

**RESIDENTIAL STRUCTURES:
PRESERVATION AND REHABILITATION IN GERMANTOWN,
MOUNT AIRY AND CHESTNUT HILL**

**GROUP H: HSPV STUDIO 700
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Introduction

Group H was given the task of identifying preservation strategies for housing in the study area. The scale of the group's undertaking, dealing with thousands of structures throughout the area, defined our approach as one which should not deal with individual structures or with the study area in its entirety. Rather the group looked at collective problems and trends within selected areas. It was quickly realized that the problems exhibited by housing in much of the study area, east of Cresheim Valley Drive, were not in the realm of preservationists to solve. The social and economic concerns in these areas require other methodologies of approach. Therefore, our discussions of the concerns of maintaining the extensive residential inventory of the study area centered on differing conceptions of preservation used as a housing conservation strategy.

The study area is well-endowed with a wide range of housing types and densities of residential development, much of which originated in the 100 year period between 1850-1950. Whilst this may not qualify collectively as historic housing stock, it does represent the hey-day of suburban expansion in the area and typifies a pattern of urban growth that can still be seen to function. The extensive transportation networks that link the study area to the metropolitan core and the commercial vitality of certain sections of Germantown Avenue bear witness to communities that continue to serve as both neighborhoods in their own right and as satellites of the city core.

The internal pattern of neighborhoods, defined by street configuration, ratios of open to built space, building dimensions and landscaping, is generally positive. Even in low income areas, where the housing stock is relatively stable, the residential context is one of familiarity and wide usage by the inhabitants. In this respect, the study area perhaps poses fewer problems than an area like south-

west or north-east Philadelphia. However, this area is not without its sections of blight, abandonment, and extensive deterioration. These factors largely contribute to the widespread decline of a neighborhood, assisted by loss of institutional anchors, such as churches and schools, and the failure of commercial or industrial concerns. Without stable and consistently occupied housing stock, a neighborhood loses the cement which melds the other constituent parts together.

In considering the study area as a whole, the group identified a set of concerns which guided our analysis and final recommendations:

- Different reasons for stability or deterioration operate in different areas.
- Full occupancy, and preferably owner-occupancy, is an essential preservation goal in a residential context. Preservation is a valuable component of any strategy seeking to effect this goal.
- Community organization and motivation is essential in the preservation of a neighborhood.
- Isolated abandonment is as insidious as extensive block-wide vacancy but is often accepted in a neighborhood without community action.
- A simplification of the process of purchasing vacant properties for rehabilitation is needed.
- In the absence of adequate public funds for rehabilitation, it is important to develop linkage strategies between commercial and residential interests.

Our concerns were formed mainly through consideration of the less stable areas east of Cresheim Valley Drive, which serves as a crude geographic delineation of two residential areas the group identified.

To the west lies predominantly stable, well-maintained housing stock, served by thriving institutional and commercial resources, and for which preservation concerns are limited to several strategies: managing anticipated density changes, enabling adequate protection for registered historic properties, and defining guidelines for compatible alterations and new construction.

To the east lie the communities in which vacancy is an anticipated or current concern. Associated social problems contribute to neighborhood mistrust and insularity as well as physical deterioration. In this area, advocacy groups are as concerned with social stabilization as they are with maintaining residential structures and traditionally perceived notions of preservation 'aesthetics'. We recognized this general dichotomy, and our recommendations reflect the group's conclusions about the relevance of preservation in each of several case studies.

Preservation Mechanisms

The group first considered the range of possible mechanisms to provide assistance in the rehabilitation and preservation of this area and distilled them into the following five main tools: **zoning; historic districting; adaptive reuse; incentives; and education.**

In terms of **zoning**, the group investigated the possibilities of limiting the broad nature of some zoning designations to preserve a particular type or quality of residential structure that may be at risk from a high density designation allowing for greater possibilities of new construction. We found that this goal could only presently be achieved through creating a specific type of zoning overlay, comparable to

those already in operation such as the historic district designation, or through zoning remapping, which only redesignates the zoning of an area.

Through the creation of local and National Register **historic districts**, properties can be protected by stricter maintenance guidelines, notably the Secretary of the Interior's Standards for Rehabilitation. Indeed, in local districts a review board has to be consulted on all alteration or demolition applications requiring a building permit. Districting can provide the focus for particular preservation-oriented incentives, such as facade easements and Rehabilitation Transfer Investment Credits (RTIC) as well as community outreach programs that have a positive influence upon surrounding neighborhoods. Historic districting can preserve housing stock but should not limit residential structures to one type of use.

In the study area, **adaptive reuse** of residential properties is widespread, with the historic house museum as one particular form of non-residential use. Other uses, such as schools, group homes for special needs, restaurants, bed and breakfast establishments, and corporate training centers are feasible as well. Guidelines for such adaptation of residential properties and their integration into residential neighborhoods should be factors in designing packages to attract alternative uses into neighborhoods.

Incentives can take the form of monetary or non-monetary assistance and guidance. The permutations of public/private funding and assistance are numerous; however, with the reduction in available public assistance for both low-income and preservation-oriented rehabilitation, sometimes more modest goals have to be set. The group considered federal and local organized funds, such as the Community Development Block Grant (CDBG), Section 8 Low Income Housing Tax Credits,

Urban Homesteading, Homestart, and MEND [see Appendix II], as useful and applicable programs despite the tenuous status of funding for some of them. We accept the fact that local assistance and grants are more feasible as supplemental resources than as sole funding for a project. In addition to monetary incentives, self-help mechanisms such as maintenance workshops, tool-lending libraries, and designated clean-up weeks serve to motivate the community and the individual, making rehabilitation and maintenance a tangible possibility.

In terms of **preservation education**, informing the public of preservation-sensitive options for maintenance and rehabilitation is useful, but does not carry any message of enforcement. Neighborhoods need to be empowered to take the initiative to define their own needs and perceptions of community preservation goals. This initiative is already displayed in many neighborhoods across the study area, resulting in varying degrees of quasi-government. In less-organized neighborhoods, the establishment of a community center, where information on residential concerns from weatherproofing to mortgage applications can be made accessible, is crucial in the generation of community momentum. An alliance between neighborhood groups is valuable in successful inter-neighborhood rehabilitation, and the collective action of such groups is a powerful means to combat the bureaucratic complexities of implementing such change. This cooperation can also prioritize groups with special needs within neighborhoods, providing a focus for attracting formal funding for rehabilitation.

Methodology

Keeping these general priorities and tools in mind, the group returned to investigate the study area in more detail. The data generated in the first half of the studio proved very useful in organizing the group's understanding of the area's residential components. The "Areas of Homogeneity"

defined by Group C were used as an initial guideline to help us define the character and stability of particular neighborhoods. We conducted a windshield survey of these areas, and while many of the descriptions seemed appropriate, it was clear that the scale of the "Areas" was larger than could be manageably analyzed in the time available. It was also apparent that particular areas, especially Mount Airy Rowhouse/Duplex (#6) and East Mount Airy Duplex Residential (#7), were extremely varied in scope, where the homogeneous unit could be as small as a single block, and where the levels of occupancy, density, maintenance, and apparent preservation were widely different. Therefore, the group chose to look at the study area in terms of selected small case studies, no greater than three or four blocks in size. Rather than having these correspond to particular areas of homogeneity, the sites were selected on the basis of relative residential density. We perceive density and its management as the chief concern in maintaining the character and familiarity of residential communities as well as being the main factor regulated by the zoning designation of an area. We considered the study area as fairly represented by its zoning designations but also recognized that zoning did not necessarily insure the continuance of such levels of residential density because it cannot control occupancy. By looking at areas through the medium of density it was also apparent that the mechanisms of stability/ deterioration operating in a high density zone in Chestnut Hill were quite different to those operating in a comparably dense area in lower Germantown.

The study area was categorized as comprising three levels of density, low, medium, and high, according to the prevalence of particular residential zoning designations. This was schematically represented by Group C, and our selections were based upon their findings: low corresponds to areas zoned between R1-R4; medium to areas between R4-R9; and high to areas R9 and above. Seven case studies were selected, two

each of high, medium and low densities, and one additional medium density neighborhood which represents an area already regulated as an National Register Historic district; each of the seven was subject to a windshield survey. The case study areas are described as follows:

Low density: Chestnut Hill [Appendix I: fig.1]

The area to the south, west, and east of Pastorius Park, not including the Woodward developments further to the east, is characterized by large lot single family residences, zoned R2, although within this category there are also several duplexes and smaller lot structures. The area is very verdant, and many properties are well-screened from the road. There are no major institutions in the area, but the park serves as a neighborhood focus.

Low density: N.E.Germantown [fig.2]

While this area is zoned predominantly R9 (rowhouses) and R5 (small duplexes), it is considered to be a low density area in relation to what surrounds it. The buildings exhibit variety in relation to the street and different dimensional configurations within rows creating a more varied streetscape. It is a neighborhood served by an active advocacy group, which has initiated rehabilitation projects and defined revitalization strategies in the past. However, it is clear that more attention needs to be paid to maintaining momentum, and restoring institutional and commercial anchors which have failed.

Medium density: N.E. Mount Airy [fig.3]

The housing surrounding Cliveden Park, to the north of Cliveden House, is mostly rowhousing and small duplexes (R9 and R5), but with a significant number of larger, late Victorian duplexes (R4) and a scattering of single family detached structures (R2). This area exhibits some stability, although the existence of a number of vacant properties suggests a transitional neighborhood where economic difficulties could lead to higher levels of abandonment. Maintenance is a priority, as is the encouragement of collective self-help strategies. This is a neighborhood which probably would not qualify for funds administered for low-income housing rehabilitation.

Medium density: Tulpehocken National Historic District [fig.4]

This area was studied as an example of the effects, actual and potential, of historic designation on the community. It comprises mainly single family detached properties (R3), although within that designation there are also included several large Italianate duplexes and some low-rise apartment blocks, dating from the mid-twentieth century. Several properties are already occupied as non-residential concerns, chiefly the Ebenezer Maxwell Mansion Museum, and the Green Tree School on Walnut Lane. Maintenance of properties in the area is a visible problem, as is the prospect of abandonment of the larger single-family structures if alternative uses are not considered as options.

