

Preserving a Neighborhood: Belmont, Its People and Place

Volume I

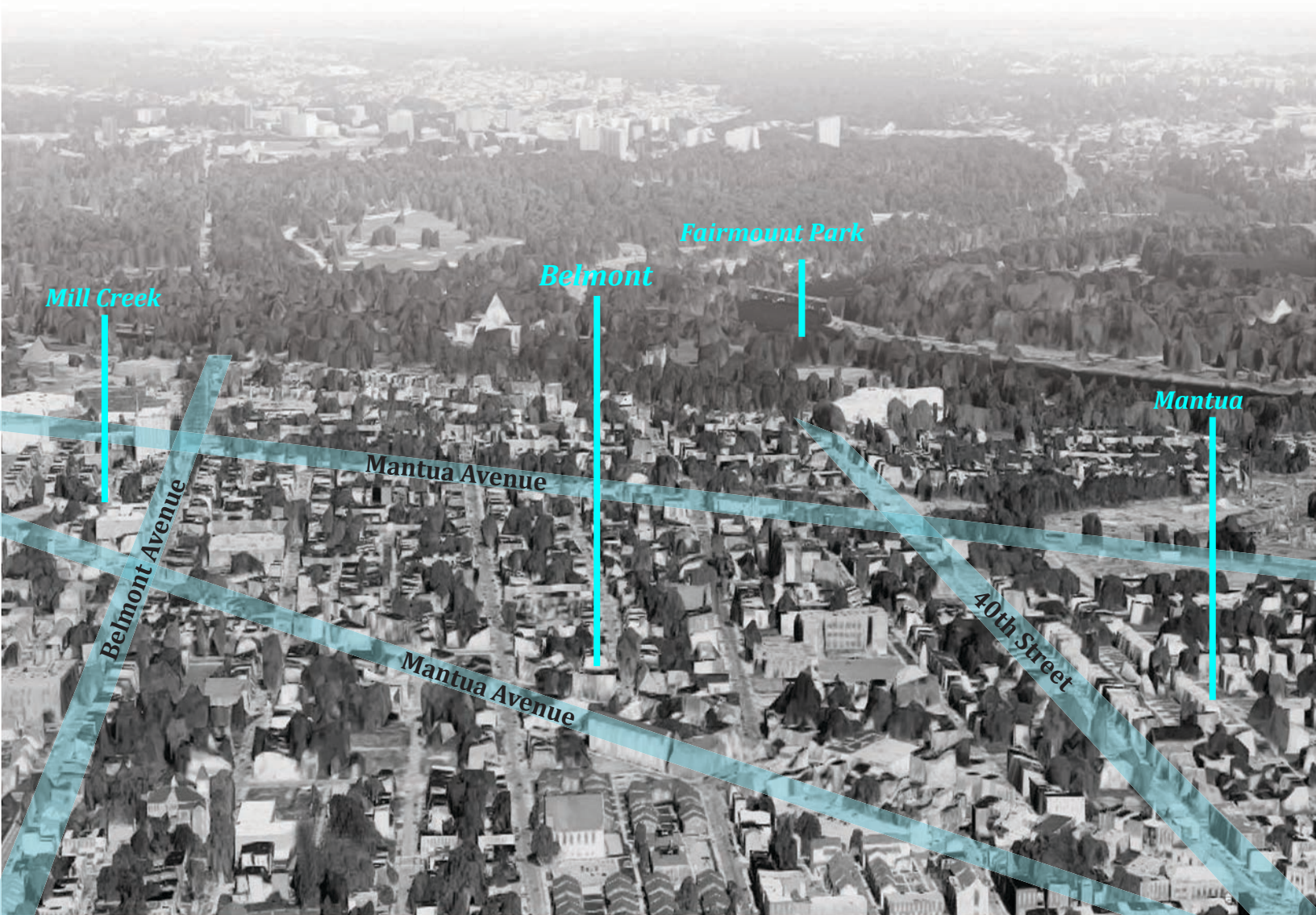
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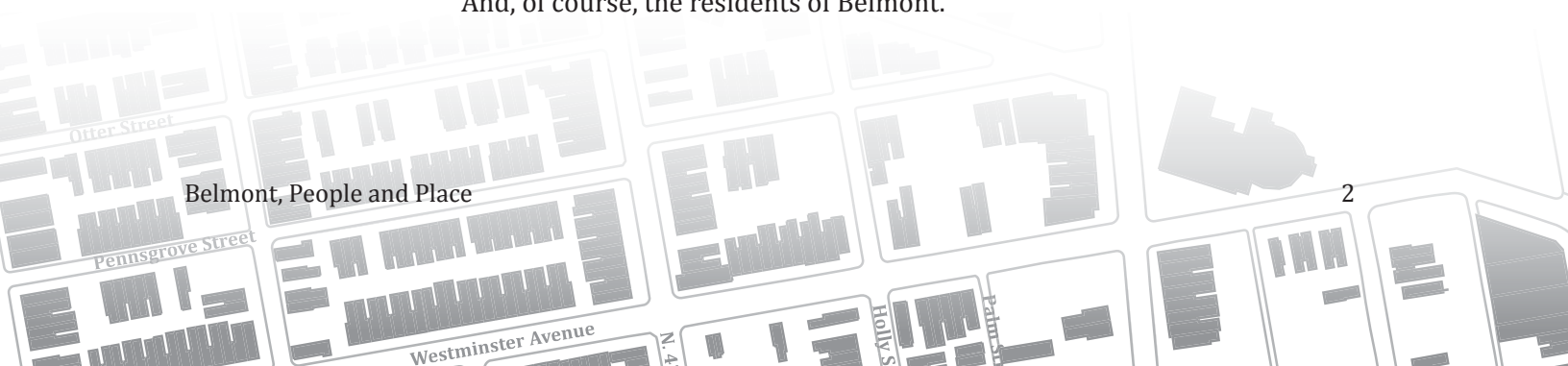


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“Many people expressed concern over the number of buildings being demolished and the new construction that looks so out of place in the neighborhood. Most felt as though the changes came overnight, as if every time they turned around something was being taken down or put up. They spoke about how they are happy to have new construction as long as it fits in with the neighborhood. They want to have a say in how their neighborhood changes but no one was quite sure how to go about doing so.”

Executive Summary

Four months is a small window of time in which to understand a neighborhood like Belmont, its history, and its community. It is enough time to get a taste of Belmont’s character – tightly knit with many long time residents – and to realize that there is more to uncover. The impetus for this project was the 2014 White House designation of a portion of West

Philadelphia as a Promise Zone. Situated in the center of the Promise Zone, Belmont was selected as our study area after an analysis of published initiatives and reports demonstrated that Belmont has been repeatedly left outside the boundaries of programs that seek to improve and strengthen West Philadelphia. As our research into Belmont’s history and built fabric proves, the consistent omission of Belmont from planning and improvement efforts is both a strength as well as a weakness.

Because Belmont has been chronically overlooked there are few resources available for outsiders, such as ourselves, who wish to familiarize themselves with the neighborhood. To better understand the dynamics of the neighborhood, and to gain a better grasp of what the people at work in Belmont are doing, we attended numerous community meetings, hosted by various organizations that operate within Belmont and in the Promise Zone. In addition to attending these meetings, and extensive historical research on Belmont, we undertook two rounds of surveys: a community survey, to better understand what the residents of Belmont valued about the area and what



Image: S. Blitzer

they felt should change, and a building survey, to carefully determine the

physical conditions of the neighborhood.

In surveying over 50 people, we discovered, amongst many lessons, that the residents of Belmont highly value the existing community, though, admittedly, the same survey respondents also attributed the problems that plague Belmont to the community. It is clear that Belmont still has a delicate balance to strike between community and residents. The surveys also provided us with an opportunity to walk the streets of Belmont, to



interact with, and enter into thoughtful discussions with residents. We heard a first-hand account of the evolution of the Belmont YMCA, now the Belmont Academy Charter School, and the Armory, which once received deliveries of ammunitions directly from the adjacent railroad and now sits empty, located on Mantua Avenue.

Our next phase of surveying involved a careful evaluation of the over 1,300 buildings in the Belmont study area. This evaluation included each building's overall condition, facade materials, accessibility, and visible maintenance. We found that the majority of the building

stock in Belmont is in remarkably good condition. Yet, like the contradictory responses we received in the community survey, the building survey clearly demonstrated in hard figures that Belmont exhibits a higher than average rate of vacant buildings and lots. The buildings that do stand illustrate the wide variety of row houses constructed, not only in Belmont, but throughout Philadelphia.

With the seemingly contradictory findings we uncovered in our surveys, with our results and lessons from the Belmont surveys, and after attending several meetings related to community improvement and the Promise Zone, we developed a preservation plan and approach. After coming to a deeper understanding of Belmont, we felt that of utmost importance was preservation of the existing community. This can be done through preservation of Belmont's built environment, which is reflected in our preservation plan and in our individual projects. The neighborhood hosts industrial buildings, the majority currently vacant, which are an opportunity to bring businesses and skilled jobs to the community. While many see the vacant buildings and lots as a negative factor, several of our individual projects attempt to leverage this reality as an asset. All of our proposals reflect our conviction that Belmont's strength is its people, which is supported by Belmont as a physical place.

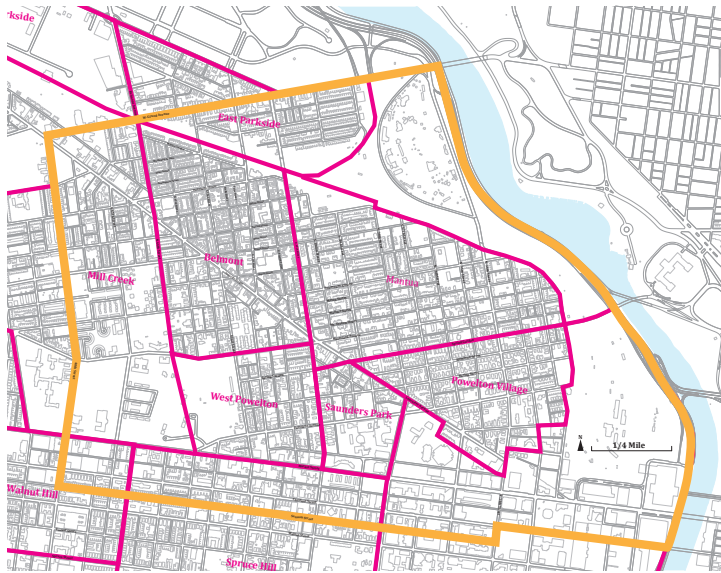
“One woman said she loved living in her neighborhood because it is so close to transportation, Fairmount Park, the museums and Center City. She mentioned that new condos were being built nearby but that she would never consider buying one. For the amount of money they cost, she said that she would rather be getting a small yard and some space, not just a condo. Besides, her home has been in her family for many years, and she told her son that he would be disinherited if he ever tried to sell it.”

Overview of Belmont

Introduction to the Promise Zone

In his 2013 State of the Union address, President Barack Obama announced the creation of the Promise Zone initiative which will harness the collective support of a variety of federal agencies including; U.S. Department of

Housing and Urban Development, U.S. Department of Agriculture, U.S. Department of Justice and U.S. Department of Education to improve quality of life for all community members in designated promise zones.



Map of the Promise Zone with West Philadelphia Neighborhoods

This 10-year designation addresses issues related to long-standing poverty in communities. The administration notes, “A child’s zip code should never determine her destiny; but today, the community she grows up in impacts her odds of graduating high school, her health outcomes, and her lifetime economic opportunities.”¹

The goals of the Promise Zone initiative are to work toward equal access to opportunity for every

community resident, eliminating the relationship between the place of

¹ <https://www.hudexchange.info/promise-zones/promise-zones-overview>

birth and life destiny. It was designed to develop and enhance existing opportunities through connections to quality education, well paying jobs, affordable housing, and safe communities for children and adults alike. The first round of Promise Zone designations were made in communities of deep poverty, where residents have been unable to break the poverty cycle and enter the middle-class.

The primary focus areas that the federal government will be assisting the West Philadelphia Promise Zone with are: creating jobs, increasing economic activity, improving educational opportunities, reducing crime, and leveraging private capital.

The West Philadelphia Promise Zone is “roughly two square miles ... bounded by the Schuylkill River to the east, Girard Avenue to the north, 48th Street to the west, and Sansom Street to the south. It includes 35,315 residents with an overall poverty rate of 50.78%, nearly double the city’s rate of 26.9%.”²

Philadelphia’s Promise Zone designation will bring federal investment and attention to the neighborhoods in need here. This investment and assistance includes:³

- Support from federal agencies to provide technical expertise in identifying ways to leverage existing federal investments, navigate federal programs, and cut through red tape. This includes assistance such as helping to find ways to use existing grants to attract private real estate investments, rebuild vacant properties, or provide private investment in public housing.
- A preference for future funding opportunities, including the Choice Neighborhoods and Promise Neighborhoods grants, each of which is worth roughly \$30 million in federal funds.
- Use of tax incentives to bring more employers and businesses to West Philadelphia (pending approval from Congress), including credits for hiring new employees and deductions for capital investments within the Promise Zone.
- Support from the Corporation for National Community Service to help coordinate local efforts.

² <http://www.phila.gov/Newsletters/PhilaPromiseZoneDoc3.pdf>

³ <http://www.phila.gov/Newsletters/PhilaPromiseZoneDoc3.pdf>

Key Activities

The City of Philadelphia and its partners will be building on the efforts of the federal initiative, with a focus on the revitalization of this part of West Philadelphia. Specifically, the partners plan to:⁴

- Create jobs – Provide area residents with job skills and connections to employment, encourage the growth of small businesses, increase incentives for new small businesses, private companies and institutions to locate here.
- Increase economic activity – Attract and retain businesses on neighborhood commercial corridors that build on recent neighborhood initiatives. Economic activity will increase through continued public and private investments, loan and financing initiatives and improved security for small businesses.
- Improve educational opportunities – Expand educational opportunities by increasing access to high quality pre-K programs so children enter school prepared to learn, and improve academic skills so that they graduate prepared for college and careers. Programs will also increase adults' access to education and 21st century skills to achieve family sustaining wages.
- Reduce Violent Crime – Build on past successes through continued focused, community oriented policing strategies as well as efforts to improve the neighborhood conditions, by removing blight and maintaining vacant lots.
- Leverage Private Capital – Coordinate existing investments and attract new resources. An estimated \$575 million in committed and \$250 million in anticipated investments will spur economic development. The area's location near Philadelphia's largest economic hubs and centers of employment will be leveraged to attract market-driven investment and create job opportunities for residents.
- Reduction of Promise Zone poverty rate – As part of Shared Prosperity Philadelphia, the City will work collaboratively with other partners to reduce poverty's effects by increasing access to key anti-poverty resources and supports. The Promise Zone approach utilizes this foundation to support community revitalization and poverty reduction.
- Other areas of focus include increasing housing options, promoting healthier eating and lifestyles and engaging residents to inform and advance the plan's goals.

