible for free housing counseling, you must live in Philadelphia. There are no income requirements for housing counseling services. Approved Housing Counseling Agencies in and Near the 9th District:

Center in the Park (Senior Center)—offers specialty counseling for senior homeowners.
5818 Germantown Avenue, Philadelphia, PA 19144
(215) 848-7722

Greater Philadelphia Asian Social Service Center (GPASS)
4943 N. 5th Street, Philadelphia, PA 19120
(215) 456-1662

Northwest Counseling Services
6521 N. Broad Street, 1st Floor, Philadelphia, PA 19126
(215) 324-7500 x0217 (or dial “0”)

West Oak Lane CDC
1624 Wadsworth Avenue, Philadelphia, PA 19150
(215) 225-8339

// PHILLY FIRST HOME PROGRAM



TO FIND OUT MORE:

go to <https://phdchousing.org/philly-first-home>



What Is It?

The program is offering a homebuyer assistance grant of up to \$10,000 (or 6% of the home's purchase price, whichever is lower) to assist first-time homebuyers reduce the principal and cover down payment and loan closing costs.

What type of property is eligible?

The property must be a single-family home or duplex located in Philadelphia (no condominiums).

Who is Eligible?

- » You must be a first-time buyer
- » You must complete one-on-one homeownership counseling through a City-funded housing counseling agency before signing an Agreement of Sale.

- » You must be income eligible (see chart below).

Household Size	Maximum Annual Household Income
1	\$75,720
2	\$86,520
3	\$97,320
4	\$108,120
5	\$116,880
6	\$125,520
7	\$134,160
8	\$142,800

RESOURCES

// PHFA HOMEBUYER PROGRAMS



TO FIND OUT MORE:

go to <https://www.phfa.org/homebuyers>

or <https://www.phfa.org/programs/homepurchase.aspx>



What Is It?

The Pennsylvania Housing Finance Agency provides a number of resources for homebuyers.

They include the following:

First-Time Homebuyer Programs

Financial Education & Coaching

- » Help for renters, homebuyers, and homeowners to understand and improve their personal finances
- » Setting financial goals
- » Spending, saving, and investing
- » How to get, use, and manage credit

Homebuyer Counseling

- » Help for families and individuals to improve their housing conditions and meet the responsibility of homeownership

- » Evaluate mortgage readiness
- » Budgeting for mortgage payments
- » Selecting a real estate agent and home inspection

PHFA Home Loans

- » Competitive interest rates
- » Fewer fees
- » 30-year, fixed rate terms
- » Possible down payment and closing cost assistance



Mortgage Programs

Home Purchase

- » Keystone Home Loan Program
- » Keystone Government Loan Program

Purchase Assistance

- » Keystone Advantage Assistance Loan Program
- » Programs for people with disabilities
- » Homestead down payment and closing cost assistance

Refinance Options

- » HFA programs
- » HFA/VA loans

Foreclosure Prevention/Assistance

- » Foreclosure assistance/HEMAP/Act 91
- » Foreclosure mitigation & Act 6
- » Residential mortgage mediation program

Home Improvements/Repairs

- » Access Home Modification Program
- » Homeowners Energy Efficiency Loan Program (HEELP)
- » HomeStyle® Renovation Program
- » Purchase Improvement Loan
- » PENNVEST Homeowner Septic Program



GET INVOLVED
CONTACT US @



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