Medium density: S.W. Mount Airy [fig.5]

This area is a fairly secluded, green swath of mid-size duplex and detached properties (R4 and R5) where the housing stock is sound, and stability is not currently in question. Individual adaptation of properties shows some license with

original and replacement materials, while new construction and non-residential concerns are occasionally altered with little thought to continuity or consistency.

High density: Chestnut Hill [fig.6]

This area, adjacent to the main commercial strip south of Rex Avenue, comprises little historic fabric, except at its eastern boundary where it meets some Woodward properties and nineteenth century Italianate duplexes, and on the east side of Hartwell Avenue. Despite the predominance of R9 rowhouses, and the Wynwood Garden Apartments, zoned R11a, the ratio of open space to built space creates a neighborhood that belies that density. Individual properties exhibit incompatible replacement of materials and elements, and a couple of houses show little recent maintenance, although they are still occupied.

High density: N.E. Germantown [fig.7]

This area, west of Haines Street, and adjacent to Germantown's once industrial core around Chelton Avenue, is comprised of workers' rowhousing, much of which is in need of immediate attention and structurally at risk. The low-rise nature of the residential rows makes the streets intimate, except where demolition has resulted in disruption of the continuity of the streetscape. Newer construction in two story brick and mansard-roofed attached townhouses on Baynton Street typifies this pattern. There is still a feeling of community, despite the degree of dereliction and lack of commercial activity.

The group defined a set of priorities for each area, which represents concerns to be addressed, in some cases as a matter of urgency. The concerns are expressed as current or future risks to the stability of the neighborhood, and as

issues, the resolution of which would benefit the community. In response to these priorities, a number of recommendations were outlined. The specificity of these recommendations varies between study areas, although common approaches emerged. Whilst the group's general recommendations, addressing the study area in its entirety, are summarized in the conclusion of this paper, the group's proposal of a **Conservation Overlay** should be discussed, before the areas are considered individually.

A conservation overlay was devised by the group to act as a series of amendments to prevailing zoning designations, in a manner similar to the existing Historic District overlay. A conservation overlay is designed to maintain prevailing density levels in areas of sound housing stock which can be considered as a neighborhood. Through additional conditions placed upon zoning parameters, such a neighborhood can define controls upon demolition, new construction and alteration. Exterior alterations that require a building permit would be presented to a review board, comprising not only planning and Licences and Inspections officials, but also neighborhood representatives; any such applications would be required to show proof of considering preservation options within the design process. Each conservation overlay area would also be required to establish a community conservation center, which would collate and disseminate information and resources for the maintenance of residential stability.

These recommendations form the basis upon which a neighborhood can build its own set of conditions. The only other condition is that of self-nomination. This is not a designation that can be imposed, but rather one which a neighborhood elects to administer and define; thus it presupposes a certain degree of community organization and perceptions of community cohesion.

The second area 'designation' defined by the group is not zoning-related, but is imposed to emphasize the need for immediate action to achieve and sustain residential

stability. The **Residential Revitalization district** denotes an area where efforts towards rehabilitation and the most efficient distribution of available funds are orchestrated to maximize short-term results, and long-term support is mandated. It is proposed as a means to circumvent the bureaucratic obstacles to effective neighborhood revitalization which operate to limit private and public initiatives and takes the form of a 'package' of policies and incentives designed to fit the community in question.

Study Areas: Priorities and Recommendations

Chestnut Hill, low density - Conservation Overlay

This area is one that is marked by its quiet, shaded trees and idyllic atmosphere of sprawling, substantial single family homes or duplexes. Although we see this part of Chestnut Hill as quite stable in its present state, we recognize several priorities for the future:

- to combat change in density and new construction or alteration as they pose risks for the existing established atmosphere
- individual lots of either built or open space should be retained and protected
- design guidelines should be developed for new construction or alteration

In light of these priorities which we recognize, we recommend this area of Chestnut Hill become part of a conservation overlay to include the following additional restrictions to the existing zoning regulations:

- to combat changes in density and to promote the space, property subdivision would be prohibited and

multiple residential use of a structure permitted as long as the use did not involve major inappropriate external alterations, particularly to visible facades

- the following design guidelines for new construction or alteration would be put forth: in the case of new construction, such construction must be compatible in material and design to the neighboring structures; in the case of alteration to visible facades, such alteration must first consider preservation of existing fabric as an alternative to alteration; and finally, if altered, any addition to a structure must be compatible in material and design to both the structure itself and its neighboring structures.

N.E.Germantown, low density - Conservation Overlay and Rehabilitation

For this low density residential area, three priorities have been determined. They have been selected based on the fact that the area has sound housing stock as well as encroaching dereliction. The priorities are as follows: to maintain present residential level of density, to insure continued stability of housing stock, and to eliminate vacancies.

We recommend that this area come under a conservation zoning overlay, which may be presented to the community by city and preservation planners but could only come into effect with 50% of the residents approval. The overlay would enact three measures, in addition to the basic requirements outlined above,

- conservation of current building configurations and context in any new construction/ substantial alteration, e.g. setbacks and relation to the street, through stoops and porches, especially where these features are not covered by zoning designations.

- design guidelines in rehabilitation should promote material surface consistency, non-enclosure of porches, sensitive window and cornice treatments.
- vacant church at intersection of Wister and Wakefield Streets should be converted for use as neighborhood conservation center.

It is hoped that such an option will promote and implement preservation in a less restrictive manner.

N.E. Mount Airy, medium density - Rehabilitation

This area is, like many other parts of this community, low-rise residential from the late nineteenth and early twentieth centuries, and largely occupied. There are several vacant houses, but the building inventory, and the community, appear stable. It was determined that the preservation priorities for this area are shared with several other areas; that is,

- maintain occupancy in those residences currently occupied.
- stabilize vacant buildings: that is, make sure that roofs are intact (even if only temporary repairs are possible), windows are boarded on the first floor, and the water main is shut off.
- encourage rehabilitation of vacant properties.
- establish design guidelines for rehabilitation of all older properties deemed to be substantially intact.

The recommendations for achieving these goals are:

- minimal upkeep of abandoned buildings by the local or federal agency responsible. This includes

"mothballing" as described above and regular (e.g., monthly) inspection for problems.

- simplification of the acquisition and purchase process of these properties by public agencies, for prospective owners interested in occupying or rehabilitating them.
- encouragement of neighborhood organizations to work together with existing home-buyer assistance programs (e.g. ACORN).
- establishment of a local community center for dissemination of information about rehabilitating houses (e.g., through workshops, artifact/material banks).

Tulpehocken National Historic District, medium density - Regulated Preservation

This neighborhood is one in transition; much of its residential structures are in fine condition. Yet, abandonment encroaches with damaging, albeit as yet subtle success. The potential exists both for future growth and decay. Also recognizing the existence in this area of a national historic district, we have explored its relevance to the neighborhood and have determined the following priorities:

- the encouragement of multiple residential use, including adaptive reuse, to fight against abandonment
- the Tulpehocken National Historic District should serve as a preservation model for adjacent non-historic neighbors
- greater protection for historic properties

To address these priorities, we make the following recommendations:

- to fight against abandonment by promoting multiple uses for residential structures, sensitive adaptive reuse should be permitted such as multi-family apartments, schools, corporate training centers, and community centers.
- design guidelines for such adaptive reuse should be adopted to manage the responsible alteration of such properties; and to encourage reuse, easier access to monetary incentives such as the Rehabilitation Transfer Investment Credit (RTIC) should be developed
- to encourage the preservation influence of the historic district and the one historic house museum on the immediate area, we recognize the current cultural outreach program of the Ebenezer Maxwell Mansion and call for its establishment as a neighborhood conservation information center
- to give greater protection to historic properties in the national historic district, we propose that it be designated a local historic district; and that formal monitoring of the maintenance and design restrictions inherent in such a designation be undertaken by local officials as well as the residents themselves.

S.W. Mount Airy - Limited Preservation

Whilst this area does not exhibit any sign of instability or potential deterioration, it exemplifies a neighborhood in which evidence of the absence adequate information upon preservation options for maintenance is abundant, in the employment of inappropriate materials and replacement elements. It is also a district in which inappropriate infill has occurred, which might have been avoided, had there been

more neighborhood articulation of compatible uses and recognition of the prevailing scale and style of development. The recommendations are thus:

- establishment of preservation-sensitive design guidelines for alterations and maintenance, e.g. surface material consistency, ideally with retention of original materials; sensitive window and door treatments.
- establishment of design guidelines for new residential/ non-residential construction that respect the existing context and relation of structures to the street- and landscape, e.g. service access not permitted on main street facade; landscaping to blend new structure into existing streetscape; use of compatible materials and dimensions.

Chestnut Hill, high density - Limited Preservation

Although this area is very dense in its residential makeup, the buildings are characterized by a low-rise scale and relatively sound structures; abandonment is not a concern at the present. On this basis we have determined the following priorities:

- development of design guidelines for maintenance and alteration
- maintain low-rise and open scale of neighborhood, pattern of streets, and relationship of built environment to open space

In order to address these priorities, we make the following recommendations:

- to provide design suggestions for maintenance and alteration, publications, such as a preservation manual, should be made available to homeowners explaining various options for maintaining and/or altering existing historic fabric in a manner which is sensitive to the character of the structure itself or its neighbors
- limit development of high-zoned areas and maintain low-rise character of buildings possibly through the creation of a conservation overlay, although such a designation is not at the present considered a priority in this particular neighborhood.

Central Germantown, high density - Residential Revitalization District

For this high density residential area, three priorities have been determined. These priorities have been selected based on the fact that the area is characterized by a significant amount of vacancy. Therefore it is necessary to

- identify vacant residential buildings,
- immediately stabilize vacant residential buildings to prevent further dilapidation, and
- extensively rehabilitate in order to promote occupancy.