⁴ www.phila.gov/Newsletters/PhilaPromiseZoneDoc3.pdf



Key Partners

The key partners in the implementation of this effort are:

- Mayor's Office of Community Empowerment and Opportunity
- Drexel University
- Mt. Vernon Manor
- Philadelphia LISC
- People's Emergency Center
- Philadelphia School District
- Philadelphia Redevelopment Authority
- City of Philadelphia's Commerce Department
- Philadelphia Housing Authority
- Office of Housing and Community Development
- Philadelphia Zoo
- Pennsylvania Horticultural Society
- Philadelphia Works, Inc
- University City District

Other 2014 Promise Zone designations are:

Choctaw Nation, Oklahoma

Population: 189,303⁵

Kentucky Highlands, Kentucky

Population: 199,682⁶

Los Angeles, California

Population: 165,362⁷

San Antonio (Eastside), Texas

Population: 64,293⁸

5 www.hudexchange.info/onecpd/assets/File/Promise-Zone-Designee-Choctaw-Nation.pdf

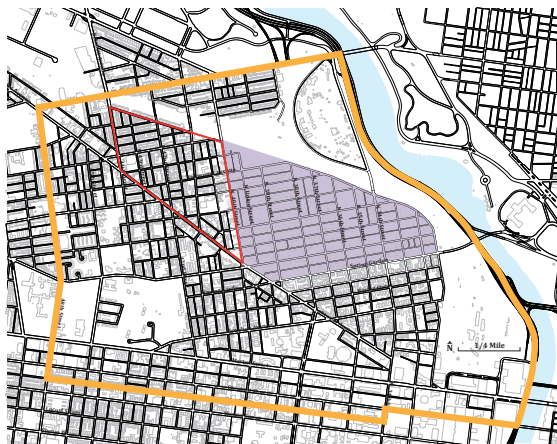
6 www.hudexchange.info/onecpd/assets/File/Promise-Zones-Designee-KHIC.pdf

7 www.hudexchange.info/onecpd/assets/File/Promise-Zones-Designee-Los-Angeles.pdf

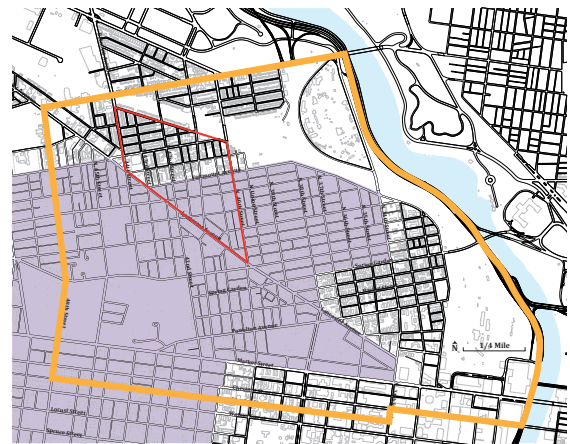
8 www.hudexchange.info/onecpd/assets/File/Promise-Zones-Designee-San-Antonio.pdf

Study Area Selection

The following series of maps is the means by which we selected our study area with the Promise Zone. It was clear that the Promise Zone was simply too large of a study area and the group unanimously agreed that the study area should be a smaller, more manageable area, within the Promise Zone. The challenge was in determining the boundaries of our study area. Should the area remain within the conceived boundaries of an active neighborhood, such as Mantua, or perhaps would it be best to delineate an area that straddled neighborhoods? Should Lancaster Avenue be the central focus? The answer became clear after mapping the boundaries of the various initiatives and reports that exist relating to neighborhoods within the Promise Zone. This series of maps is included here and, once compiled, illustrates that the Belmont neighborhood is almost always left out of these initiatives. As such, we felt that Belmont deserved its own study.



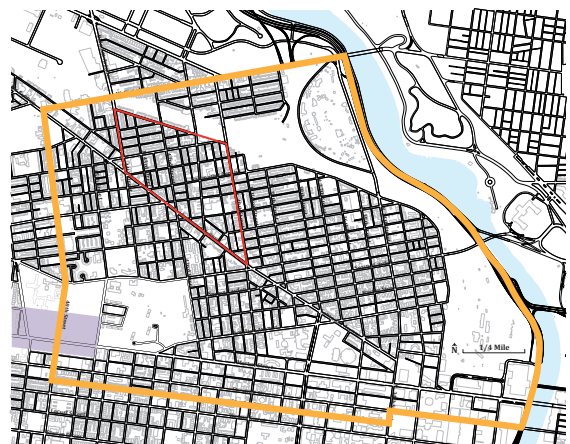
Mantua Transformation Plan



SCI-West

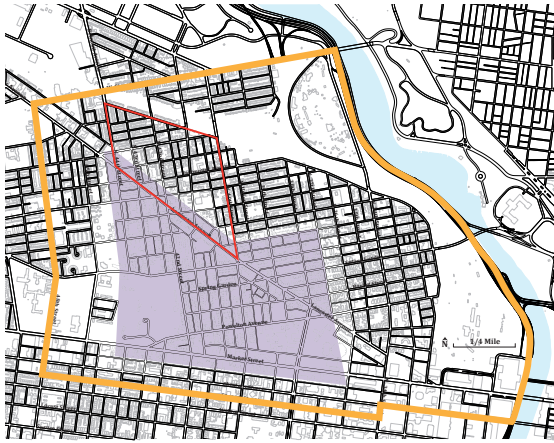


Neighborhood Stabilization Plan

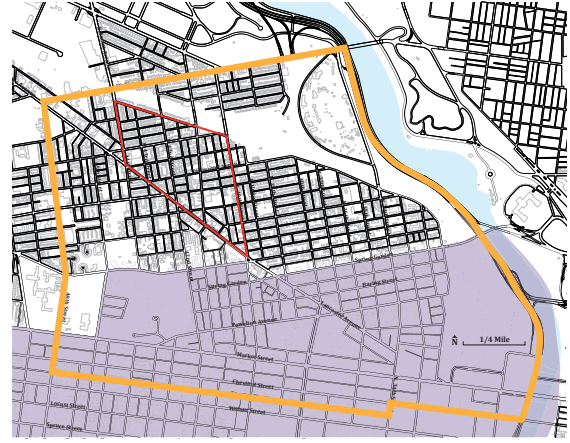


West Market Corridor

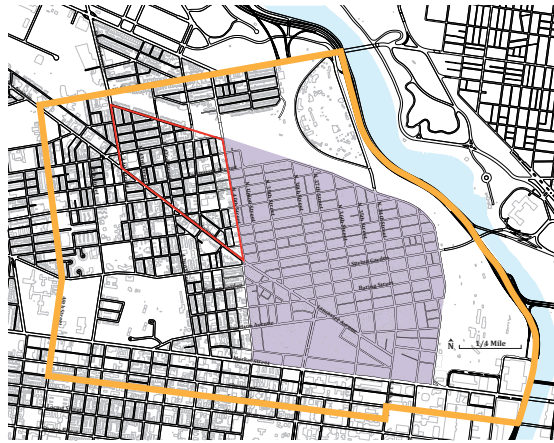
Overview of Belmont



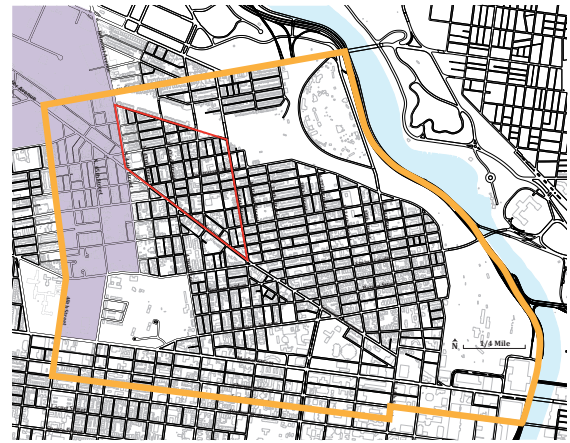
West Powelton Saunders Park Neighborhood Plan



Philadelphia 2035 Southwest Plan



Arts and Culture Reports



West Philadelphia Empowerment Zone

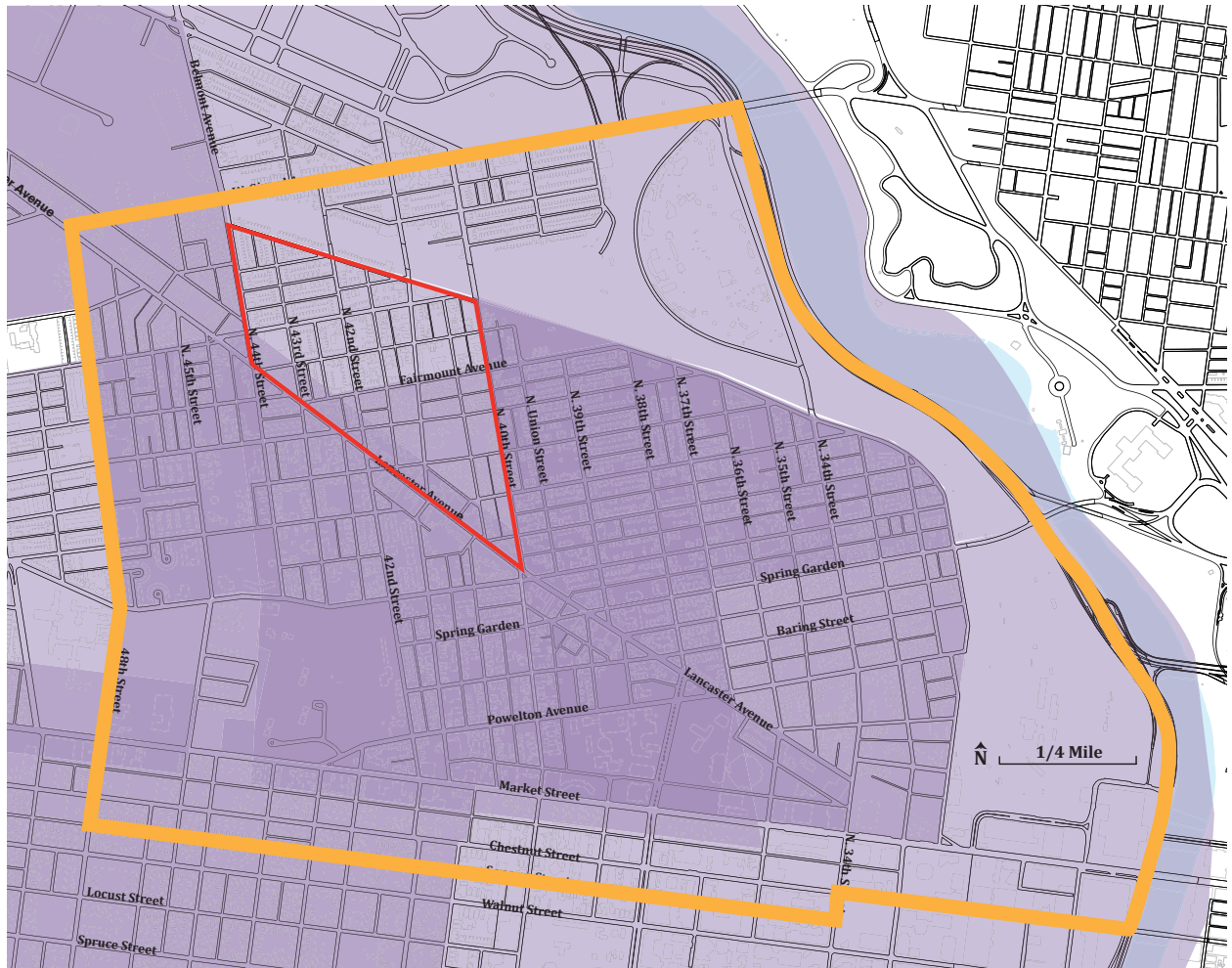


Lower Lancaster Plan



Philadelphia 2035 West Park Plan

Overview of Belmont



Compiled initiative boundaries, with study area

Descriptive Analysis

The focus area of this project is the West Philadelphia neighborhood of Belmont. This area is bounded by 40th Street to the east, Lancaster Avenue to the south, Belmont Avenue to the west, and Mantua Avenue to the north. The Belmont neighborhood is centered between the neighborhoods of Mantua, Mill Creek, Haverford, and East Parkside. Belmont is one of the neighborhoods included in the 2014 West Philadelphia Promise Zone designation, as previously detailed in this report.



In this study area, there are a variety of building types including row houses, semi-detached houses, single-family homes, apartment complexes, mid-block retail or commercial spaces, schools, churches, corner stores, and high-style architectural gems. The building stock ranges from extremely poor condition to excellent condition. Significant portions of the built environment date to pre-1950, with a large portion of the northwest segment of the study area dating to pre-1892.

The neighborhood is well served by SEPTA, the Southeastern Pennsylvania Transportation Authority, through the number 10 trolley, and bus routes 38, 40, 43, and 64. Residents in the Belmont area also have transportation options through the ridesharing service Uber, as well as taxi services. The Lancaster Avenue corridor has a

designated bicycle lane, and sidewalks along most of the neighborhood streets are in good to average condition for pedestrians. Of course, some residents have personal vehicles to allow on-demand mobility.

The area suffers from relatively high vacancy rates in both residential and commercial buildings.⁹ The overall vacancy rate for residential units

⁹ USPS/HUD Mailing Address data, PolicyMap

Overview of Belmont

is 17.21% with 36.58% of those being vacant fewer than 12 months, and 63.42% being vacant more than 12 months. The commercial vacancy rate is 14.88% overall, with 28.0% being vacant less than 12 months, and 72% being vacant more than 12 months.

The population of the Belmont study area is 3,562 according to 2010 census data, roughly 10% of the total population of the Promise Zone area of 35,334. There are 1,234 households in the study area, and 770 families.¹⁰ Comparisons to the City of Philadelphia are offered when comparable data was available from the same source and time period.

The racial breakdown of the neighborhood, compared to the larger Promise Zone area is:

Race	Belmont	Promise Zone
White	5.65%	24.62%
African American	89.67%	60.98%
Asian	0.37%	11.18%
Native Hawaiian or Pacific Islander	0.00%	0.06%
American Indian or Alaskan Native	0.00%	0.01%
Some Other Race	0.64%	1.37%
Two or more races	3.68%	1.78%

Age	Belmont	Promise Zone
Under 5	7.41%	5.96%
Under 18	31.08%	19.40%
19-64	59.97%	71.40%
65 or older	8.96%	9.20%

Household Income	Belmont	Promise Zone	City of Philadelphia
Less than \$25,000	58.43%	58.17%	36.56%
\$25,000 - \$34,999	9.08%	11.21%	11.32%
\$35,000 - \$49,999	16.77%	10.24%	13.57%
\$50,000 - \$74,999	10.86%	10.77%	16.21%
\$75,000 - \$99,999	4.13%	4.30%	9.34%
\$100,000 - \$124,999	0.00%	1.27%	5.12%
\$125,000 - \$149,999	0.73%	1.55%	2.91%
\$150,000 or more	0.00%	2.49%	4.97%

¹⁰ Families are defined as “groups of related people who live together.” Households are defined as “the person or group of people living in any one housing unit.” Households that do not contain a family are made up of unrelated people, roommates for example, or people living alone.