We therefore recommend the designation of this area as a residential revitalization district to insure quick action based on emergency need. The city, upon administrating this designation, would develop a package of easily accessible funding, for example;

- Additional funding is needed for local non-profit revitalization groups, such as Inn Dwelling, which currently boasts a 70% success rate in the Haines Street area by providing rehabbed housing for single mothers. This assistance would greatly strengthen the influence of such organizations.
- greater incentives are also needed for the individual homeowner for residential rehabilitation; for example, the availability of revolving funds and one- time low payback loans which would be offered with the Homestart, Mend, and Homesteading programs.
- incentives for businesses and industries to implement linkage rehabilitation programs. In such an instance, in order to receive funding, the corporation is required to revitalize a selected industrial or commercial building and the surrounding neighborhood. This effort would insure greater stability in the area and provide additional workers' housing.

In the designation of a residential revitalization district, community enthusiasm and involvement is essential. Successful local organizations such as Inn Dwelling inspire and motivate the community. However, such non-profit groups cannot work alone. Therefore, it is crucial that other types of projects are developed through this mechanism of strong incentives.

Summary: General Recommendations

In dealing with a 'palette' as enormous and varied as that of residential structures within the Germantown/Mount Airy/ Chestnut Hill area, articulating universal recommendations might seem an unnecessary exercise in generalization. However, in the course of surveying the seven study areas, the group recognized that several recommendations were valid

in every situation surveyed. Of course, the areas selected for focus represent only a small geographic and sociological sampling of the larger study area, and may be atypical: only further study could confirm or revise the group's assumptions on both general and specific levels.

The general recommendations articulated are as follows:

- conservation overlays/residential revitalization districts/ historic districts are all valid regulatory devices in which preservation concerns can be addressed, but only if preservation is viewed as a practical and economic alternative to other approaches. Regular and sensitive maintenance is the key to preservation as an inconspicuous but cost-effective dynamic, a goal which could be achieved in all areas.
- rehabilitation is a pervasive form of preservation that should be promoted to publicize the benefits of revitalizing existing stock, and as an economically-preferable option to new construction. The group felt strongly that the study area was not in need of extensive new construction, but rather a greater appreciation of the potential of what already exists.
- organization and empowerment of neighborhood groups is crucial to maximize what feasible incentives exist. Neighborhood perceptions of what can be achieved with assistance in the form of easy-to-dispense 'soft' incentives, and access to relevant financial resources.
- residential structures may have more viability in the future in non-residential use, just as the reverse is true for many commercial/industrial structures. In the past, preservation in the study area has been considered incompatible with any adaptive reuse other

than the creation of historic house museums. However, the examples already noted in the Tulpehocken Historic District, and the uses sought for the Fairmount Park properties up for lease on the Wissahickon Creek, suggest that the historic house option has reached saturation point, and that adaptive reuse offers the only course of economic survival for some historically-valuable residential structures.

Group H has not exhausted the possibilities for instrumenting preservation in the residential context, although it is believed that by focussing upon the preservation element inherent in rehabilitation, the group has identified a means by which preservation considerations may be rendered more palatable and practicable in areas where residential stability, not aesthetic and architectural compatibility, is the immediate priority.

APPENDIX I:
SELECTED STUDY AREAS (N.T.S.)

Fig.1: Chestnut Hill, low density
Conservation Overlay

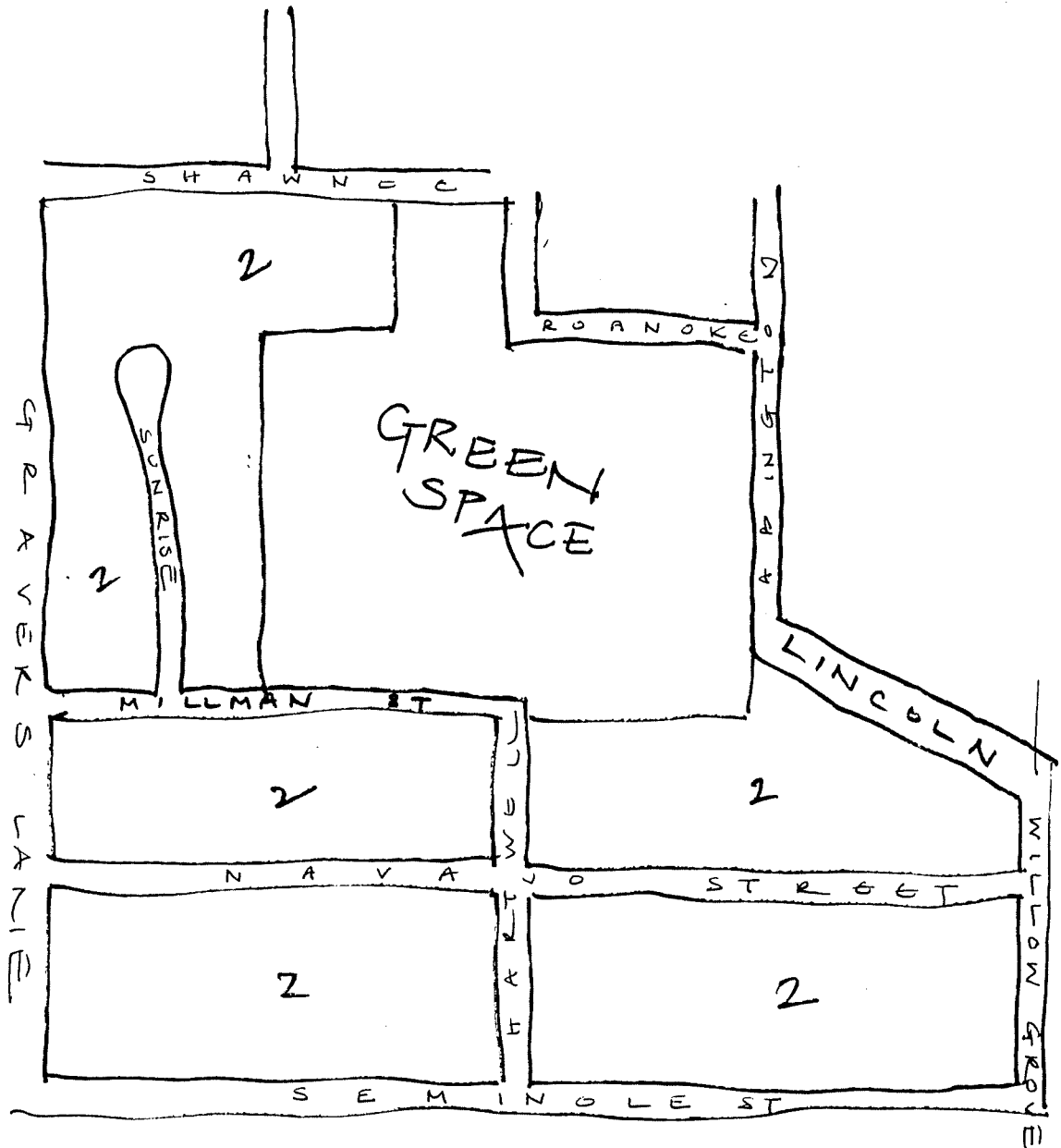


Fig.2: N.E.Germantown, low density
Conservation Overlay and Rehabilitation

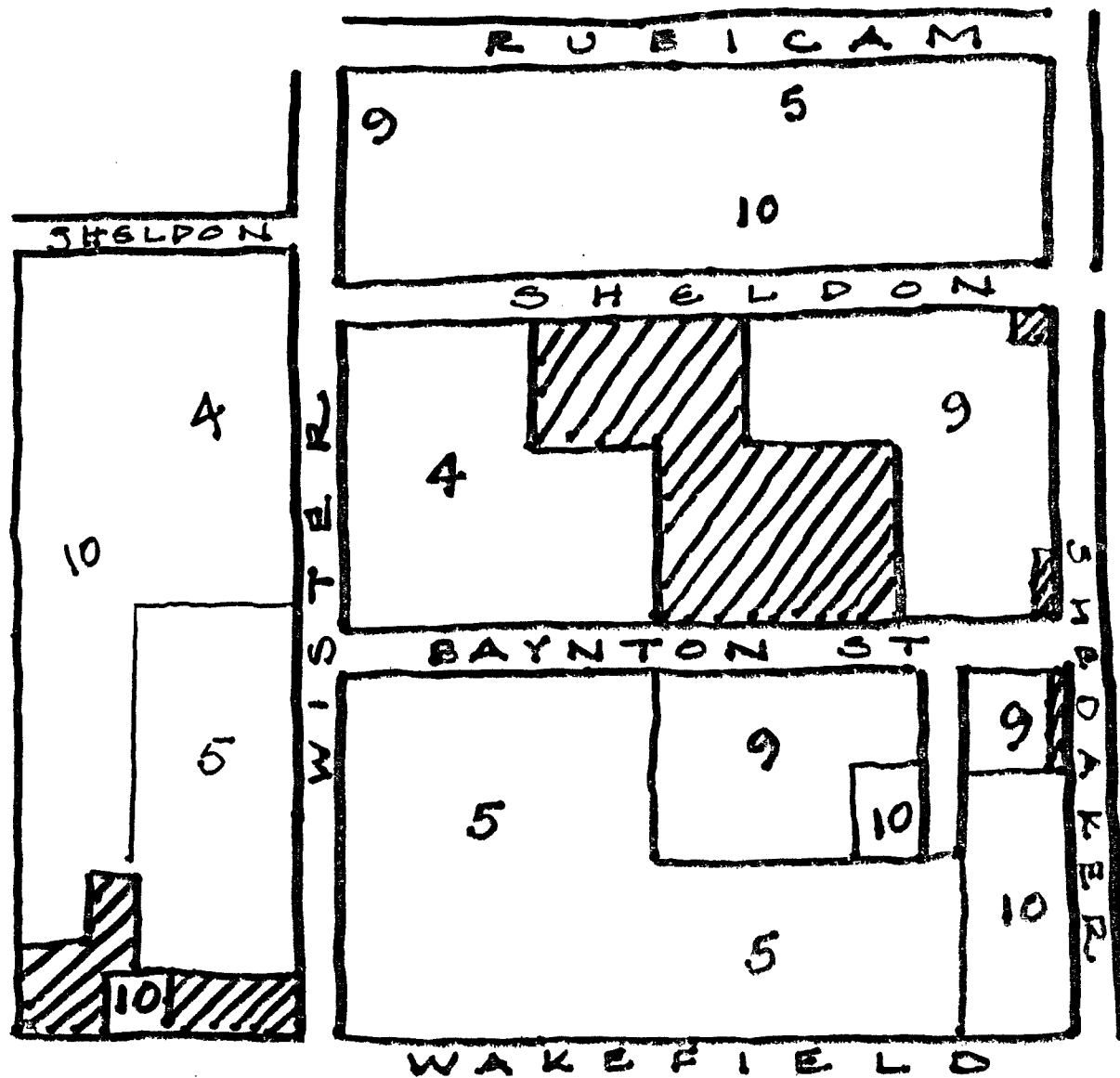


Fig.3: N.E.Mount Airy, medium density
Rehabilitation

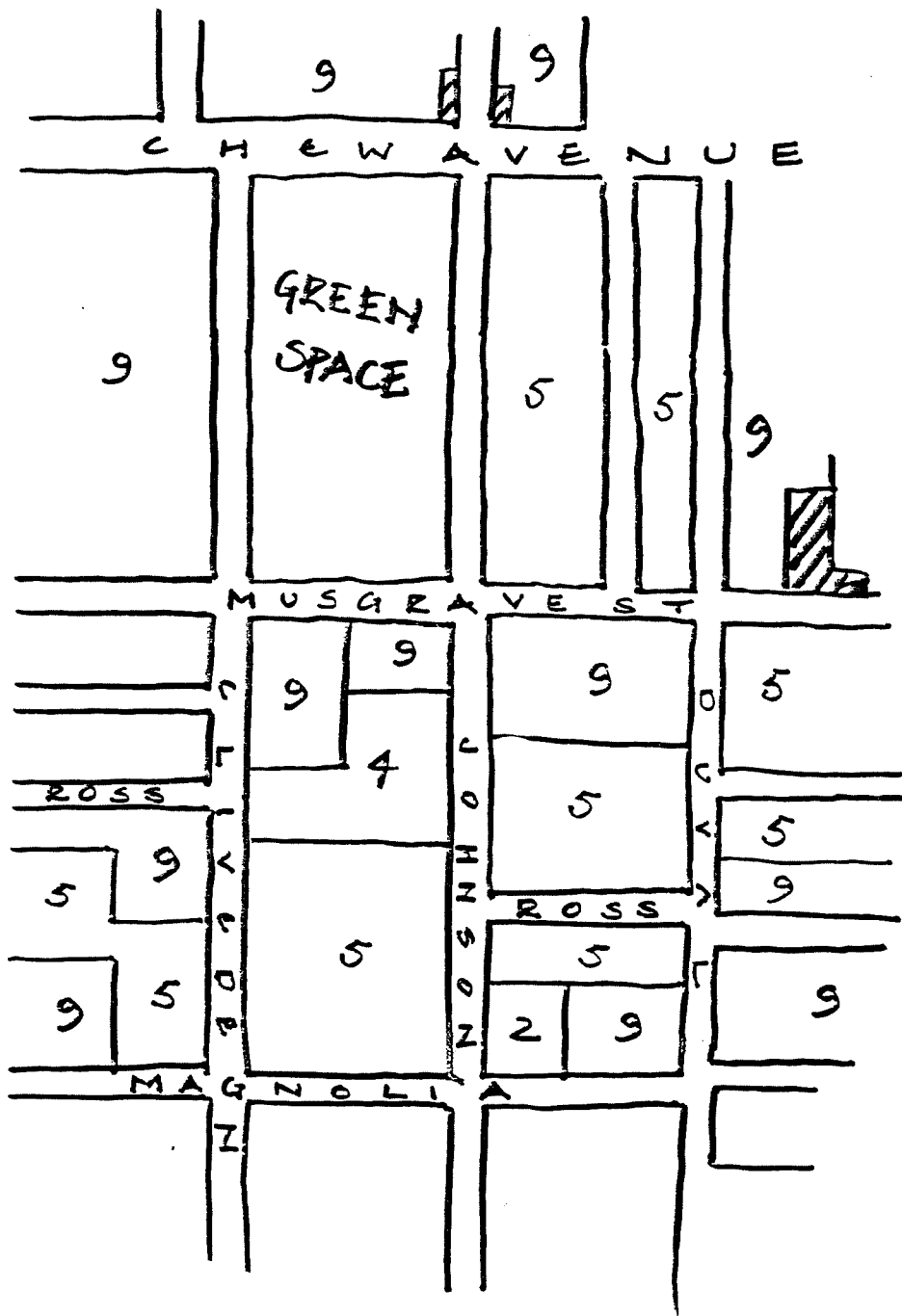


Fig.4: Tulpehocken National Historic District, medium density

Regulated Preservation

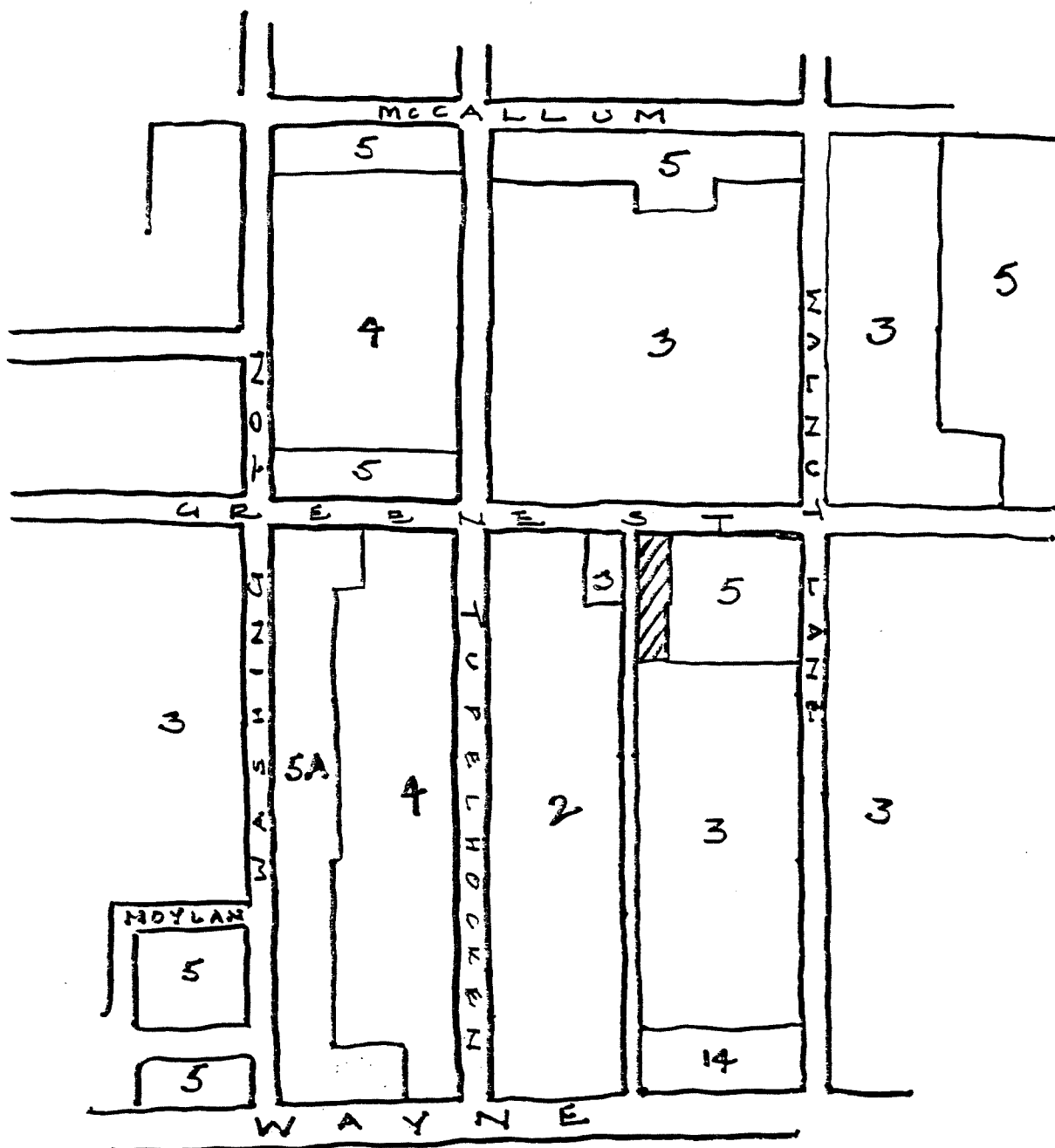


Fig.5: S.W.Mount Airy
Limited Preservation

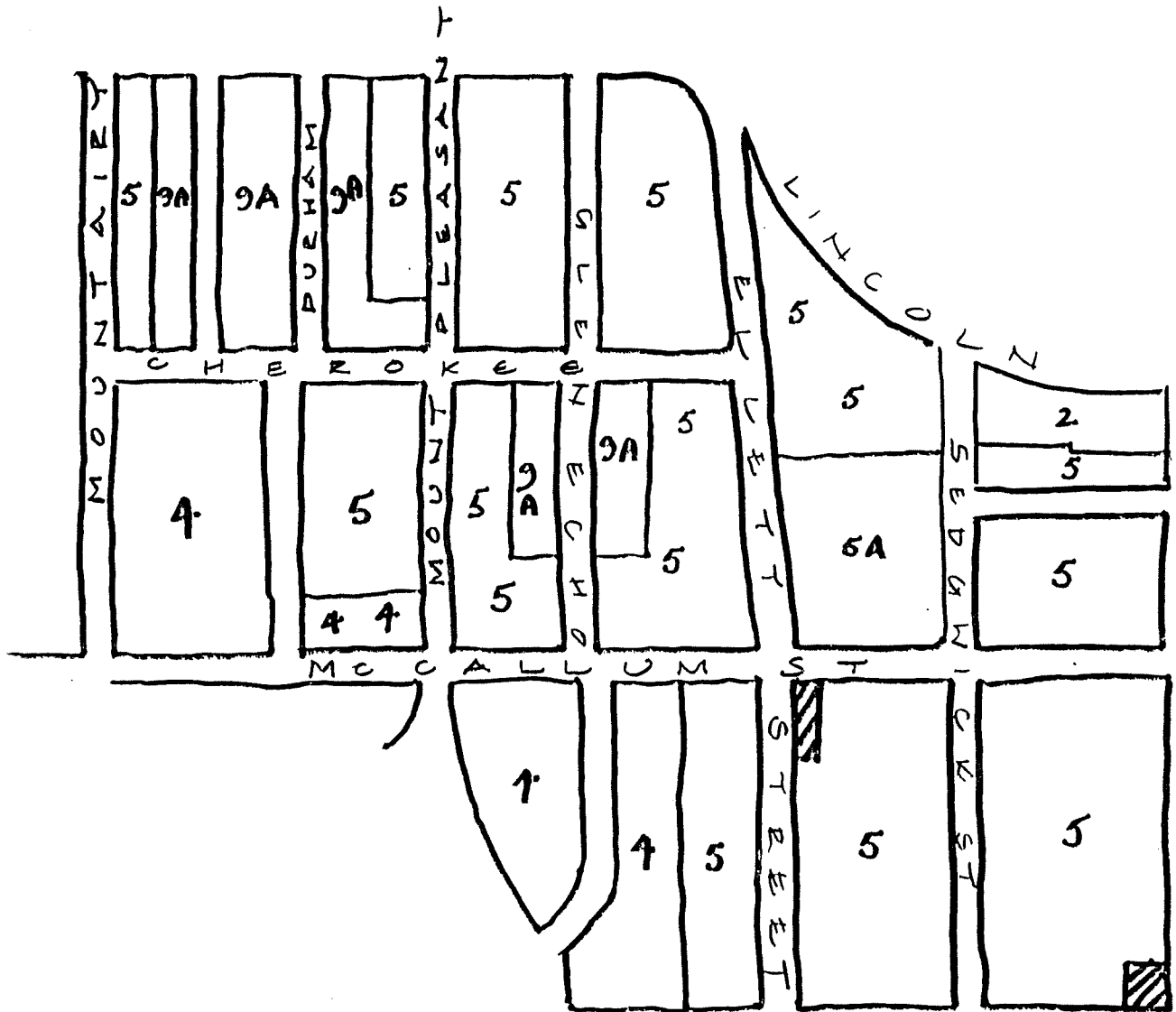