Overview of Belmont

Mode of Transportation to Work	Belmont	Promise Zone	City of Philadelphia
Drive	34.50%	Not available	59.21%
Public transportation	57.51%	N/a	26.32%
Bicycle	5.44%	N/a	1.95%
Walk	1.84%	N/a	8.61%
Work from home	0.70%	N/a	2.81%
Other	0.00%	N/a	0.77%



Historical Narrative

During the early course of its history, from the 18th century until its consolidation into the city of Philadelphia in the 1850s, settlement occurred sporadically in West Philadelphia. With the area's consolidation into Philadelphia in 1854, as well as the development of improved transportation routes enabling commuting between it and the Old City, the population of West Philadelphia boomed. In 1850, the area's population was numbered only at 13,265 people, but in 1950, only a hundred years later, the population of West Philadelphia was counted at 330,286.¹ The region, including what is now part of the Philadelphia Promise Zone, served as a "street car suburb."

The composition of the population of West Philadelphia underwent dramatic changes in the 20th century, due to influxes of African Americans during the First and Second Great Migrations, when at least 8 million black people moved from the south to northern industrial cities such as Philadelphia. Philadelphia was one of the top ten cities chosen for relocation by African Americans during both the First great migration, between World War I and the 1920s, and the Second Great Migration, between 1940 and 1980.² When moving to Philadelphia, many new African American residents settled in old housing stock,³ such as what was available in West Philadelphia. During this time, the West Philadelphian residents of Irish, Italian, Jewish and German decent who had inhabited the area in the 19th and early 20th centuries generally moved to the suburbs, which were newly accessible by automobile, and today seventy-five percent of the residents of West Philadelphia are Black, up from around six percent in 1920.

Racial segregation of neighborhoods and the restriction of African Americans to older housing stock such as that of West Philadelphia was enforced both formally and informally. One such formal practice was the use of racially restrictive covenants by white neighborhoods, which excluded African Americans. However, the 1948 Supreme Court case of *Shelley vs. Kraemer* declared these covenants unconstitutional. According to McAllister, this ruling shook "the legal foundation of segregated neighborhoods," and also led to the 1949 decision of the Federal Housing Authority to ban race as consideration when deciding whether or not to insure loans.⁴

With legal and governmental racial restrictions on settlement no longer available, realtors filled the gap in enforcing segregation by relegating

1 "West Philadelphia: the Basic History," University of Pennsylvania: West Philadelphia Community History Center, 2009, http://www.archives.upenn.edu/histy/features/wphila/history/history_tc.html.

2 James N. Gregory, "The Second Great Migration: a Historical Overview," in *African American Urban History Since World War II*, ed. Kenneth L. Kusmer and Joe W. Trotter (Chicago: University of Chicago Press, 2009), 21-22.

3 David McAllister, "Realtors and Racism in Working Class Philadelphia," in *African American Urban History Since World War II*, ed. Kenneth L. Kusmer and Joe W. Trotter (Chicago: University of Chicago Press, 2009), 128.

4 McAllister, "Realtors," 127.

African Americans to settlement in old housing stock. One means towards perpetuating segregation employed by many realtors was a practice known as “blockbusting,” or undertaking fear campaigns aimed at white residents that warned of slumps in housing prices and increased crime rates as a result of neighborhood desegregation. Such fear mongering often resulted in the “flight” of white residents to other, segregated, neighborhoods. Another means was to only show African Americans housing that was available in traditionally black neighborhoods, which also excluded them from new suburban housing developments. In fact, the increase of new housing stock after World War II “almost completely excluded” African Americans.⁵ In a disturbing example, studies from the Philadelphia Housing Association found that in the years between 1946 and 1953, developers constructed only 1,044 new housing units available to black consumers, less than one percent of all housing constructed in the Philadelphia area at that time.⁶

With extreme limitations placed on African Americans in the availability of new housing, they logically settled where housing was available to them—in old neighborhoods. These areas include our study site of Belmont, bounded by Mantua and Lancaster Avenues to the north and south, and Belmont Avenue and 40th Street to the east and west. The history of our site appears to have followed the general trajectory of West Philadelphia described above. Historic Bromley maps reveal extensive development by 1892,⁷ with the majority of the area’s buildings constructed by 1927.⁸ A realtor’s assessment map from 1934 reveals a neighborhood in transition, some blocks with working-class, Jewish populations, others with small concentrations of African Americans and Italians.⁹ Today the area’s residents are almost entirely African American. Much of the original historic fabric persists to this day.

Belmont’s historic fabric is intact in large part because Philadelphia’s mid-century urban renewal efforts in the neighborhood were less aggressive there than in other areas of West Philadelphia and Philadelphia at large. In 1956, the Redevelopment Authority and the Planning Commission analyzed Philadelphia’s housing conditions in a Central Urban Renewal Area (CURA) study, which included Belmont. The housing stock in the CURA was graded at “A,” “B” and “C” levels, with “A” being the worst condition and “C” being the best. Belmont received a grade of “B.” According to A Citizen’s Guide

5 McAllister, “Realtors,” 128.

6 Ibid.

7 Geo W. and Walter S. Bromley, “1892 Atlases of West Philadelphia’s 24, 27 and 34th Wards,” *Atlas of the City of Philadelphia*. From Actual Surveys and Official Plans of the Survey Department, <http://www.archives.upenn.edu/histy/features/wphila/maps/atlas1892bromley.html>.

8 Walter S. Bromley, “1927 Atlas of West Philadelphia,” *Atlas of the City of Philadelphia*, Wards 24, 27, 34, 40, 44, & 46, <http://www.archives.upenn.edu/histy/features/wphila/maps/atlas1927bromley.html>.

9 J. M. Brewer, “J. M. Brewer’s Map of Philadelphia, 1934,” Free Library of Philadelphia, Greater Philadelphia GeoHistory Network, <http://www.philageohistory.org/rdic-images/view-image.cfm/JMB1934.Phila.001.NorthSection>.

to Housing and Urban Renewal, written in 1960, “‘B’ areas were estimated to require from 14 percent to 40 percent clearance [of historic fabric].” In 1960, however, the urban renewal strategy was to focus on clearing slums from the central business district and addressing areas with “A” level blight. Belmont was far enough from the city’s core, and its housing stock was considered sufficiently intact, for it to escape severe slum clearance and the aggressive urban renewal tactics of the 1960s. By the time the city turned its focus to the neighborhood, in the Belmont Redevelopment Area Plan of 1972, slum clearance was a less prevalent tactic in urban renewal efforts. In fact, the plan stated, “residential clearance will be kept at a minimum to avoid possible hardship to the families of the Belmont area.”¹⁰ This plan projected displacement of only twenty-five families, rather than the entire neighborhood. That, coupled with perceptions of Belmont’s housing stock as being mediocre in condition rather than in a terrible state demanding clearance, saved the neighborhood’s historic fabric from destruction.

Although much of its historic fabric is intact, the Belmont neighborhood has suffered declines in recent decades, and the neighborhood as a whole appears to be suffering more than the City of Philadelphia according to certain indicators. Since 1950, Belmont’s population has declined from 54,765 people per square mile, to 20,034.8 people per square mile in 2010. In part as a result, Belmont now has a vacancy rate of approximately 15.6%, compared to approximately 4.35% for the city as a whole. Additionally, because of predatory lending practices and foreclosures during the Great Recession, Belmont’s owner-occupancy rate has declined from 48.82% in 2000 to 33.08% in 2010, approximately 15%. In the same period, owner-occupancy in Philadelphia in general declined as well, but only about 5%, from 59.26% in 2000 to 54.11% in 2010. Furthermore, although Belmont’s unemployment has in fact declined 5.5% since 2000, with an 18.41% unemployment rate in 2010 for civilians over the age of 16, Belmont still suffers from a higher unemployment average than Philadelphia in general, which has a 14.45% unemployment rate.

Although Belmont and its population continue to face challenges, it also has hope for the future. It was recently one of the neighborhoods included in the West Philadelphia Promise Zone, part of an initiative from the White House to improve economic conditions and educational opportunities, as well as reduce crime. It is also a likely site of increased development; especially since the east half of the neighborhood was incorporated into the Drexel University employee home purchase program. The form to be taken by the development has yet to be determined. Yet change is certainly coming, change that may improve lives and the future of this historic neighborhood.

¹⁰ “Belmont Redevelopment Area Plan” (Philadelphia City Planning Commission, Philadelphia, 1972), 10.



West Philadelphia Timeline

1750—Lancaster Road in existence¹¹

1795—Philadelphia and Lancaster Turnpike built, the first turnpike in the country.¹²

1805-1820s—Mantua developed by Judge Richard Peters as a suburb for the well-off.¹³

1850-1880—The large lots laid out in Mantua by Judge Richard Peters are subdivided into smaller properties for row homes.¹⁴

1851—Lancaster Avenue is the only street North of Market to be paved.¹⁵

1864—Rail station constructed at 30th and Market Streets, encouraging development of the commercial corridor on Lancaster Avenue.¹⁶

1876—The Centennial celebration spurs the development of Parkside.

1900—Mantua is an ethnically diverse neighborhood with populations of Irish, German, Jews, and Italians.¹⁷

1910s—Powelton Village population is dominated by white, middle-class families.¹⁸

1920s-1950s—With longer commutes enabled by automobiles, middle-class whites moved out of Powelton Village to Suburbs.¹⁹

1950—Population of the 24th Ward reaches a high point of 63,391 residents, a figure which has declined every decade up to the present day.²⁰

1950s—Mantua begins losing its wealthy population to other Philadelphia suburbs.²¹

1958—University of Pennsylvania Graduate student In-Ho Oh is murdered near his apartment in Powelton village, prompting outrage, racial tensions and moves towards “urban renewal” efforts in the area by UPenn. Herman Wrice, a future community leader in the Mantua Neighborhood, witnesses the murder.²²

11 N. Scull and G. Heap, “A Map of Philadelphia and Parts Adjacent, 1750,” Zebooker Collection, Athenaeum of Philadelphia, Greater Philadelphia GeoHistory Network, September 14, 2014, <http://www.philageohistory.org/rdic-images/view-image.cfm/237-MP-009>.

12 “1795—the Philadelphia and Lancaster Turnpike,” US Department of Transportation Federal Highway Administration, 2011, www.fhwa.dot.gov/rakeman/1795.htm.

13 Michael Garafalo, “Mantua: A History of a West Philadelphia Neighborhood,” University of Pennsylvania: West Philadelphia Community History Center, http://www.archives.upenn.edu/histy/features/wphila/neighborhoods/mantua_garafalo.pdf, 2.

14 Garafalo, 3.

15 Evan Goldin, “Powelton Village: From Estate to Village,” University of Pennsylvania: West Philadelphia Community History Center, http://www.archives.upenn.edu/histy/features/wphila/neighborhoods/powelton_goldin.pdf, 3.

16 Ibid., 4.

17 Garafalo, 4.

18 Goldin, 6.

19 Ibid.

20 Garafalo, 5.

21 Ibid.

22 Ibid., 6.

1959-early 1960s—400 Black ministers lead their congregations in a “selective patronage” campaign boycotting twenty-nine Philadelphia businesses that discriminated against blacks, especially in their hiring practices.²³

1960s-1970s—University of Pennsylvania respond to violent crime incidents on campus by racially profiling and targeting black men.

1960—West Powelton’s population is now 34.3 percent black, up from 17.2 percent in 1940.

1960—Mantua Hall housing project built, becomes locus of crime.

1965—Martin Luther King, Jr., speaks at rally at 39th and Lancaster.

1960s-1970s—Powelton Village was home to black political activist groups, such as MOVE.

1970—Herman Wrice, a key community activist from Mantua, formed the Urban Leadership Training Program, which assembled leaders of conflicting gangs at the University of Pennsylvania to attend community leadership classes.²⁴

1980s—Mantua affected by the crack cocaine epidemic.²⁵

1985—Police firebomb the home of the radical organization MOVE on 63rd and Osage, resulting in a fire that burns an entire block.²⁶

1988—Herman Wrice establishes Mantua Against Drugs to combat the crack cocaine epidemic, pickets outside of drug houses, puts up “wanted” posters and fosters a collaborative relationship with the Philadelphia Police Department.²⁷

2008—Mantua Hall demolished.

2013—Promise Zone initiative announced.

23 Karl Ellis Johnson, “‘Trouble Won’t Last’: Black Church Activism in Postwar Philadelphia,” in *African American Urban History Since World War II*, ed. Kenneth L. Kusmer and Joe W. Trotter (Chicago: University of Chicago Press, 2009), 247.

24 Garafalo, 7.

25 Ibid.

26 William K. Stevens, “Police Drop Bomb on Radicals’ Home in Philadelphia,” *New York Times*, May 14, 1985.

27 Garafalo, 8.

Character Defining Features

Historic Landmarks

Belmont features a variety of landmarks that are of historic value. Though some have been adapted to different uses, or are vacant, their existence speaks to the history of the area. The massing, size, siting and other physical qualities of these landmarks contrast sharply with

the rowhouses that characterize the majority of the land. As a result, they also become outstanding visual attraction within the neighborhood.



Women's Hospital of Philadelphia

Founded in the 1860s, the Women's Hospital of Philadelphia trained female doctors and nurses. Today, the complex has been adaptively reused as a the Sarah Allen Senior Housing Project.



Philadelphia Armory

Built in 1982 in a late Gothic Revival style, designed by architect A. Green. It was the house of Keystone Battery and also served as an ammunition and arms depot during the Civil War. The usage of the building has changed several times, and was even sitting abandoned for years after a company called T.J. Properties acquired the property in 2005. The company tried to fix the interior to convert it to affordable housing while the exterior remains unaltered. Though the condition of the building is not as good as it was in the 1980s, it is still a building of unique character that is a feature of the neighborhood.

Overview of Belmont



Pennsylvania Railroad YMCA

Located at the corner of Westminster Avenue and 41st Street, this building dates to the 1890s and was commissioned by the Pennsylvania Railroad YMCA for use by train conductors. In the 1940s, it served as Father Divine's Unity Mission. Today it is home to the Belmont Academy Charter School.

Row Houses

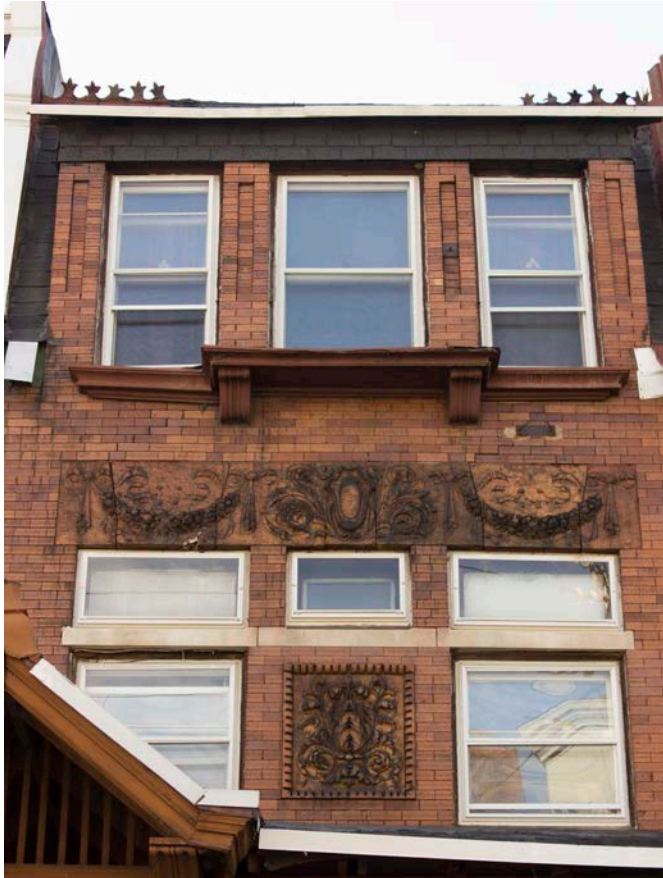
The rowhouse is an essential characteristic of Belmont, lending the neighborhood a residential character.