Fig.6: Chestnut Hill, high density
Limited Preservation

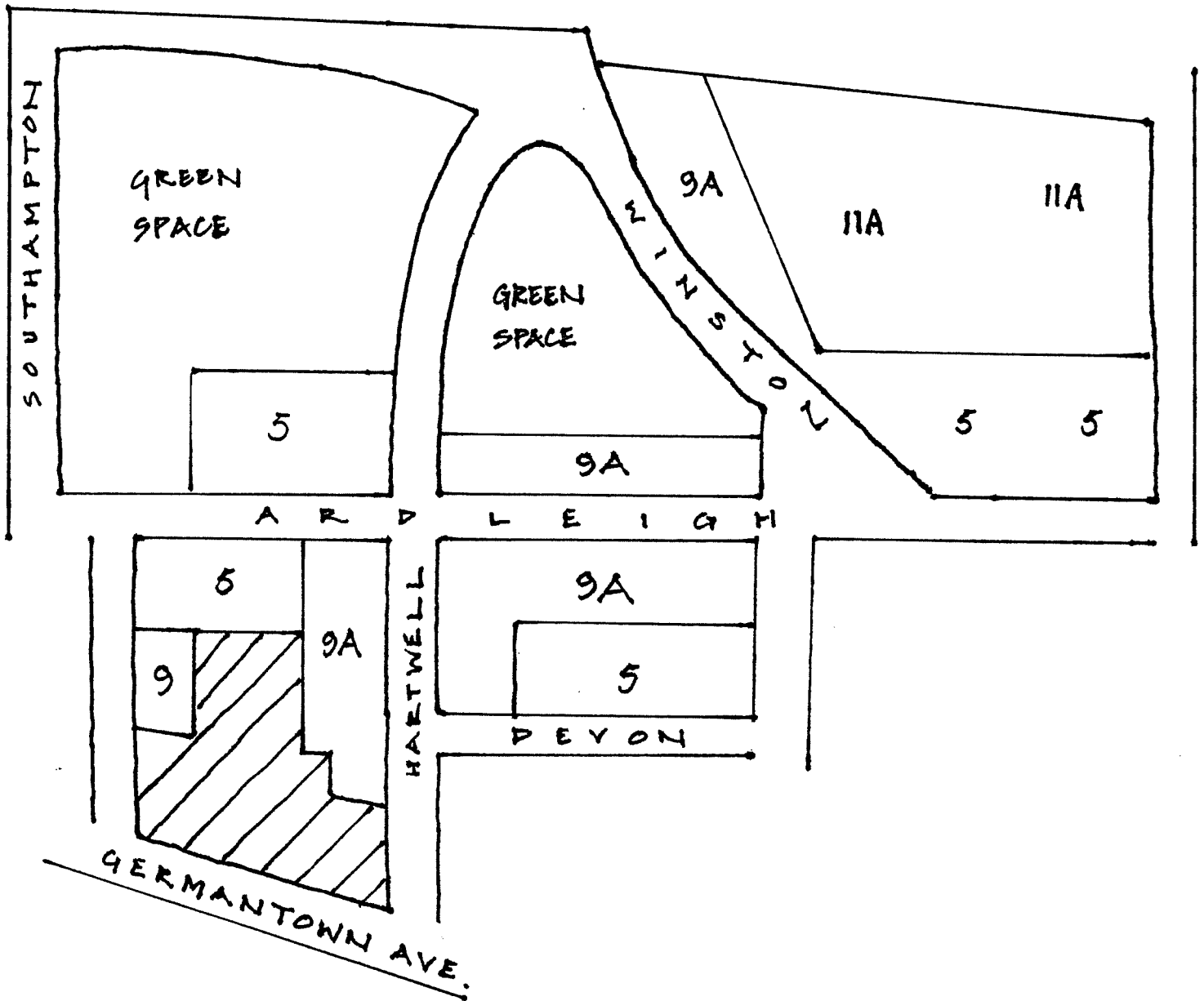
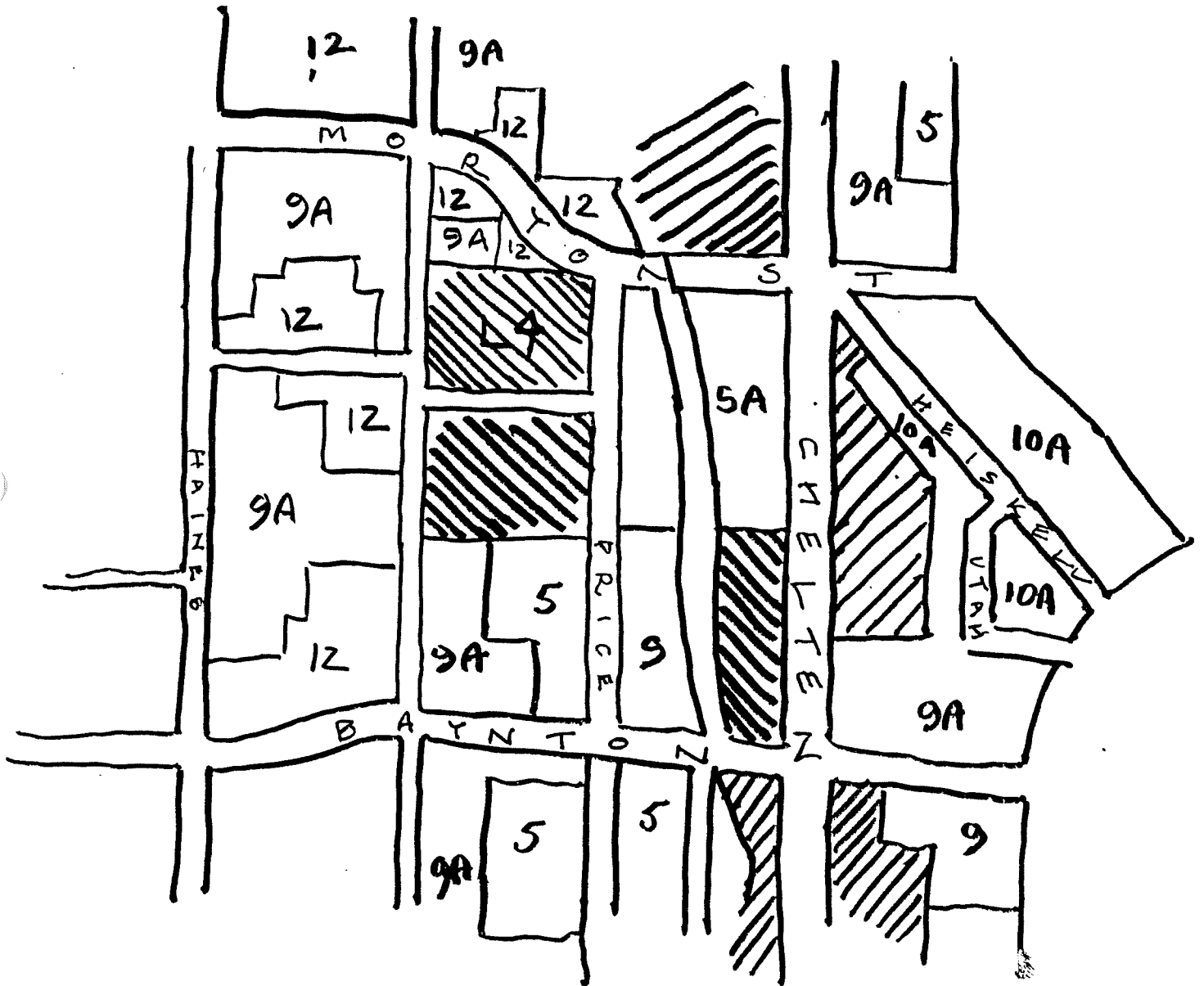


Fig.7: Central Germantown, high density
Residential Revitalization District



APPENDIX II:
LITERATURE/INFORMATION AVAILABLE ON
FEDERAL/PHILADELPHIA REHABILITATION INCENTIVES

Materials enclosed:

Leaflets on Homestart, MEND, emergency rehabilitation/home repair grants, and "how-to" workshops (provided by administering body, Philadelphia Housing Development Corporation).

Request for Proposals for low-income housing rehabilitation/construction under CDBG auspices: October 1991; Office of Housing and Community Development, Philadelphia.

Inn Dwelling information leaflet

Accompanying:

City of Philadelphia Comprehensive Housing Affordability Strategy (CHAS); October 1991.

Final Statement and Plan for Year Seventeen; Office of Housing and Community Development; 1991.



CITY OF PHILADELPHIA

OFFICE OF HOUSING AND
COMMUNITY DEVELOPMENT
1234 MARKET STREET, 7TH FLOOR
PHILADELPHIA, PA 19107
686-9750

EDWARD A. SCHWARTZ
DIRECTOR

October 1, 1991

Subject: Request for Proposals (RFP) for Rental, Homeownership by
Community Development Corporation (CDC), and/or Permanent
Homeless Housing Project Funding

Dear Housing Professional:

The Office of Housing and Community Development (OHCD) is presently beginning the planning process for Year Eighteen of the Community Development Block Grant (CDBG) Program. We are now seeking proposals for CDBG and Commonwealth of Pennsylvania Department of Community Affairs funding from non-profit and for-profit organizations planning the construction or rehabilitation of low income housing for sale or rent (including occupied rental properties), including permanent housing for the homeless, subject to the City's receipt of funds. (Note that under federal regulations, new construction may be performed by Neighborhood-based non-profits or Local Development Corporations only).

OHCD is not soliciting proposals for MEND (Federal Rental Rehabilitation) funds and proposals should not include MEND funds as a source of funding. OHCD may also allocate federal HOME funds to finance projects submitted under this RFP, in accordance with the plan outlined in the City's Comprehensive Housing Affordability strategy (CHAS), if federal HOME funds are made available to the City at a later date.

Minority and female-owned firms are encouraged to respond.

During Year 17, OHCD allocated approximately \$14 million towards the development of rental, CDC homeownership and homeless projects. Of course, any allocation of federal HOME funds will increase the amount of funding made available to the City for affordable housing. However, the amount and date of availability of the federal HOME funds is not known at this time though the City expects to receive from \$6-\$25 million, some of which will be set aside specifically for CDC homeownership, homeless projects, and the rehabilitation of troubled, occupied rental projects.

In spite of the potentially increased level of funding, there continues to be an inadequate amount of funds available for affordable housing development. For this reason, requests for funding of multiple projects from the same sponsor/developer or requests for multi-year funding will not be considered favorably. Similarly, requests for funding in excess of the average total Year Eighteen request, or the average per unit request (for all city funds) will face difficulties in winning approval.

Applicants should be advised that the funding process is extremely competitive. In Year Seventeen, for example, OHCD received 79 proposals requesting over \$50 million in funding assistance.

Funds for Year Eighteen will not be available before July 1, 1992 at the earliest, though it may be possible that Federal HOME funds might be available earlier. In general, only proposals which request funding after July 1, 1992, should be submitted. OHCD is requesting formal proposals from all groups, including those that have already submitted a written request. Proposals must be received by the Director of Policy and Planning at OHCD by 5:00, December 2, 1991; proposals received after the deadline will not be considered. Proposals should include:

- a description of the type of project proposed (i.e., rental, homeownership, single room occupancy, etc.)
- a project description including the address of the development, whether city properties are needed for the project (evidence of site control will be required later), the number of units to be built or rehabilitated, the type of housing, the type of clientele to be served, and the benefit and impact on the neighborhood.
- a brief description of the development entity (i.e. joint venture, limited partnership, etc.) and the previous experience of the developers. The lead developer/organization should be clearly identified to avoid confusion.
- a preliminary budget and fifteen year cash flows indicating the amount and type of funds requested from OHCD, as well as other anticipated funding sources.

If you are planning to submit a funding request for a rental project you must adhere to the attached Rental Rehabilitation Project Criteria and the Guidelines. All rental projects will be considered on the basis of these guidelines. Applicants are not required to complete a PHDC Form 1 at this time, but are encouraged to do so. Developers will be asked to complete a PHDC Form 1 and provide partnership information later if OHCD makes a funding commitment.

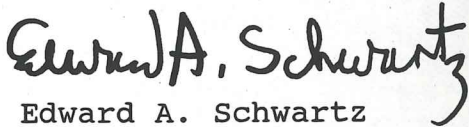
After receipt of all proposals, applicants will be sent a list of all requests received for Year Eighteen funding, so that applicants may be aware of the competition. In the evaluation process, strongest consideration will be given to those projects that have the greatest neighborhood impact, complement other OHCD development, leverage the most private financing and/or already have financial resources committed, and have neighborhood support. Special consideration will be given to those occupied projects whose occupants are experiencing extreme hardship due to uninhabitable conditions. Homeownership projects proposed by for-profit developers will be considered a lower priority because there is less leveraging of private funds; however, lease/purchase projects which successfully utilize low-income housing tax credits (if still available) will be more favorably considered due to the higher level of leveraging.

A multi-agency team will review all proposals and make recommendations to the Director. However, actual project selection will occur after the change of administration and the City Council's review of the Year Eighteen Plan.

Proposals should be sent to the Director of Policy and Planning Division, Office of Housing and Community Development, 1234 Market Street, Seventh Floor, Philadelphia, PA 19107. Receipts will be provided for hand-delivered proposals. Mailed proposals should be sent certified mail, return receipt requested.

Questions regarding the application process, or a request for a PHDC Form 1 may be directed to Anne Fadullon at 215-686-9768.

Sincerely,


Edward A. Schwartz
Director

EAS/vs

Rental Project Criteria and Guidelines

Selection Criteria for Rental Projects

In accordance with the spirit of revisions made to the federal tax code in 1990, requiring that states establish a tax credit allocation process with criteria, that among other requirements, would place a limitation on profit derived from low-income tax credit projects, the following project evaluation and selection criteria were developed. The criteria are to be utilized by the Office of Housing and Community Development (OHCD), the Rental Rehabilitation Council (RRC) and the Philadelphia Housing Policy Board when assessing whether federal Community Development Block Grant (CDBG) and state Department of Community Affairs (DCA) funds are to be provided as a grant or permanent financing to private developers for the development of low- and moderate- income rental housing.

OHCD reserves the right to alter these criteria as necessary to ensure consistency with national objectives and with U. S. Department of Housing and Urban Development (HUD), DCA and Pennsylvania Housing Finance Agency (PHFA) guidelines, regulations and policy. OHCD will, at a minimum, review and revise the guidelines and criteria annually.

Requests for Funding

Developers requesting permanent or grant funding for low/moderate-income rental projects must submit complete financing proposals including a minimum of 15-year cash flows, signed partnership agreements if appropriate, preliminary drawings, PHFA Tax Credit Application and Form 1, etc. Unless otherwise specified in a Request for Proposal, requests for funding must be submitted on standard PHDC form 1. No project analysis will be undertaken by OHCD/PHDC staff for presentation to the Director and the RRC unless project information is provided on the required forms.

Further, after submission of the required forms, any change in the project from that originally submitted which exceeds 10 percent in either the project size (number of units), unit mix or project cost/financing will necessitate that the developer submit new forms which will be reviewed by staff and RCC again to determine whether funding will be provided and the level of federal/state funding to be provided if appropriate. Developers must also notify the Director of OHCD in writing if the proposed project clientele changes, such as, a project for the homeless being changed to elderly occupancy.

Project Review and Selection Process

1. The Director of OHCD will receive requests for funding on standard form PHDC 1. A copy of PHDC Form 1 may be obtained upon request. PHDC Form 1, a minimum of 15-year cash flows, PHFA Tax Credit Application form and Form 1, and all relevant project information will be transmitted to PHDC's Rental Rehabilitation Department and OHCD's Marketing and Planning departments for review and analysis.
2. The PHDC Rental Rehabilitation Department will perform a preliminary inspection of the site to determine if the costs presented in the developer's submission are realistic. OHCD, in conjunction with PHDC, will conduct a financial analysis, determine the feasibility of the project, recommend the level and type of subsidy required and perform a comparison of the proposed project funding to other funded projects and those requesting funding. In addition, a developer profile will be prepared for review.

Rental Project Criteria and Guidelines

Selection Criteria for Rental Projects

3. These analyses will be presented to the RRC and the Director, along with the proposal and original request for funding, for discussion and review. The RRC will make a determination whether the project should receive funding and if so, at what level. The RRC will make its recommendations to the Director of OHCD.

4. The Director will decide whether to provide funding to the proposed project. If the RRC recommends that a project receive funding and the Director concurs, the project will be transmitted to PHDC's Loan Committee for review and for presentation to the PHDC Board of Directors. If the RRC and the Director do not recommend funding the proposed project, or if the RRC recommends funding but the Director declines, the developer will be notified in writing. If the RRC does not recommend that the proposed project receive funding but the Director decides to provide funding, the basis for RRC's negative recommendation will be so noted when presented to PHDC's board.