The majority of the houses in the neighborhood are rowhouses, attached homes that — at times — demonstrate repeated architectural features across their facades. While some date to the 19th century. Many blocks of rowhomes remain for the most part intact.



Row House Ornamentation

Most of the buildings have brick or masonry facades. Due to the age of the rowhomes in particular, there are many examples of architectural ornamentation, which contributes to the historic quality of the neighborhood. Also they are examples of industrial craftsmanship of the time.



Streetscapes and Porches

The streetscape, shaped by the rowhouses, is a typical of those found in Philadelphia. It gives the neighborhood a strong residential atmosphere. Moreover, the porches in front of some of the rowhouses provide a semi-public space that adds unique character to the neighborhood and provides opportunity for social interaction.



Schools

Schools are an essential element in the neighborhood. As a rowhouse neighborhood, the larger massing and scale of schools stands out visually. Moreover, they have important social values. The area around the schools serve as public gathering spaces for the community, especially local children who can be seen playing basketball or socializing in these spaces. The Belmont Academy Charter School (discussed previously), converted from the Pennsylvania Railroad YMCA, is considered a historic landmark. Schools like Community Preschool and Nursery, located on Lancaster Avenue, who utilize converted rowhouses are not included in this section.



Belmont Charter School

Located at 4030 Brown Street and founded in 2002, the former public school is under the Philadelphia School District umbrella. Student enrollment is based on a geographic catchment area and the school considers itself as having a strong community base. The school occupies an entire block with a large outdoor space. Its red trim window frames further distinguishes the building in the neighborhood.

Overview of Belmont



Miller School

A public school under the Philadelphia School District, Miller School is located on 4300 Westminister Avenue.

Churches

The amazing number of churches also contributes to the character of the neighborhood. All of the churches embody a different architectural style while also serving as a public gathering and social place for the community.



New Bethlehem Baptist Church



Community Church of God

Murals

Demolition of vacant buildings in BeNo leaves many exposed walls and opportunities for the Philadelphia Murals Arts Program to execute one of its projects. Each unique mural, based on its specific theme, contributes to the character of the neighborhood, often commemorating Belmont's history.



A mural at the intersection of 40th Street and Lancaster Avenue shows the important landmarks within the Belmont neighborhood.



A mural at the intersection of 42nd and Brown Streets features messages about the struggle of homelessness among youth as part of the Journey2home public art project.

Green Spaces

There are some instances of green spaces in the neighborhood. Some are vacant lots that have been repurposed as community parks or gardens. Many of these spaces remain vacant areas with overgrown vegetation.



Vacant Buildings

Although not usually considered as positive factor, the vacant buildings and the deterioration of buildings are both unavoidable factors when considering neighborhood characteristics.



Statement of Significance

Description

Belmont is a predominantly residential neighborhood in West Philadelphia characterized by two and three story row homes interspersed with larger institutions such as schools, places of worship, and commercial buildings. The commercial corridor of Lancaster Avenue, which provides shopping and transportation, demarcates the southern boundary of the neighborhood. The other boundaries the study area are Mantua Avenue to the north, 40th Street to the east, and Belmont Avenue to the west.



Historic Value

Belmont's historic value is defined by its architecture and its people. Together, these values give Belmont a sense of place that is made clear by the historic character of the buildings and the strong sense of community among long-term and newer residents alike. The neighborhood is unique from those surrounding it because Belmont is a stronghold of the past, surrounded by neighborhoods that have already or have plans to change. The development pressures, especially compared to those to the east, are relatively low in Belmont, which has allowed the neighborhood to remain relatively unchanged.

The styles of architecture in Belmont reflect nearly every period of housing development in West Philadelphia over a span of about 80 years, from the 1870s to the 1950s. These range from grand, single-family detached or twin homes built in the Queen Anne, Second Empire, Flemish Revival, Neo-Gothic, and Italianate styles to all sizes of churches and schools, to more modest two-and-three story working class row homes. While only a few of the earliest buildings remain, Belmont is the only West Philadelphia neighborhood other than Powelton Village and Spring Hill to retain examples of architecture built prior to the rapid development of West Philadelphia in the years following the U.S. Centennial Exposition, held in Philadelphia east of this area, of 1876.¹ Despite small areas of newly constructed houses the neighborhood is primarily made up of buildings that are 50 years old or older, lending it a rich historic character.

Many of the current residents were born in the neighborhood and have lived here all of their lives. About half of the residents that were surveyed for this project have lived in the area for at least ten years. Most of these individuals had parents or grandparents who purchased homes in the area between approximately 1920 and 1945 that have remain nearly continuously

¹ Philadelphia City Planning Commission, "Chapter 2: History of West Philadelphia and its Neighborhoods" in *West Side Stories: Memories of West Philadelphia, Section One*, West Philadelphia Community History Center, http://www.archives.upenn.edu/histy/features/wphila/stories/wsidestories/wss_part1.pdf, 18.

Overview of Belmont

inhabited. They are active members of the community, organizing meetings and events that address important issues for the neighborhood, such as new construction and zoning code violations. However, Belmont's population is a fraction of what it was more than 50 years ago and is continuing to decline,² a fact that could have serious consequences for the increasingly vacant historic buildings in the neighborhood. Without a community-supported and managed preservation or neighborhood action plan, historic resources could be bought cheaply and either altered significantly or demolished.

The Belmont neighborhood consists of a wide range of architectural styles and building types including the following, which might be eligible for landmark status:

- Women's Hospital
- Armory
- Belmont Academy Charter School



² According to a survey of U.S. Bureau of Census data from the 1950s to 2010.

NRHP Status and Integrity

National Register of Historic Places Eligibility³

The neighborhood of Belmont fulfills criteria “A” and “C” for community development and architectural significance.

Eligibility Criteria—

A – Association with events that have made a significant contribution to the broad patterns of our history.

- The development of the area as a “trolley car suburb” reflects national trends of industrialization and suburbanization and local trends of community development.

B – Association with the lives of significant persons

- None identified

C – Embodiment of distinctive characteristics of a type, period, or method of construction, or representation of the work of a master; or possession of high artistic value, or representation of significant and distinguishable entity whose components may lack individual distinction

- Several building types are represented; modest two-story row houses, grander semi-detached homes; and some free-standing residences. Building styles include Queen Anne, Italianate, Second Empire, Flemish Revival, and Neo-Gothic
- Buildings from the one of the earliest periods of expansion and development of Belmont are still extant in the neighborhood. Few neighborhoods in West Philadelphia exhibit this level of architectural history
- Potential individual landmarks include the Women’s Hospital, the Belmont Academy Charter School, and the Armory

D – Yielded or is likely to yield information important in history or prehistory

- This level of survey is not currently not included in the scope of this project

³ National Park Service, “National Register Bulletin: How to Apply the National Register Criteria for Evaluation”, (Washington, D.C.: U.S. Department of the Interior), http://www.nps.gov/nr/publications/bulletins/nrb15/nrb15_2.htm

Protection of Historic Built Fabric – Conservation Districts vs. Historic Districts in Philadelphia

Protection for Belmont’s historic buildings can come in the form of an historic district, either at the national or the local level, or as a conservation district. Belmont is eligible for designation as a National Historic District under criteria “A” and “C” for contribution to community development as a “trolley-car suburb” and for the high number of historic buildings with distinguishing characteristics of specific periods and styles. Belmont is also eligible for designation as a local historic district, as it fulfills the following criteria outlined in Section 14-1004 (Designation) of the Philadelphia Historic Preservation Ordinance⁴:

- (a) Has significant character, interest, or value as part of the development, heritage, or cultural characteristics of the City, Commonwealth, or Nation or is associated with the life of a person significant in the past
- (b) Is associated with an event of importance to the history of the City, Commonwealth or Nation
- (d) Embodies distinguishing characteristics of an architectural style or engineering specimen
- (j) Exemplifies the cultural, political, economic, social, or historical heritage of the community

Program	Tax Credits	Funding or Grant Program	Section 106 Review	Protection from Demolition	Strict Design Guidelines	Community Managed and Organized	Government Managed and Organized	Zoning Overlay
National Register of Historic Places	●	●	●	●	●	○	●	○
Philadelphia Historic District	○	○	○	○	●	○	●	●
Philadelphia Conservation District	○	○	○	○	○	●	○	●

Conservation districts do not usually explicitly include historic properties nor do they typically outline criteria for eligibility based on age, architectural style, or historic integrity. However, provisions for historic resources can be included in the district when it is being written, depending on the goals of the people writing it.

⁴ City of Philadelphia, *The Philadelphia Zoning Code: Title 14, Chapter 14-1000, Historic Preservation, Section 14-1004, Designation*, 10th Edition, (Ohio: American Legal Publishing Corporation, 2014), [http://www.amlegal.com/nxt/gateway.dll/Pennsylvania/philadelphia_pa/thephiladelphiacode?f=templates\\$fn=default.htm\\$3.0\\$vid=amlegal:philadelphia_pa](http://www.amlegal.com/nxt/gateway.dll/Pennsylvania/philadelphia_pa/thephiladelphiacode?f=templates$fn=default.htm$3.0$vid=amlegal:philadelphia_pa)

National historic districts, local historic districts, and conservation districts can protect historic buildings in different ways. Each is organized, implemented, managed, and enforced according to specific guidelines designed to serve the same purpose through different means with different degrees of authority. The following matrix identifies some of the key similarities and differences.

Tax Credits and Funding

Currently, only owners of revenue-generating buildings listed on or determined eligible for the National Register of Historic Places are eligible to receive tax credits for projects related to their historic property. Philadelphia does not have a local historic tax credit program, although some sources of private or state funding may be available (see resources appendix for details).

Section 106 Review and Protection from Demolition

All historic buildings that are part of a federal undertaking must first undergo a review process by the Advisory Council for Historic Preservation. This process is in place to mitigate potential negative effects on historically significant buildings and can apply to properties listed on, or determined eligible for, the National Register of Historic Places.⁵ If owners of historic properties would like to take steps to protect their property from demolition, they can enter into an easement agreement with an organization such as the Preservation Alliance for Greater Philadelphia, a 501c3 non-profit, and thus benefit from a tax-deduction with the IRS.⁶ The building owner is responsible for restoration and maintenance of historic elements and details and this responsibility is carried forward to all subsequent owners of the property. An organization like the Preservation Alliance ensures that all alterations are appropriate and can guide owners to complete restoration work properly.

Implementation, Management, and Enforcement

Following the approval of the nomination for designation as a National Historic District, historic districts continue to be managed by the building owners. Federal involvement is limited to funding and to Section 106 review when a historic property becomes part of a federally funded project. There are federal representatives for State Historic Preservation Offices (SHPOs) who advise on nominations, applications for funding, and other details related to historic districts.

5 More information is available from the National Park Service website and “National Historic Preservation Act, Section 106: A Quick Guide for Preserving Native American Cultural Resources”, U.S. Department of the Interior, 2012. www.nps.gov/tribes/Documents/106.pdf

6 Preservation Alliance for Greater Philadelphia, “Preservation Easement Program”, http://www.preservationalliance.com/wp-content/uploads/2014/09/PAGP_EasementBro_120814_r2.pdf

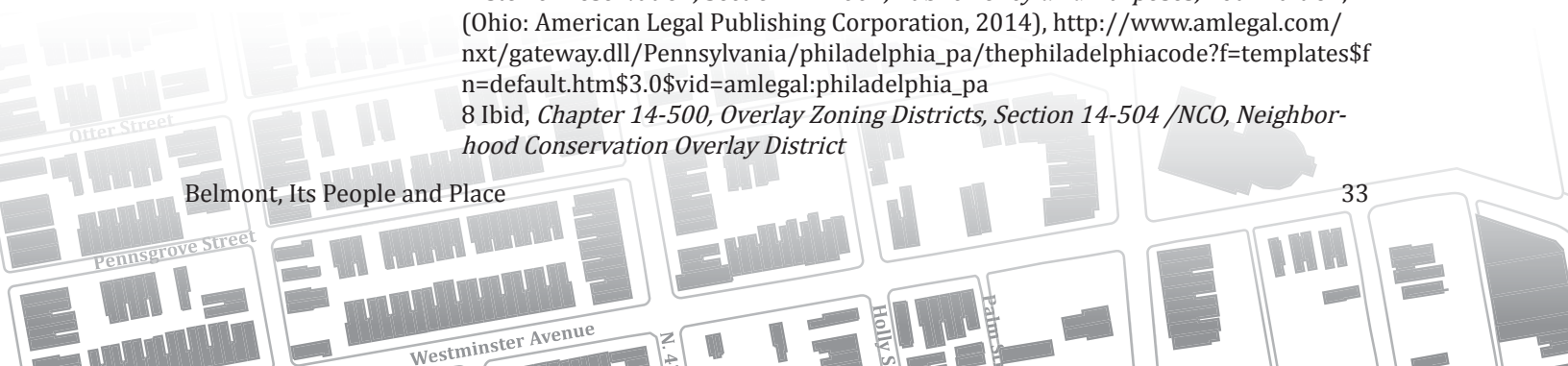


In Philadelphia, historic districts are implemented as a zoning overlay as outlined by the historic preservation ordinance within the Philadelphia zoning code.⁷ The ordinance provides for the creation of a Historical Commission responsible for designation of historic properties and districts to the Philadelphia Register of Historic Places. The Commission also reviews proposed alteration and demolition permits for historic properties.

Conservation districts are also implemented as zoning overlays in Philadelphia, as outlined in the Philadelphia Zoning Code.⁸ The Planning Commission oversees the conservation district, in collaboration with the community forming the district. Demolition and new construction permits must be submitted for review to the Planning Commission, the Conservation District Coordinator and their team. Permits for new construction that are rejected must be revised and resubmitted. Although a conservation district is not strictly designed to protect historic resources, it can be written to preserve the character of the neighborhood by encouraging contextually sensitive development or reconstruction. To this end, a set of design guidelines can be included, which can provide additional, more detailed, guidance on design interventions. Less strict guidelines can benefit residents in low-income neighborhoods whose main focus may be prioritizing protection of the overall character of the neighborhood rather than preservation of individual details.