5. The developer will be notified in writing of the Director's decision regarding whether the project will receive funding. The amount (and type if known) of funding, and terms of the financing will be outlined in the letter. Commitment letters for DCA and CDBG funds will only be signed by the Director and will only be in effect for the time frame noted in the letter. All commitments will be made conditioned upon the project's compliance with all local, state and federal regulations and guidelines (such as environmental clearance, wage rate compliance, EEO/affirmative action compliance, etc.), availability of funds and other factors as determined appropriate by the Director.

Threshold Selection Criteria

1. Projects that request more than 50 percent of total project financing from OHCD will not be considered.
2. No developer may receive more than \$1.5 million in total subsidies (CDBG and/or DCA) in any one year, which is defined to be 12 months between project closings.
3. Gross project cost per square foot should not exceed \$100.

Project Evaluation Guidelines and Criteria

A. Financial Analysis

1. Developers may include a developer's fee of up to 12 percent in the project budget when the total project development cost is \$3.5 million or less. In cases

Rental Project Criteria and Guidelines

Project Evaluation Guidelines

where the total project development cost is more than \$3.5 million, developers may include a developer's fee of up to 10 percent. No additional profit will be approved beyond the developer's fee. OHCD and PHDC will determine whether to provide the developer's fee requested based on criteria to be established. Special consideration will be given to those non-profit organizations whose funding will be used to stabilize the non-profit if OHCD determines that the non-profit's presence is critical to the stabilization of a neighborhood.

2. Operating costs for 0-1 bedroom units should not exceed \$2,800/year and \$3,200/year for 2 bedroom or larger units. Allowance for operating costs will be made depending on unit size (based on square feet).
3. Soft costs, including developer's fee, may not exceed 30 percent of total development costs. Soft costs are defined to be fees, miscellaneous project charges and financial and carrying charges as shown on PHDC Form 1, Schedule 1-B, sections 3 and 4.
4. Legal fees for both project development and syndication may not exceed \$25,000 for each purpose, for a total of \$50,000, without justification by the developer and approval by OHCD/PHDC.
5. Marketing fees may not exceed 1.5 percent of total development costs.
6. Consultant fees may not exceed 1 percent of total development costs.
7. Contingency may not be more than 10 percent of total construction costs.
8. Owner must put a minimum of 10 percent cash equity into the project. Cash equity will be drawn first or concurrently with other financing sources.

Note: Developers requesting exceptions to the above criteria must provide written justification. OHCD/PHDC will review the request. The OHCD Director will approve or deny the request.

B. Cost Efficiency

Projects that leverage a larger percentage of private and non-OHCD resources will be given a preference in the evaluation process.

C. Developer Profile

OHCD/PHDC will examine a developer's past performance in completing OHCD-funded projects, general capability and capacity levels and current tax and financial status of partners involved in the project. OHCD will ensure that the developer has no liens, judgments or code violations against his/her property(ies), that the developer receives acceptable references from past clients and that the developer has consulted the community about the proposed project prior to making any funding commitment.

D. Neighborhood and Community Impact

1. The project should increase the supply of decent, affordable rental units for low-income people and special populations.

Rental Project Criteria and Guidelines

Project Evaluation Guidelines

2. The project must eliminate a blighting condition in the community or improve an uninhabitable living condition for existing residents.
3. The project must not cause direct or indirect displacement. Priority will be given to projects where rehabilitation of the project would prevent further deterioration which would have ultimately caused the displacement of residents.
4. The project should result in the increased participation or representation by the occupants and/or the community.
5. The developer must have met with the appropriate community members to discuss the proposed project.
6. Projects involving the conversion of non-residential buildings may be given lower priority if the conversion is less cost-efficient and does not promote the stabilization of existing deteriorated housing.
7. Additional services and/or benefits to the community (such as the provision of jobs) provided by the project will be considered favorably when evaluating the project for funding.

Evaluation factors and criteria may be exceeded or revised upon adequate justification from the developer and approval of the Director of OHCD.

PHILADELPHIA HOUSING DEVELOPMENT CORPORATION

“HOW TO” WORKSHOPS IN YOUR COMMUNITY

ARE YOU INTERESTED IN LEARNING HOW TO REPAIR OR REPLACE:

CARPENTRY: INSTALL DOORS, LOCKS, BASEBOARDS, FLOOR COVERINGS, UNDERLAYING CARPETING & TILE;

ELECTRICAL: OUTLETS, CIRCUIT BREAKERS, FUSES, LAMPS AND DIMMER SWITCHES;

PLUMBING: FAUCETS, TOILETS, LEAKS, TRAPS AND DRAINS;

DRY WALLING: REPAIR HOLES, PLASTERING AND INSTALLATION;

MASONRY: CEMENT WORK; OR

HOW TO ESTIMATE THE QUANTITY OF MATERIALS NEEDED.

IF YOU ARE INTERESTED, COMPLETE THE BOTTOM PORTION OF THIS FORM AND LEAVE IT WITH A PHDC REPRESENTATIVE WHO WILL CONTACT YOU FOR REGISTRATION, OR MAIL TO:

PHDC
1234 MARKET STREET, 10TH FLOOR
PHILADELPHIA, PA 19107
ATTN: MS. ROBERTA THOMAS

I CAN ATTEND THE: ☐ DAY SESSION (1-3 P.M.) ☐ EVENING SESSION (7-9 P.M.)

I AM INTERESTED IN: (PLEASE NUMBER IN THE ORDER OF YOUR PREFERENCE, 1-7)

☐ PLUMBING ☐ ELECTRICAL ☐ DRYWALLING ☐ FLOOR COVERING
☐ CARPENTRY ☐ MINOR REPAIRS ☐ MATERIAL ESTIMATING

NAME _____

ADDRESS _____ ZIP CODE _____

DAY TELEPHONE NUMBER _____ WEEKLY INCOME \$ _____

I WOULD LIKE MORE INFORMATION ON OTHER PHDC PROGRAMS:

THE PHDC JOB CENTER

_____ HOUSING COUNSELING

_____ JOB TRAINING

_____ WEATHERIZATION PROGRAM

_____ JOB PLACEMENT

_____ HOMEOWNERSHIP PROGRAM

_____ SERVICES TO SENIOR CITIZENS

_____ HOUSING REPAIR PROGRAMS

“ALL SERVICES ARE FREE”

Homestart Program

1. PROGRAM ELIGIBILITY CRITERIA

- A. Applicant must meet \$8,000 minimum yearly income requirement. Proof of income must be presented at time of application (i.e.: current pay stub, SSI award letter, etc.)
- B. Applicant must have good employment, credit and rental reports (without a history of slow payment) to secure a mortgage. Failure to disclose all credit history may disqualify the applicant.
- C. Applicant must have available sufficient cash assets to make property settlement. Upon notification of selection, the applicant must present proof of an established bank account with a minimum of \$500 before the Agreement of Sale can be signed. This minimum will be considered a deposit toward a 10 percent down payment and the prepayable costs.
- D. Applicant must have sufficient cash assets to maintain fire insurance, water and sewer rents and real estate taxes.
- E. Applicant cannot currently own residential property.
- F. Applicant is required to occupy and reside in property for five years.
- G. Applicant must agree to complete the remaining improvements within one year, and also to participate in the mandatory housing counseling services and rehabilitation training sessions of the program.

2. APPLICATION PROCESS

- A. Expression of Interest forms will be accepted at the marketing meeting. Applicant must attend the marketing meeting to apply for a property.
- B. Applicant may list up to three property choices. However, if selected for an interview, applicant will be interviewed only for the first property listed.
- C. Up to 10 qualified applicants will be interviewed for each property.
- D. Applicants will be notified by letter of appointment date and required documentation. At the time of your interview, bring a non-refundable money order in the amount of \$25 to cover the cost of a credit report.

3. INCOME ELIGIBILITY CHART

MINIMUM ANNUAL INCOME FOR ALL APPLICANTS IS \$8,000

FAMILY SIZE	MAXIMUM ELIGIBLE INCOME
1	\$23,050
2	\$26,350
3	\$29,650
4	\$32,950
5	\$35,600
6	\$38,250
7	\$40,850
8	\$43,500

4. SELECTION PROCESS

Selection usually occurs within 90 days from the date of application. Applicants are selected according to the following criteria:

- A. Applicant must meet income criteria (see chart above).
- B. Applicant's income must be sufficient to meet the expense of the property requested.
- C. Applicant must have demonstrated ability to manage personal finances.
- D. Primary consideration will be given to applicants who have good credit, rental and employment histories, along with an established savings account with a minimum of \$500 and the ability to make escrow of 10 percent toward the down payment.
- E. Applicant's family size must be compatible with size of the property requested.
- F. Special consideration will be given to job-training graduates and Private Industry Council employment placements.

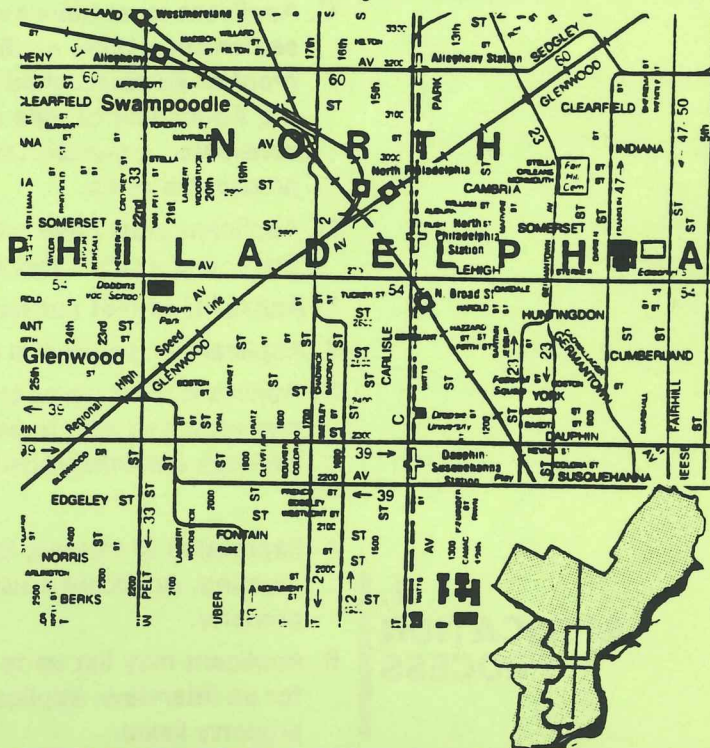


Homestart Program

The Office of Housing and Community Development's (OHCD) Homestart Program offers first-time homeowner-ship opportunities to low- and moderate-income Philadelphians. Administered by the Philadelphia Housing Development Corp. (PHDC), the program operates citywide. Properties will be rehabilitated so that they are structurally sound, with the roof and the heating, electrical and plumbing systems replaced or repaired. Properties will be sold at or below market value to applicants who will finance their purchase through a bank mortgage. PHDC will provide housing counseling services and rehabilitation training.

PEOPLE INTERESTED IN PURCHASING A PROPERTY MUST ATTEND THIS MEETING AND COMPLETE AN "EXPRESSION OF INTEREST" FORM. Descriptions of each property will be available at the meeting.

North Philadelphia Station



THE PROPERTIES LISTED BELOW WILL BE MARKETING THROUGH THIS MEETING ONLY:

<u>Property</u>	<u>Number of Stories</u>	<u>Number of Bedrooms</u>	<u>Sales Price</u>	<u>Down Payment</u>
2934 N. Camac St.	2	4	\$14,500	\$1,450
2938 N. Camac St.	2	4	\$14,500	\$1,450
1119 W. Cumberland St.	2	3	\$13,500	\$1,350
1121 W. Cumberland St.	2	3	\$13,500	\$1,350
1243 W. Firth St.	2	3	\$12,000	\$1,200
1216 W. Hazzard St.	2	3	\$12,000	\$1,200
1447 W. Mayfield St.	3	5	\$14,500	\$1,450
2256 N. Park Ave.	3	5	\$16,500	\$1,650
1330 W. Rush St.	2	3	\$12,000	\$1,200
1216 W. Sergeant St.	2	3	\$12,000	\$1,200
3026 N. Sydenham St.	2	3	\$13,500	\$1,350
2835 N. 8th St.	2	3	\$12,500	\$1,250
2837 N. 8th St.	2	3	\$12,500	\$1,250
2532 N. 12th St.	2	4	\$14,000	\$1,400
2621-23 N. 12th St.	2	3	\$13,500	\$1,350
2625 N. 12th St.	2	2	\$11,000	\$1,100

Meeting

Date: Thurs., Nov. 21, 1991

Time: 6:30 p.m.

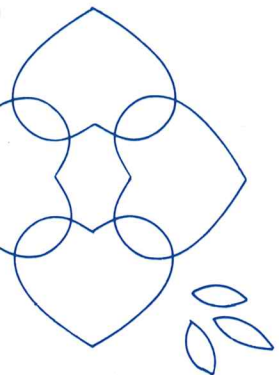
Place: Temple University Hospital
Auditorium, 1st Floor
Broad & Ontario Sts.

While the properties cannot be entered at this time, interested persons are encouraged to view the property from the outside and visit the block before coming to the marketing meeting.

For more information about the marketing meeting, call PHDC's Housing Information and Referral Service at:
448-2180 (touchtone phone, press button #6);
448-2179 (rotary dial);
448-2175 (Spanish)

The meeting place is accessible to the handicapped.

City of Philadelphia, W. Wilson Goode, Mayor



Inn Dwelling
109 East Price Street
Philadelphia, PA 19144

Inn Dwelling



with one heart

providing
transitional housing
for families working
toward
productive independence

HOW DOES

Inn Dwelling Work?

Sustained by the donated labor, resources and private monies of people who care deeply for the poor, **Inn Dwelling Works** to stabilize and guide families toward increasing self-sufficiency, ministering impartially to their needs, affirming their strength and identity as families.



What Are Our Goals?

- To stabilize each family unit in the context of secure, affordable, transitional housing, so that effective problem solving and family management are nourished.
- To connect each family with needed resources: counseling, education, parenting or interpersonal skills, special school or job requirements.
- To foster additional maturity in family or job settings so that each family can realistically define and meet the challenges of today's society.
- To acknowledge, and attend carefully to, the gifts, needs and well being of each participant, so that the best each of us can offer is shared and supported.

WHAT HAS

Inn Dwelling Accomplished?

Incorporated in 1981 through the efforts of concerned parishioners of St. Vincent de Paul, members of the business community, together with residents and clergy in Germantown, **Inn Dwelling Responds** to the housing and social needs of homeless families.

Inn Dwelling Has Grown from two donated houses in 1985 to 16 homes and 15 families including 25 children and 15 adults. We offer a full battery of social services with options for self-government and home purchasing.

Inn Dwelling's Careful Renovations of decayed and vacant buildings benefit the community and area groups such as the Penn Area Neighbors' Association.

Inn Dwelling Was Cited For its work and received notice of a cash award through State Representative Dave Richardson's office.

A Large Number Of Volunteers share in this work with donations of skills, building materials, professional services and their time and concern. In 1990, 908 work hours were donated and approximately \$34,000 worth of in-kind services. In the first 6 months of 1991, 404 hours have been donated and about \$19,700 of in-kind services.

Through This Generous Partnership, Inn Dwelling Succeeds in the work of alleviating homelessness.



With More to Come

to build on our success. Over 3½ years, homes were readied and occupied by In 1990, five more units were acquired; renovated and occupied. Inn Dwelling's expense to acquire, \$6,200, and to \$5,000, is the lowest, most cost-outlay of any group that we know of. investment is recouped in 4 to 8 years. end of 1991, we hope to add 4 more units some 4 new families.

Inn Dwelling Invites You To Join in This Very Fine Effort

er, Inn Dwelling families design and their own Resource Center for Education Employment Initiatives. Each head of house our Resident Management Advisory in a special capacity and area of expertise, em: small business, addictions counseling, specialist, family life advisor, etc.

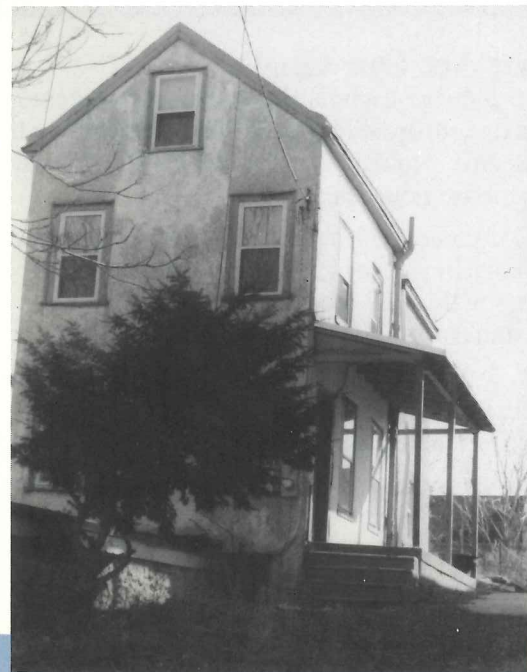
ge of abilities guides and informs our e Center through which we access jobs, and the acquisition of life skills.

we remain committed and nonprofit, is profiting: our families, neighborhoods, nesses and churches, our regular ors, very dedicated volunteers, and all e in this work.

Homelessness is experienced as a deepening process of lack, rejection, resultant need, personal devaluation, loss, depression, dysfunction, withdrawal...crisis.

Habilitation is also a process - often slow and tentative - of securing, acknowledging, learning, building, assessing, self-valuing, coping, socializing, focusing, growing...attaining.

Please keep in mind our commitment, past and present, and consider all the existing resources which could be brought to bear on what is a deepening problem: homelessness among women with children, families, the elderly, the marginal. Then, give us your support. **Inn Dwelling's Challenge: Together, We Can Do Better!**



...Thanks Our Major Contributors

W.W. Smith Charitable Trust

Philadelphia Foundation

William Penn Foundation

Chace Fund

Sisters of Saint Francis

Germantown Relief Society

Saint Paul's Episcopal Church

Saint Vincent's Aid Association

for your timely and generous support along with that of our many friends and benefactors.

St. Martin's in the Field Episcopal Church purchased a house for \$10,000 and completed its rehabilitation as a congregational project. St. Paul's Episcopal Church provided forty volunteers who gave a total of 656 hours fixing up a house. The congregation then donated \$4,000 for the purchase of another house. Our Mother of Consolation, Christ Church and St. Michael's, Germantown Friends' School and Meeting and the Germantown Jewish Center all gave much-needed support.

INN DWELLING
109 East Price Street
Philadelphia, PA 19144

Brother Alfred Smith, C.M., Director
(215) 438-2925

PLEASE, count me in:

- ☐ I will help rehab houses (painting, drywall, tile, masonry)
- ☐ I will donate construction materials type: _____
- ☐ I will donate an older home, a property
- ☐ I would consider a financial gift or bequest
- ☐ I will adopt a family's heat, electric, water or clothing costs by \$_____/month
- ☐ I will support your effort enclosing my check for \$10, \$15, \$25, \$50, \$100, \$____
- ☐ I pledge to pay \$ _____ each _____
- ☐ I will volunteer with children
- ☐ I will donate the following services each month: _____

Name _____

Address _____

Home Phone _____

Work Phone _____

United Way Donor Option #9059

Inn Dwelling Inc. is a nonprofit, tax-exempt corporation, thus most contributions are tax exempt. Please join our effort by checking your area of interest, clipping and returning this flyer. For more information, please call our office (215) 438-2195.