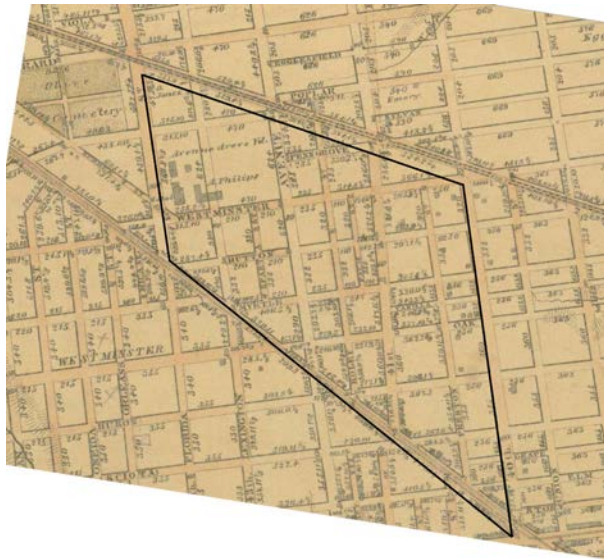
⁷ City of Philadelphia, *The Philadelphia Zoning Code: Title 14, Chapter 14-1000, Historic Preservation, Section 14-1001, Public Policy and Purposes*, 10th Edition, (Ohio: American Legal Publishing Corporation, 2014), [http://www.amlegal.com/nxt/gateway.dll/Pennsylvania/philadelphia_pa/thephiladelphiacode?f=templates\\$fn=default.htm\\$3.0\\$vid=amlegal:philadelphia_pa](http://www.amlegal.com/nxt/gateway.dll/Pennsylvania/philadelphia_pa/thephiladelphiacode?f=templates$fn=default.htm$3.0$vid=amlegal:philadelphia_pa)

⁸ *Ibid*, Chapter 14-500, *Overlay Zoning Districts, Section 14-504 /NCO, Neighborhood Conservation Overlay District*

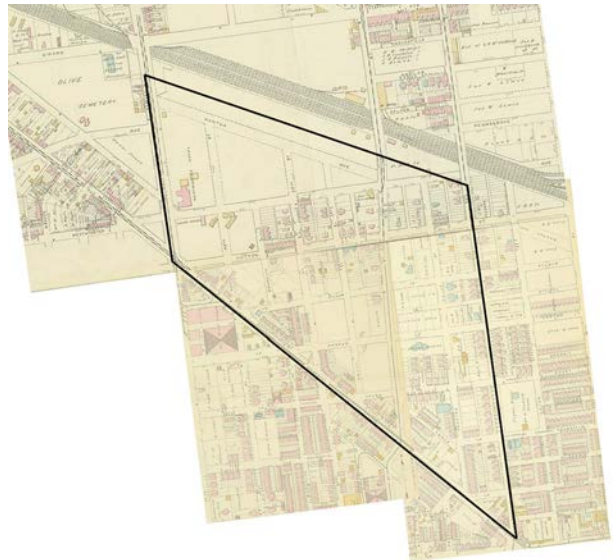


Overview of Belmont

Evolutionary Diagrams and maps



1862. Credit: Atlas of the City of Philadelphia



1878. Credit:



1892. Credit: Bromley



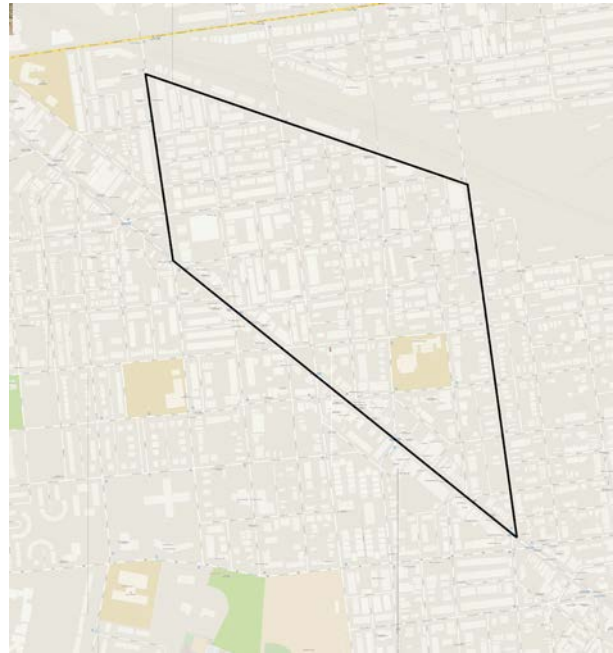
1892-1916. Credit: Bromley

Belmont, Its People and Place

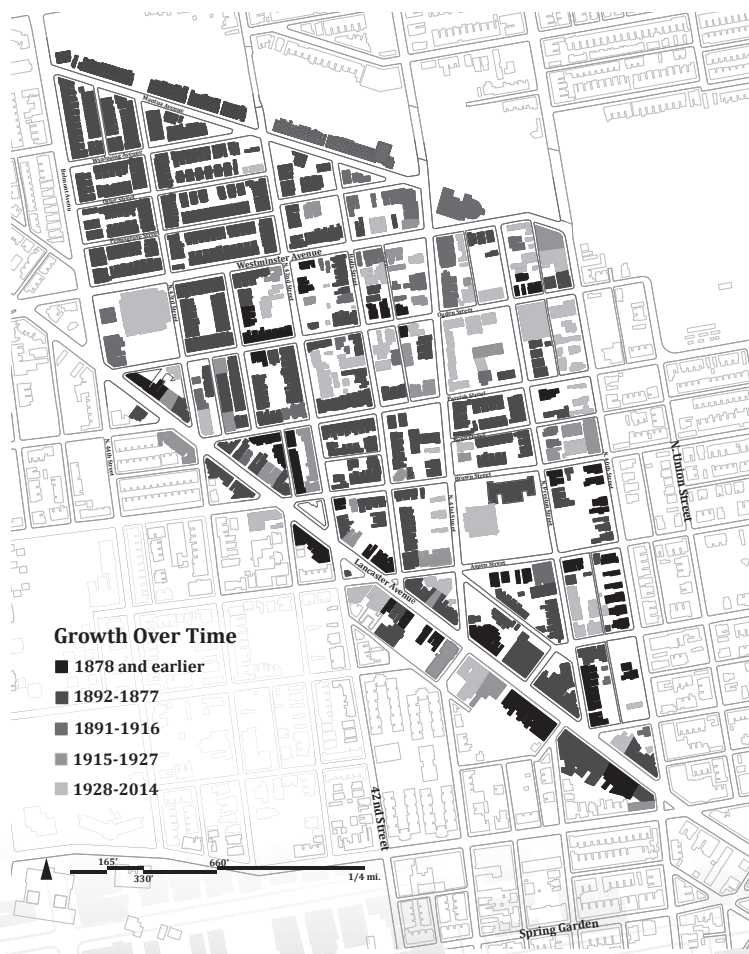
Overview of Belmont



1916-1927. Credit: Bromley



2014. Credit: Google



Growth Over Time

This final map is a compilation of the preceding maps those maps relate to existing buildings. It illustrates Belmont's historic fabric, how the neighborhood has developed through the decades. It also highlights how certain parts of the neighborhood, in particular in the northwest, have remained intact. The degree to which historic buildings have remained will be further demonstrated in our building survey, discussed later in this report.

Site Values

A brainstorming session by the project group was focused on identification of the values of the Belmont neighborhood. We broke these down into the following categories; historic, social, environmental, aesthetic. This is not intended to be an exhaustive list. We are sure that additional values would emerge during consultation with residents, and some that we have identified might be disputed.

Historic

- Working class, turn of the century row houses
 - Extant in large quantity
 - Not victim of slum clearance during urban renewal trends of mid-twentieth century
- Some larger, more expensive housing for middle or upper class families
 - Marble-facade houses with good integrity
- Location of the MLK speech
- Star of David slate symbols on slate roofs
- Old churches, some with original congregations
 - Some with long time members
- Population representation from the First and Second Great Migrations
- Railroad affected development
- Trolley allows resident mobility from Center City to study area
- Consistency, density, of the building fabric
- Availability of housing in the area for new residents coming to the area in the two migrations
- Families have stayed in the area, some in the houses they grew up in, some moving just a few blocks away
- Lancaster Avenue turnpike and resulting commercial corridor
- Individual landmark structures:
 - West Philadelphia Title and Trust
 - Belmont School
 - YMCA, now a charter school
 - Women's Hospital, now elderly housing
 - Bethel Baptist Church
 - Theater
 - Lancaster Avenue

Social

- Age diversity
- People are friendly on the streets
- People expressed valuing/pride in historic structures
- Use of porch space for social activities
- Harvest Festival on 40th and Brown
- Strong community identity and bond, deep roots
- Particularly strong in NW section
- Multi-generational housing
- Homeownership

Overview of Belmont

- Rental rates
- Socioeconomic struggles
- Long term vacancy rates
- Residents care for their homes in the ways they are able
- Storefront churches
- High concentration of African American residents
 - But still diverse population
- Lancaster Avenue Corridor as economic engine
- Small businesses
- Corner stores
- Recent housing construction
- New houses often blend with row-house style
- Desire for change and acknowledgement of problems by community

Environmental

- Large, old trees
- Proximity to Fairmount Park, Schuylkill River, Zoo
- Narrow streets lend to cozy atmosphere
- Conversion of vacant lots to recreation spaces, dog park
- Overgrown lots

Aesthetic

- Well maintained personal gardens/yards
- Unique architectural details (e.g. onion dome)
- Vacant/rundown buildings can affect those around it



SWOT ANALYSIS

In the process of developing a preservation plan for Belmont, our group conducted a SWOT analysis (Strengths, Weaknesses, Opportunities, Threats) to identify how to build on the strengths and opportunities of the neighborhood, while mitigating the weaknesses and threats.

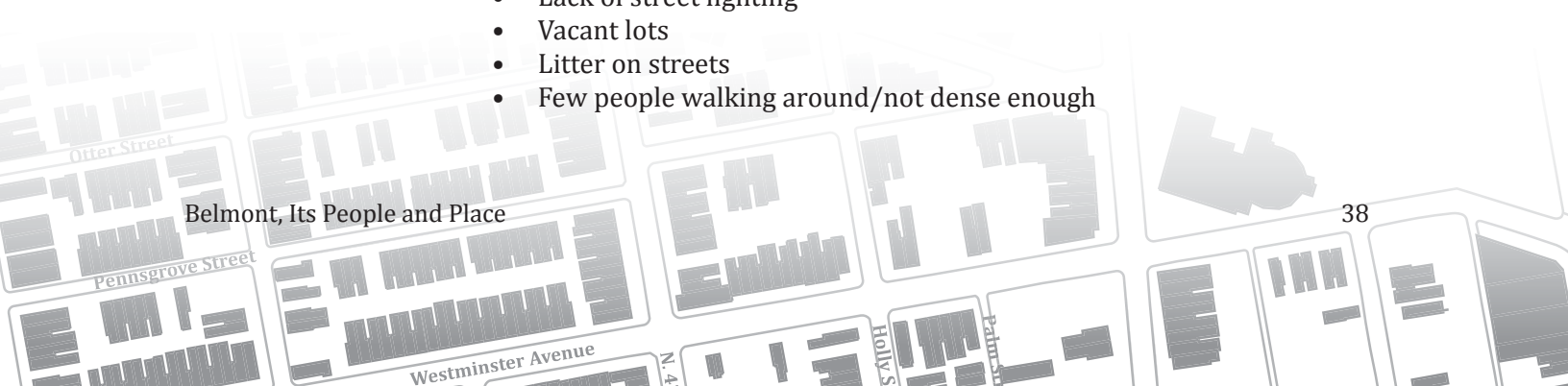
Below, each item that we considered is listed in its appropriate category. After discussion with outside consultants, residents, and classmates we prioritized the attributes to make shorter, and more workable lists. The attributes with an asterisk after them were identified as priorities.

Strengths

- Deep rooted community*
- Plethora of historic fabric*
- Retail corridor
- Existing houses*
- Walkability*
- Schools that are open
- Religious communities
- Proximity to Penn and Drexel
- Vacant lots
- Parks
- Murals
- Trees
- Existing community organizations
- Promise Zone
- Small businesses
- Age diversity
- Easily accessible transit options*
- Adaptive use of historic buildings*
- Near the zoo and Fairmount park

Weaknesses

- Poverty*
- Lack of investment*
- Dangerous/crime
- Unemployment*
- Availability of healthy food
- Vacant buildings*
- Lack of involvement in existing community organizations
- House maintenance*
- Lack of maintenance of public spaces
- Lack of street lighting
- Vacant lots
- Litter on streets
- Few people walking around/not dense enough



Opportunities

- Vacant lots*
- Youth involvement in community
- Expansion of opportunity for small businesses
- Development of Lancaster Avenue
- Proximity to Penn and Drexel
- Walls for murals
- Historic or conservation district potential*
- Room for more density
- Room for more homeownership*
- Finding funds for greater maintenance*
- Education of residents on property maintenance
- Adaptability of existing housing stock
- Untapped/underutilized workforce*
- Reclaiming streets for people to feel safe
- Equitable development for people and place*
- Valuing elder members of the community, oral history
- Expansion of arts and culture opportunities

Threats

- Penn and Drexel*
- Vacant lots
- Lack of investment*
- Bias against historic architecture in favor of new architecture
- Weak educational system
- Gentrification
- Inequitable development*
- Doing nothing
- Dying congregations
- Zoning
- People leaving the community
- Crime
- Material deterioration*
- Lack of homeowners- large quantity of renters*



“One man named Calvin explained that a particular row house with very intact woodwork belonged to his mother, and had been boarded up after she moved to a nursing home. He explained that he grew up in Belmont, with his twin brother, Alvin, and his sister. Calvin and his family still live in Belmont, with Alvin living in the row house adjacent to his mother’s house. Calvin was on his way to meet with an attorney to sort out the deed to his mother’s house, so that it could be sold and will not remain vacant because of a confused title. ”

Comparables

From the report of “Creating Equitable, Healthy, and Sustainable Communities: Strategies for Advancing Smart Growth Environmental Justice, and Equitable Development ” of EPA (United States Environmental Protection Agency), the methods and aspects of the focus of equitable development is demonstrated as follows,

“Smart growth, environmental justice and equitable development approaches to design and build healthy, sustainable and inclusive neighborhoods.”

- Facilitate meaningful community engagement in planning and land use decisions
 - Conduct multilingual outreach
 - Conduct community assessments
 - Hold community planning and visioning workshops
- Promote public health and a clean and safe environment
 - Reduce exposure to facilities with potential environmental concerns
 - Reduce exposure to goods movement activities
 - Clean and reuse contaminated properties
 - Promote green building
 - Building green streets
- Strengthen existing communities
 - Fix existing infrastructure first
 - Reuse vacant and abandoned properties
 - Redevelop commercial corridor
- Provide housing choices
 - Preserve affordable housing

- Create new affordable housing
- Provide transportation options
 - Provide access to public transportation
 - Implement equitable transit-oriented development
- Improve access to opportunities and daily necessities
 - Promote diverse, community-centered schools
 - Create safe routes to school
 - Provide access to healthy food
 - Provide access to parks and green space
- Preserve and build on the features that make a community distinctive
 - Preserve existing cultural features
 - Create new development that strengthens local culture”¹

Gentrification and Displacement Solution

Oakland, California

Oakland now is a tourist hotspot. It is also dynamic, vigorous and secure to live in. The downtown has been revitalized as a active culture and art district through many methods including the mixed-use residential development project, theater renewal and other art activities, namely First Friday gallery walk and Art Murmur.²

Displacement of existing residence due to the affordability (housing costs rise) and lack of economic mobility opportunities appeared. Gentrification has been a problem because of the narrative change. There is an identity issue about what and who is Oakland happening. Meanwhile, it has become a question that who shapes the city. Is it existed residence or the people who aim for profit and benefit off of the place.³

Endeavors:

- Causa Justa which is grassroots power and leadership to create strong, equitable communities, working class communities of color and to put existing residents as top priority.⁴
 1. Housing campaigns----combat real estate speculation, institutional investment practices, affordability pressures.
 2. “Develop Without Displacement”----effects of gentrification on marginalized communities
 3. The development of a tenant protection ordinance
 4. A proposed anti-speculation/anti-flipper tax⁵

1 “Creating Equitable, Healthy, and Sustainable Communities: Strategies for Advancing Smart Growth, Environmental Justice, and Equitable Development.” EPA. February , 2013. http://www.epa.gov/smartgrowth/equitable_development_report.htm.

2 Stephens, Alexis. “Is Development Without Displacement Possible in the Bay Area?” – Next City. October 15, 2014. Accessed December 11, 2014. <http://nextcity.org/daily/entry/gentrification-oakland-bay-area-housing-jobs>

3 Ibid.

4 Ibid.

5 <http://www.cjic.org/>

- Civic planning organization SPUR -- “Economic Prosperity Strategy” -- regional plan for middle-class expansion and economic mobility. It shows the action and role of federal and state government.⁶ To deal with the employment problem that lower-wage workers encounter serious barrier to higher-wage jobs, several approaches such as improving basic skills, building up partnerships to provide employer-based training chances and aiding workers to ride out career paths be utilized. “Stride Center” is an instance of helping low-wage labor in information and communication technology area.⁷
- Popuphood-- a social enterprise consulted to nurture small business and revitalize neighborhoods, block by block.⁸

Preserving a Cultural Main Street Business Corridor

It is quite common throughout the country that abundant commercial corridors are aging and dash by crumbling and deserted gas stations, malls, and other vacant places. However, they still contribute as relevant and essential transportation route. They have the potential to be revitalized to safe and vibrant business corridor again which can gain the benefit of improving the customer base for existing business, creating new employment and business opportunities for residents as well as enhancing the convenience and safety of transportation choices including biking, public transit and even walking. The method requires refurbishing the space use pattern along the corridor and rehabilitating the street. Public investment along the commercial corridor is pivotal to the whole process. Neighborhood street and sidewalk improvements, trees, lighting, and greenery and other basic facilities creating a sound environment, which supplements to the revitalization and intrigues investment. Positioning the commercial corridor in the background of their neighborhood benefit from customer base for sustainable and long-term redevelopment.⁹

New Orleans, Louisiana

Vietnamese revitalized a main business corridor that preserved local jobs and strengthened the community’s distinctive culture.¹⁰

- Four strategies for revitalizing the community’s economic corridor---Viet Village Collective Marketing Campaign—area directory, map, resource guide, signage, banners.
- Facade Improvement Program---create business plazas and new

6 Stephens, Alexis. “Is Development Without Displacement Possible in the Bay Area?” – Next City. October 15,

7 “Economic Prosperity Strategy: Improving Economic Opportunity for the Bay Area’s Low-and Moderate-wage Workers.” October 1, 2014. Accessed December 12, 2014. http://www.spur.org/sites/default/files/publications_pdfs/Economic_Prosperty_Strategy.pdf.

8 <http://www.popuphood.com/>

9 “Creating Equitable, Healthy, and Sustainable Communities: Strategies for Advancing Smart Growth, Environmental Justice, and Equitable Development.” EPA. February, 2013. http://www.epa.gov/smartgrowth/equitable_development_report.htm.

10 Ibid.

facades for old buildings.

- Technical Assistance Program---workshops on marketing and accounting to small business owners
- Creating the cultural district--- Viet Village Streetscape Project--create a culturally provoking streetscape design and obtained \$400,000 from the city of New Orleans for realization.
- MQVN CDC (Mary Queen of Vietnam Community Development Corporation) ----help business owners obtain over \$2 million to rebuild or enlarge business.
- Community members decision---even tree types and multi-partnership.¹¹

Protecting the Distinctive Characteristics of the Community

Physical and cultural assets clarify the identity of a community, strengthen the renewal and make a place different from others. Restoring the cultural heritage contains both conserving physical elements, such as streets, buildings, public and civic spaces; and also supporting a community's cultural properties including traditions, festivals, commemorations of history, shared community memories. It helps to define the neighborhood and its values as well as provide a solid bedrock for healthy community-based restoration and economic development. The approaches should be firstly identifying physical and cultural assets that residents care and documenting their histories and significance through the sources of internet, library, interviews, and site visits. Community-based organization is crucial in this process. Historic preservation tools play an important role in conserving physical structures as well as places.¹²

New development can also reinforce the community cultural identity instead of being an enemy of historic fabric. Design guidelines and neighborhood conservation districts can try to present the specific physical characteristics of development that are decisive to the overall character of a neighborhood.¹³

Ohkay Owlingeh Pueblo, New Mexico
"Culturally driven land use planning"¹⁴

- Master Land Use Plan (2000) —focus on developing future housing and commercial development as well as preserving historic plazas.¹⁵
- Remain the traditional design which is sensitive to environment preserving cultural heritage and enhance a distinctive feeling of place.
- Numerous different organizations work together to construct Tsigo

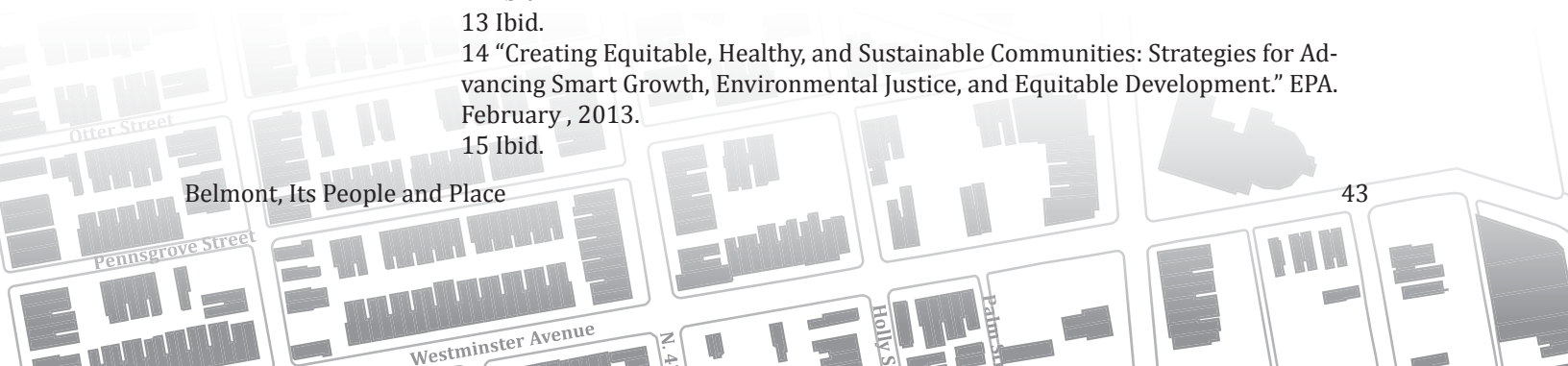
11 "Creating Equitable, Healthy, and Sustainable Communities: Strategies for Advancing Smart Growth, Environmental Justice, and Equitable Development." EPA. February, 2013.

12 Ibid.

13 Ibid.

14 "Creating Equitable, Healthy, and Sustainable Communities: Strategies for Advancing Smart Growth, Environmental Justice, and Equitable Development." EPA. February, 2013.

15 Ibid.



Comparables

- Bugeh Village.
- Utilize “smart growth” concepts including for example, walkable neighborhoods, mixed land uses, affordable housing, compact building design, stakeholder engagement to preserve the pueblo’s traditional settlement fabric.¹⁶

¹⁶ “Creating Equitable, Healthy, and Sustainable Communities: Strategies for Advancing Smart Growth, Environmental Justice, and Equitable Development.” EPA. February, 2013.

“Belmont has very dedicated block captains. Three we talked with had all grown up in Belmont and had continued to live there, or returned after a short time away. Many had sisters, brothers, cousins, and other family living on the same block or just a few blocks over. They all had the same things to say about the area: that it has a lot of friendly people and the community is strong, that people used to be able to buy anything you needed on Lancaster Avenue but now they have to travel far for a supermarket and that they want their post office back, that they love the buildings in Belmont and want to keep things looking like they always did. They are involved in politics, encourage people to vote, maintain their homes, and look out for each other.”

Surveys and Maps



Presenting the community survey to the Belmont Civic Association

Community Survey

To facilitate a clear understanding of the opinions of West Philadelphia residents on their community and surroundings, our group conducted a social survey. Our survey focused on questions about the surveyed persons demographics, the area in which they live, and their thoughts on environment around them. Our goal for this survey was to better understand residents of the area and what they felt was important so that we could incorporate this information into our project.

Methodology

We established questions that we felt would most directly procure the information we were seeking to assist with our understanding of the West Philadelphia Promise Zone. First, we asked some questions about the person, such as a general geography of where they live, what year they were born, and how long they have lived in their neighborhood. Next, we asked about observations they have made about where they live. These questions were given as a list of characteristics our

group had observed in the study area, and asked for the resident to check off qualities of their neighborhood on the list that they had personally observed or agreed with. Finally, we asked questions about their personal opinions of the area, such as what they like the most, what they would like to see changed, what their favorite building is, and what they would most

like to stay the same in their neighborhood. We also asked people to draw the boundaries of their neighborhood, as they saw fit. We did this to see how residents of neighborhoods saw their boundaries as compared to city boundaries.

Considerations and Limitations

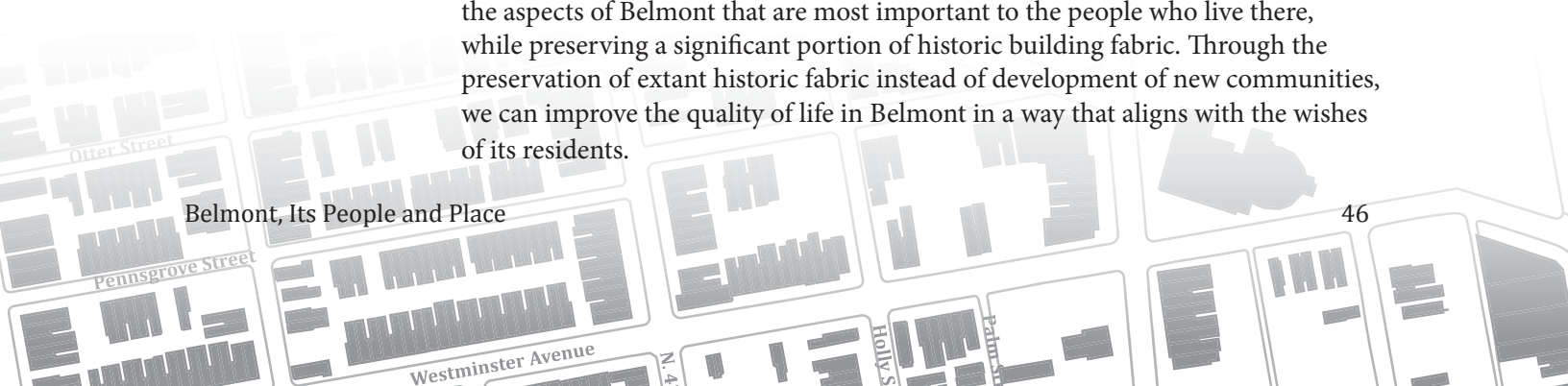
With the limited time for completing the survey as part of the preservation studio project, we were able to collect 58 surveys. A longer survey period would have allowed a larger sample size. Further, we were limited by the unwillingness to take surveys by some residents.

Summary of Results

We were surprised to find that significant portions of our survey participants have strong roots in Philadelphia. Fifty percent of those surveyed have lived in the City of Philadelphia for more than 10 years, with many living here their entire lives. Fifty-four percent of those surveyed were born in Philadelphia and some have returned to the city after some years of living elsewhere. Our social survey confirmed our hypothesis of personal relationships and physical character being of significant importance to this neighborhood. In analysis of the responses to our question about what residents would most like to keep in their neighborhood, the top two responses (encompassing 43% of all responses) involved the community and physical character of the neighborhoods. Participants who provided an answer about their favorite building in the area told us that they most appreciate their neighborhood church, Hawthorne Hall (39th Street and Lancaster Avenue), their own home; 'nothing' was also among the top four responses. In response to our question of what residents would most like to see change in their community, the top four responses were people, less crime, new construction – specifically focused on opposition to the appearance of new buildings being built in the area, and the wish to renovate old buildings to be used again. Some other changes that seemed important to those surveyed are better places for children to play, as there are no child-friendly parks in the area, the empty lots, and vacant buildings. We have no explanations of these, but we can assume that they would like to see something done with the empty lots and vacant buildings. The map on the survey where residents drew the boundary of their neighborhood showed us that many people considered the boundaries of their neighborhood to be different than the boundaries designated by the city.

Lessons Learned

Learning that Promise Zone residents valued their community and built fabric reinforced our theory that the use of sensitive historic preservation practices as an avenue for equitable development is a good route. Our project focuses on the aspects of Belmont that are most important to the people who live there, while preserving a significant portion of historic building fabric. Through the preservation of extant historic fabric instead of development of new communities, we can improve the quality of life in Belmont in a way that aligns with the wishes of its residents.



Building Survey

A survey of each individual building in the study area was conducted, comprising over 1,300 structures. Our goal in this survey was to gather information that would be the most useful to inform our understanding of the building conditions, use, vacancy, and intact historic fabric. Further, we used the collected data to inform our hypotheses on these same factors based on our initial observations.



The group surveying buildings

Methodology

Our design of the field survey was focused on the characteristics of each building, such as use, type, vacancy, and number of stories. We collected information such as material types for specific building components, and observations on things like the presence of porch and handicap accessibility. We also looked at specifics of historic fabric, such as window types and a visual assessment of the buildings age. Further, we gathered interpretative details such as modifications to historic fabric, addition of faux siding materials and vinyl to facades, as well as noticeable structural problems.

To assess the overall condition of the building fabric, each was given a score from 1 to 4, where 1 indicated poor condition and 4 indicated excellent condition. We determined that an assessment of each individual building, instead of in groups, would provide us with a more in-depth look at the condition of the buildings within our study area.

- A building classified as condition 4 would require very few or no repairs, appear structurally sound, and have a well-maintained exterior. We considered these buildings to be in 'Excellent' condition.
- A building classified as condition 3 would appear to be structurally sound and not have significant outwardly apparent issues, but would exhibit signs of needing smaller repairs such as brick repointing or new paint. We considered these to be in 'Good' condition.
- A building classified as condition 2 would on first glance, appear to be in poor condition, but a closer look would reveal that it is structurally stable. However, it would be in need two or more larger repairs to correct issues such as rotting wood, displaced bricks, or broken or missing windows. We considered these buildings to be in 'Fair' condition.
- A building classified as condition 1 would be in obviously poor condition and look to be structurally unstable. It might be missing all

or part of its roof, have been victim to a fire, or have many significant repairs needed. We considered these buildings to be in 'Poor' condition.

This survey data was used to develop maps that show trends and distribution of these building characteristics in a spatial dimension. This data was further used to inform our preservation plan, our individual projects, and substantiate theories we had about the built fabric.

Considerations and Limitations

Though we were able to collect a large amount of data, and surveyed every building in the study area, the time we were able to allocate to this, and the seven-person team made it quite difficult to do so. We were unable to gain access to the interiors of these buildings, so our survey data is limited to what we could observe on the exterior. A longer survey period and more team members would have allowed a deeper survey.



Surveying in the field



Summary of Results

- Our collected data revealed that many of our initial observations of the areas building fabric were correct. A majority of the buildings, about 94%, were determined to be historic fabric. This is higher than the city average of about 85%.
- We observed a building vacancy rate of 15.6%, compared to the City of Philadelphia average of 4.6% recorded in 2011.
- At first glance it is clear that the area is primarily residential. Our data specifies that 85% of the building stock is residential, 7% is commercial, about 5% is a mix of commercial and residential, and 3% has another use.
- We initially thought the building stock was in generally poor condition. The building survey shows that more than three quarters (76%) of the buildings are in excellent (4) or good (3) condition. Only 1% of our study area was determined to be in poor (1) condition.
- Approximately 53% of the buildings have had noticeable maintenance.
- Fewer than ten percent of buildings in the study area had handicap accessibility modifications made to them.
- Our survey revealed that 44% of the buildings were three-stories, 54.5% were two-stories, and 1.5% were one-story buildings.
- 61% of homes have a porch. While this might seem to be an insignificant detail, it bears a direct relationship to the strong community feeling detailed in our social survey.

Lessons Learned

Through our building survey we established that a significant portion of the study area buildings are comprised of historic fabric that can be preserved. Further, the majority of buildings are residential in nature, so our focus on residents would affect a significant portion of the Belmont study area. The high number of buildings in good or excellent condition was a positive observation to support our preservation approach. This reveals that most buildings in the study area only need minor repairs, which are not likely to be expensive, to be brought up to an excellent exterior condition. Given the high percentage of homes that to have ongoing maintenance leads us to believe that given appropriate tools and information, homeowners or residents can make the necessary repairs fairly easily.

Mappings illustrating building survey data follow.

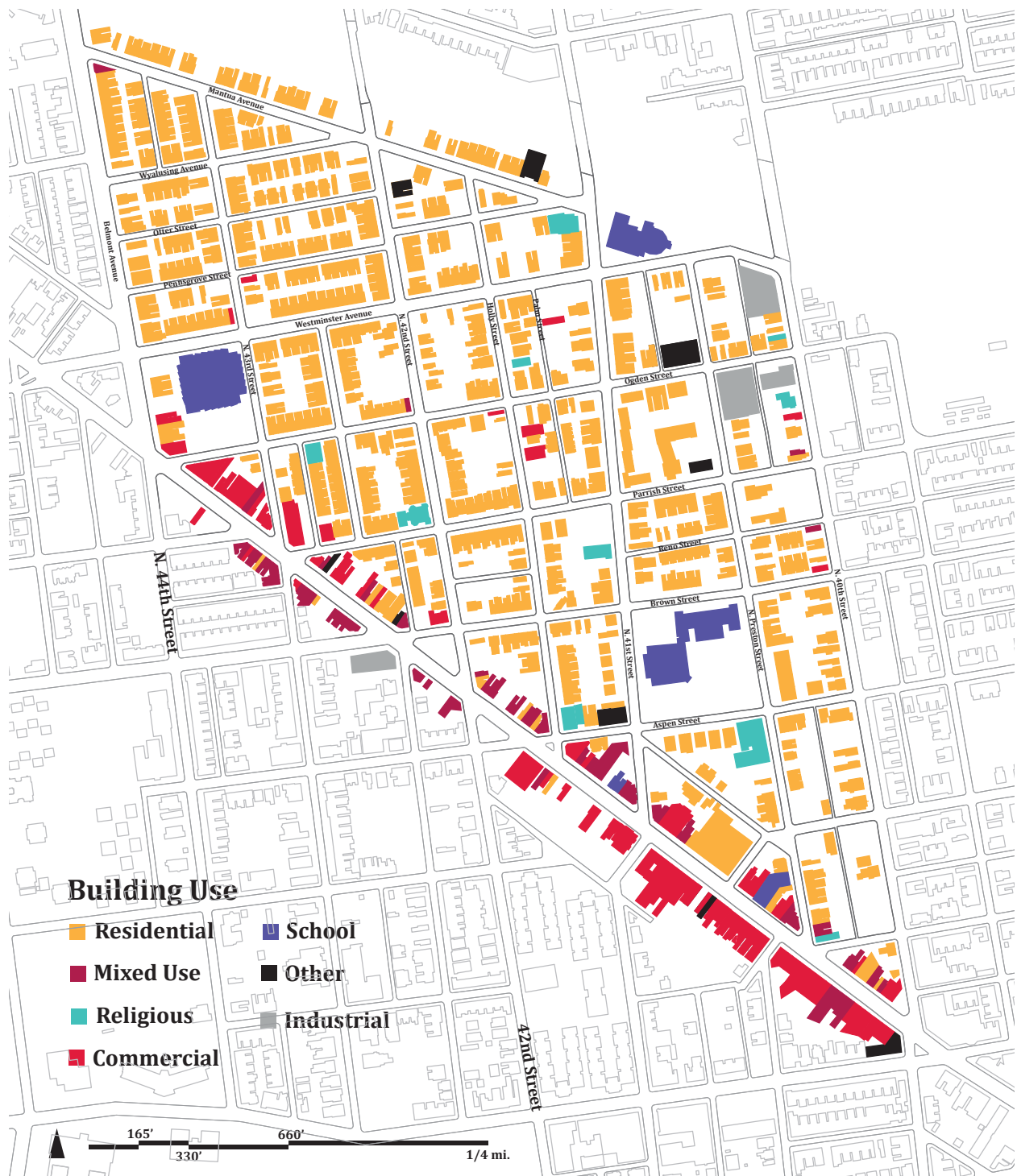




Figure-ground

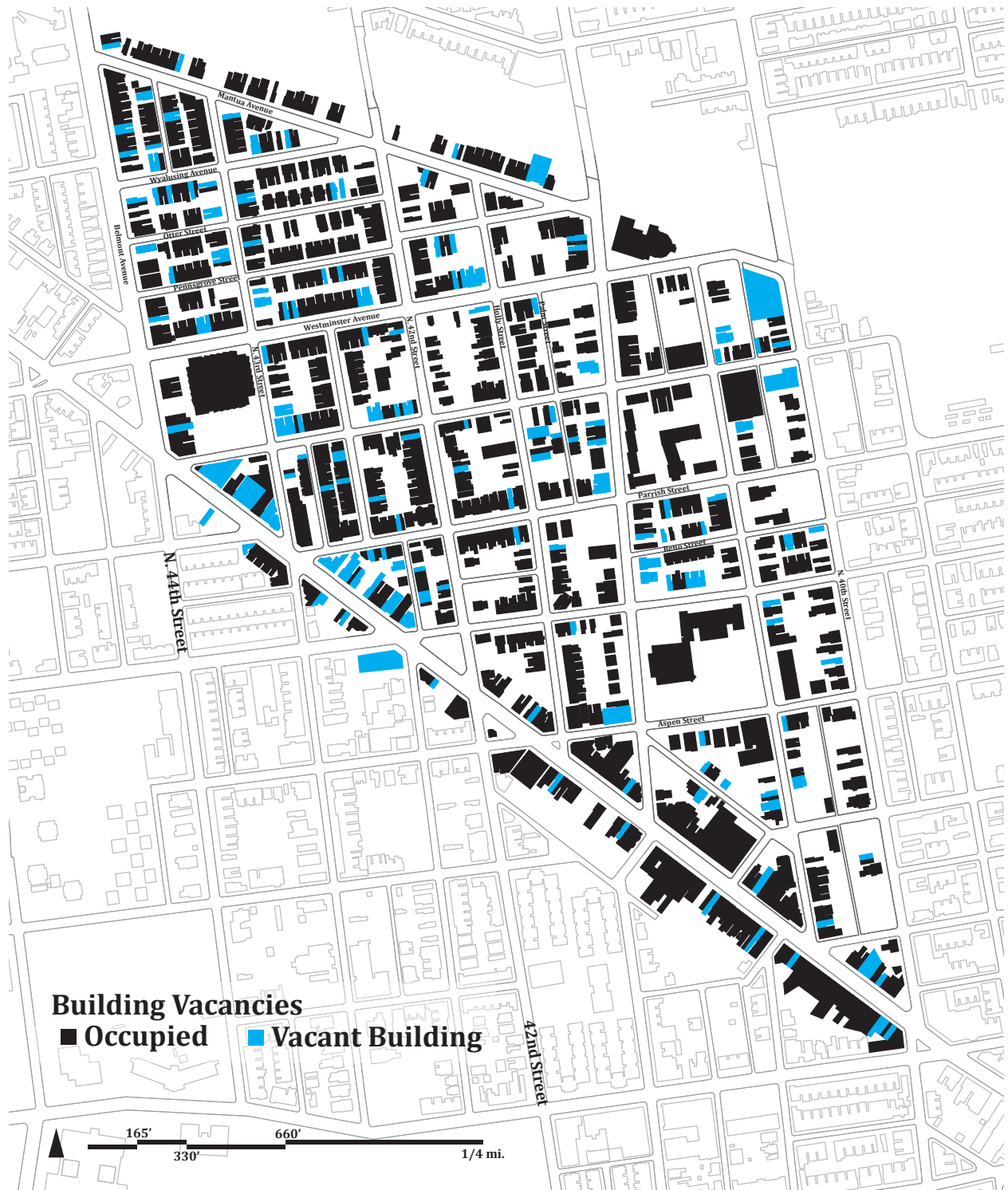
This figure-ground map illustrates the extents of the study area, as well as contrasting the built fabric and vacant land. Empty lots, the result of building demolition, can be found interspersed between blocks of houses or grouped together, producing vacant open spaces. Vacancy, both in building and lot form, are a significant problem in the Belmont neighborhood. With over 1,300 buildings, the high rate of vacant lots puts the existing built fabric at risk for further demolition.

Surveys and Maps



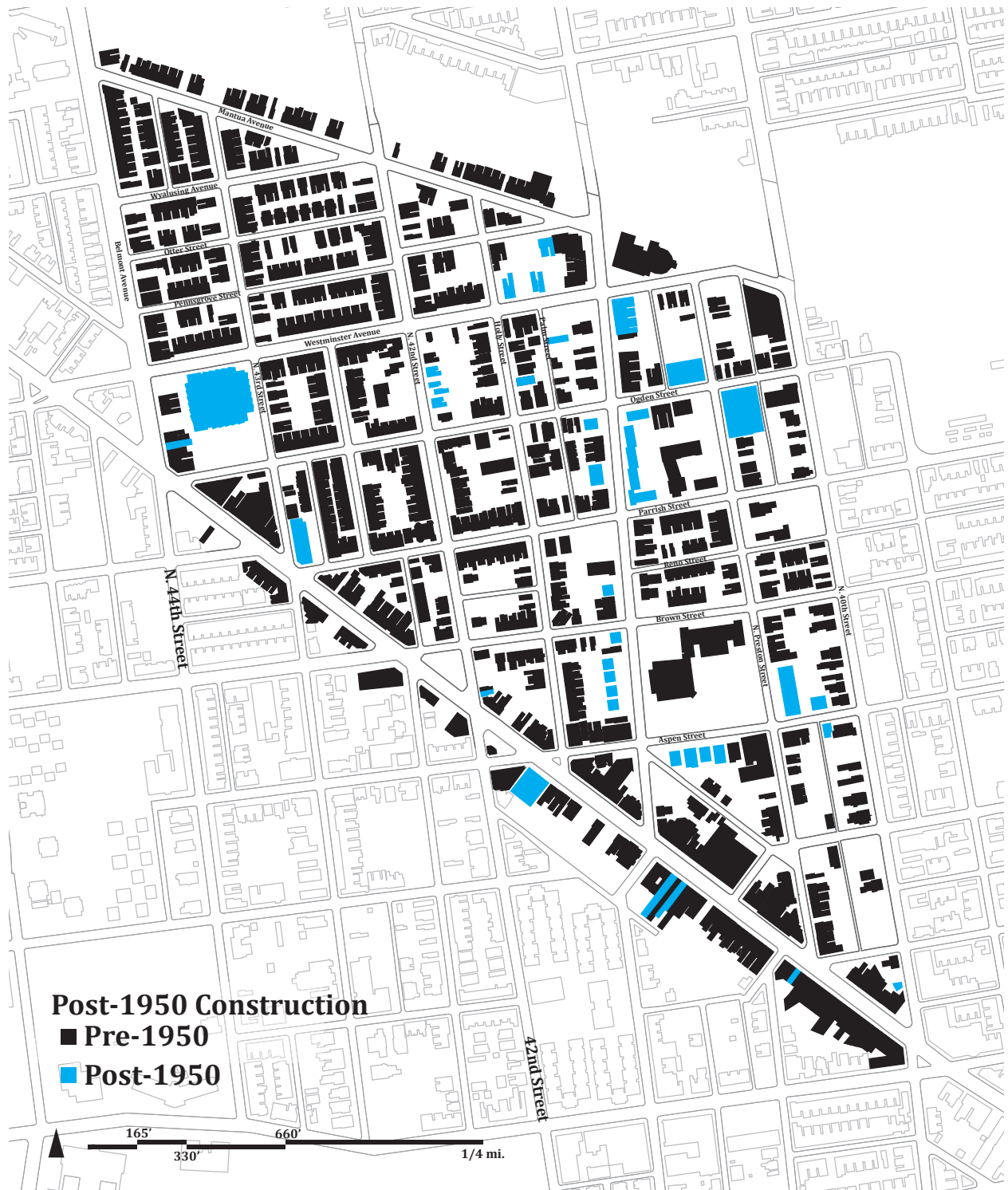
Belmont's built fabric appoints to a variety of building uses. The majority of buildings are residential in nature. Along Lancaster Avenue, a significant percentage of buildings are commercial or mixed use commercial and residential. Lancaster Avenue, both historically and contemporarily, is a business corridor. There are a few instances of large industrial buildings, made apparent in the map by their massing. Belmont's built diversity also includes several large schools. Lastly, the neighborhood features a variety of churches, located primarily on corners and dispersed through Belmont.

Belmont, Its People and Place



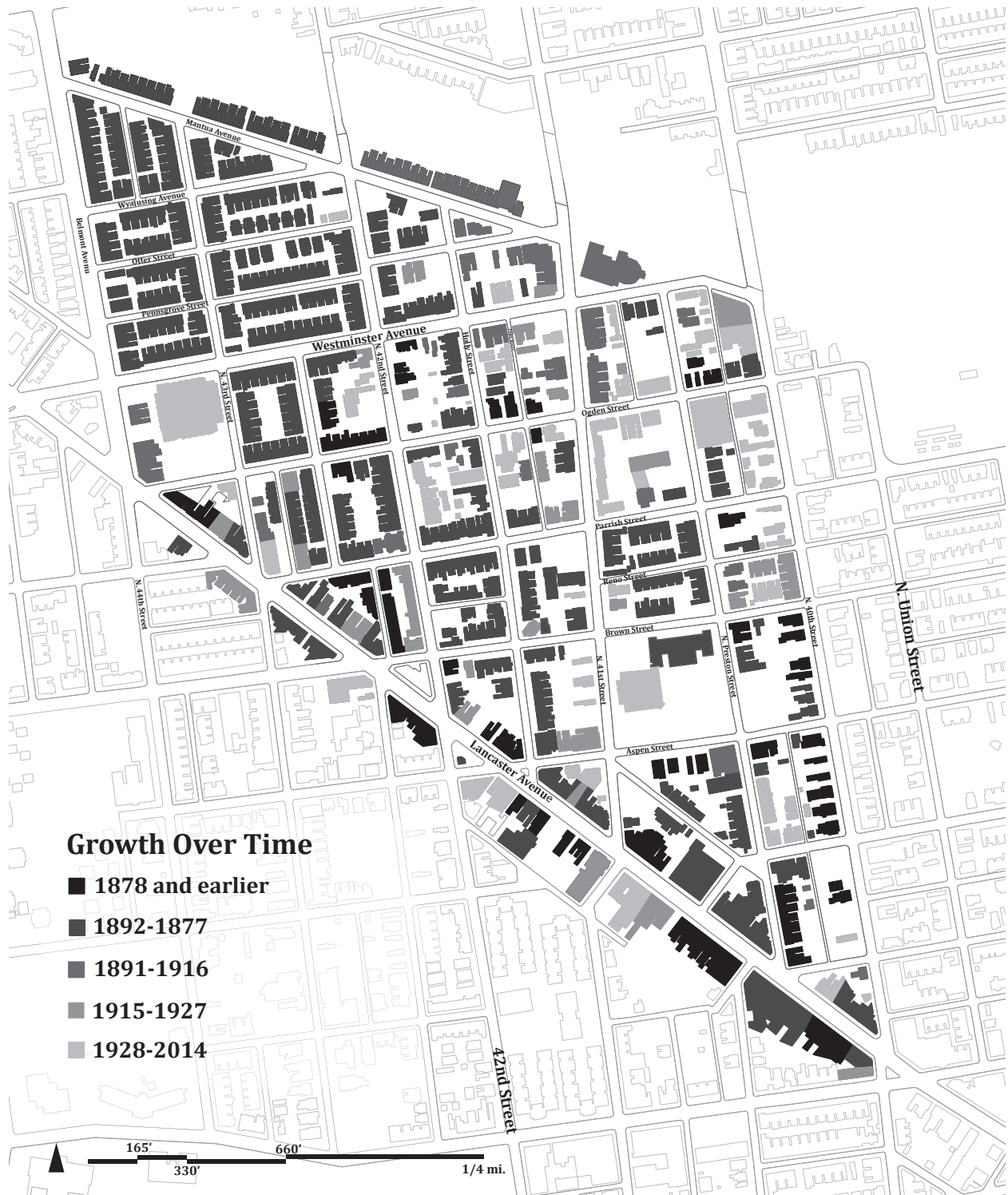
Here, blue masses highlight currently vacant buildings. Vacancy is a widespread issue throughout the area, with some blocks having higher concentrations of vacancy than others. Analysis of the vacancy patterns brings some issues to the fore. Primarily, there is a high concentration of vacancy along Lancaster Avenue, between 42nd and 44th Street, almost half of the buildings. Three of the four industrial buildings in the area are vacant and, in particular in the residential area, vacant buildings tend to stand in groups of two or more.

Belmont, Its People and Place



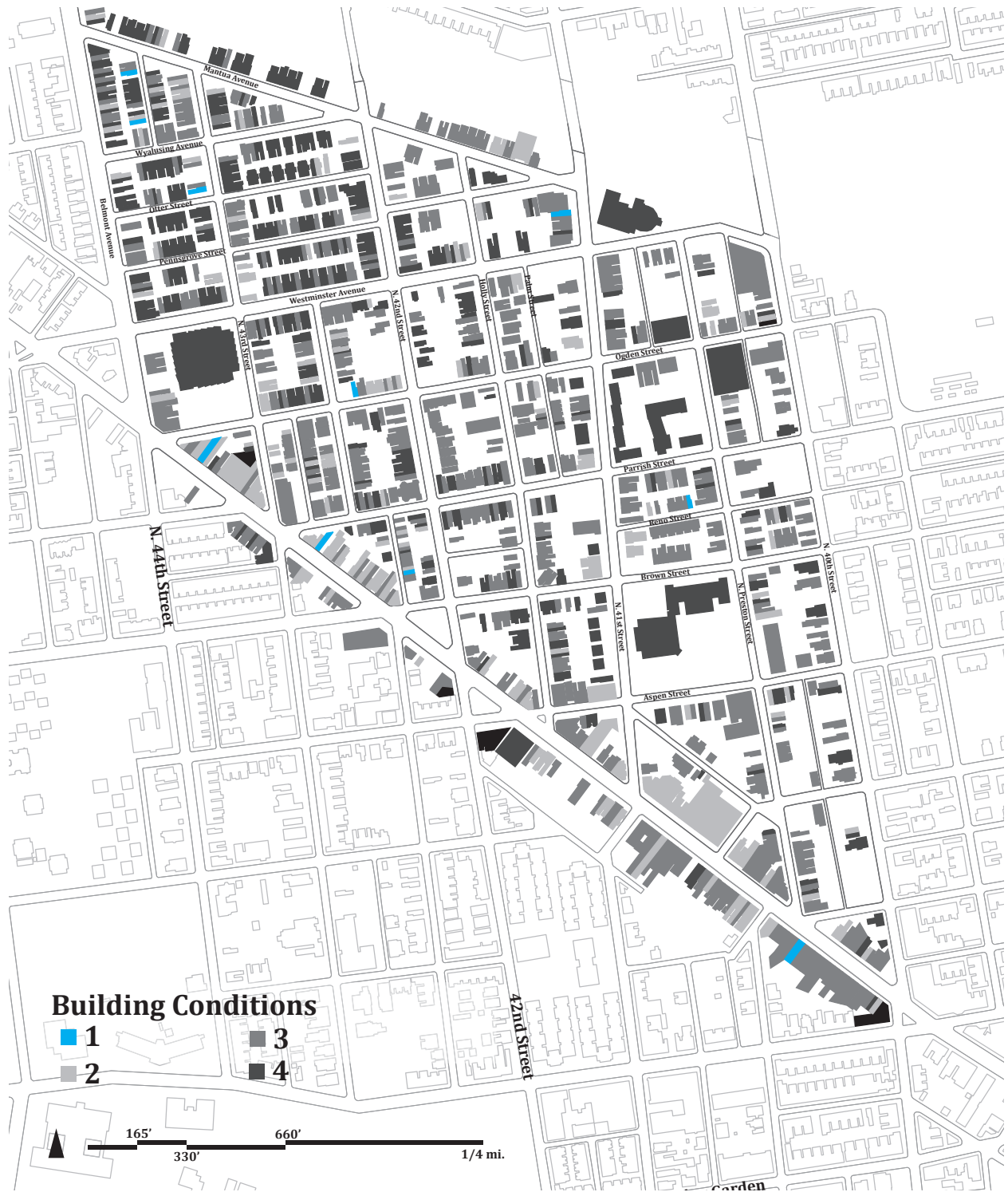
This map shows buildings constructed after 1950 in blue. The purpose of this map is to demonstrate that the majority of the built fabric in this area is historic. The concentration of untouched fabric can be found in the north-west corner of the study area, situated furthest from both Lancaster Avenue and 40th Street. Higher concentrations of newer construction are found in close proximity to buildings with larger masses. The map indicates that as one travels west (away from Center City), north, and away from institutions in the area, the more untouched the fabric is.

Surveys and Maps



This map further illustrates the breakdown according to years of the historic fabric from the Historic Fabric map. The majority of the built fabric dates was constructed between 1877 and 1892. The map was developed by studying and mapping the changes in a variety of Sanborn and Bromley maps over their available span of years.

Surveys and Maps



This map shows all prescribed conditions assigned to each building. A first look at Belmont, on the ground, may give the impression of overall poor building condition. A breakdown of conditions follows.

Surveys and Maps



These buildings exhibited conditions that were generally excellent, with minor to no issues that should be addressed. Generally, these conditions are exhibited throughout the area and make up 34% of the buildings. Some specific trends found: The majority of larger institutional buildings were found to be in excellent condition; as with most buildings classified as post-1950's construction, likely due to their newer construction. The northwest corner of the study area has a large concentration of these rated-4 buildings. Lancaster Avenue lacks buildings in excellent condition, a surprising find as a business corridor with high pedestrian and vehicular traffic.

Belmont, Its People and Place



This condition applies to 51% of the buildings in the area. Buildings that were rated as 3, or good, have a few minor issues that should be addressed, but are in generally good condition. The map shows that these conditions are widespread throughout the study area.



This condition applies to 13% of the buildings in the area. Buildings that were rated as 2, or fair, have fairly significant issues that should be addressed. These issues may point to structural or larger-scale problems, but from a purely visual evaluation, these buildings appear to be stable with appropriate maintenance. These buildings are sparsely scattered throughout the area, and many are vacant. Many of the residential 2s are found at the end of a row, or clustered together in a grouping of 2s. The largest concentration of these buildings is along Lancaster Avenue, which may be attributed to the second-floor vacancy that is rampant along this street.



This condition applies to 1% of buildings in the area. Buildings that were rated a 1, or poor, have significant issues that need to be addressed in order to salvage the building. Few buildings in the study area were categorized as in poor condition, yet the majority are vacant, lacking an intact roof, or have a history of fire damage.

“One block captain spoke about a large vacant lot across from her house. She said that it used to be the site of a carpet manufacturer. The building was demolished some time ago, but she and some other neighbors are trying to find out who owns the lot because they’d like to see the space become a park or be available for community use.”

Preservation Plan

Immediate and Long Term Preservation Issues

High rates of poverty, vacancy, the lack of a central organizing body, and the treat of new construction are some of the major challenges to the preservation of historic built fabric in Belmont. Each has an immediate



impact on whether the historic character of the neighborhood will be maintained in the next 5 to 10 years. While some can be addressed now, others are dependent on factors outside of the immediate area for change. Ultimately, if the immediate challenges to preservation presented here are not addressed soon, they will become long-term issues that will become more difficult to confront later on.

Arguably the most immediate threat to the preservation of historic fabric in Belmont is the high poverty rate because it compounds the other threats to the area. The level of poverty in Belmont is a long-term preservation issue creating an inability of many homeowners and renters to afford

proper maintenance of their buildings. Small leaks or areas of disrepair that are postponed due to financial considerations can develop into larger deterioration or structural issues, potentially resulting in building collapse or demolition. Deferred maintenance can also result in the loss of historic features, which become more difficult to repair or replace as availability of materials changes and traditional fabrication practices are forgotten.

While the ability to afford maintenance is an issue in Belmont, there is also a lack of resources and programs to assist residents with the care of their properties. Some organizations doing this work include; Habitat for Humanity, ReBuilding Together, and home repair workshops led by the Preservation Alliance for Greater Philadelphia. Some programs are offered to residents of West Philadelphia as a whole, but outreach to Belmont is limited. With few available resources or money, many residents have no options for rehabilitation of their homes. This can lead to poor living conditions or the abandonment of the house.



Vacancy seems to spread from lot to lot in Belmont; one vacant house is a threat to the homes adjacent to it. As buildings fall into disrepair, the justification for their purchase by development corporations and/or demolition becomes one of health and safety, as they can quickly become beyond the point of rehabilitation. It is rare to see just one vacant home or lot; most vacancies are accompanied by at least one more. A vacant building can result in a vacant lot. A vacant lot can impact adjacent buildings, and thus the deterioration spreads. Whether or not these properties are built upon again, the historic fabric that

once stood proudly is nothing but a pile of crushed bricks.

Belmont has high building density but a low population, leaving a number of properties underutilized or vacant. In a sampling of 166 vacant buildings in Belmont, 17% are currently owned by development corporations, according to data from the Office of Property Assessment.¹ Although existing row homes can be used for student and faculty residences, more often the solution for housing is to purchase a number of properties, demolish them, and construct new buildings on the freshly cleared lots. In addition to stylistic differences, new construction can be many stories taller than the surrounding buildings, which typically do not exceed two to three stories. In a survey of residents, many people identified new construction as something they were not pleased to see in their neighborhood, because new construction is at times insensitive to the existing aesthetic and historic character.²

As development pressures increase in a neighborhood, there becomes a danger of displacement of long-term, lower-income residents. Housing that is adapted for student populations, while retaining the built fabric, will alter the socioeconomics of the neighborhood and potentially create cost-

1 <http://www.phila.gov/OPA/Pages/PropertyInformation.aspx>

2 West Philadelphia Promise Zone Studio Team, Community Survey, October 2014

burdens for existing residents. Retailers might follow the trend of increasing rent rates and raise their prices due to the presence of new residents with higher levels of disposable income. While these are not necessarily negative changes, as they encourage investment in local businesses and often raise property values, they can result in displacement of poorer homeowners who can no longer afford to pay their property taxes or poorer renters whose landlords now have to compete with at-market rates. Census data demonstrates that most of the residents of Belmont live at or below the



poverty line, affecting their ability to adjust to even slight increases in rents and other costs.³ The loss of existing, long-term residents due to displacement would significantly alter the social and cultural character of the neighborhood, both of which are values that contribute to a sense of place that is unique to Belmont.

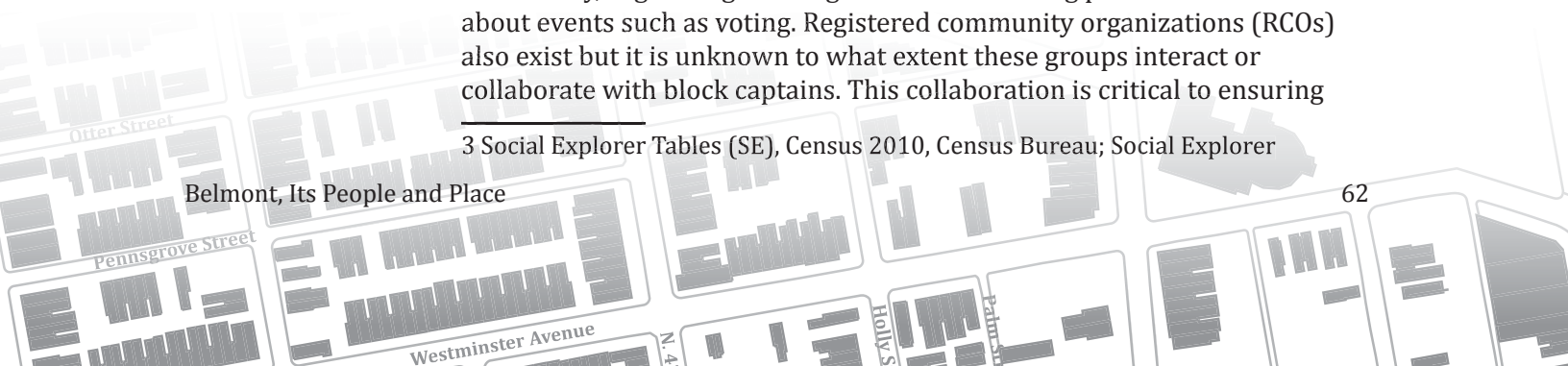
Additionally, the extension of the campuses of Drexel and University of Pennsylvania have increased outward in ever-larger circles from University City for many years and show no signs of slowing. This development has displaced and effectively erased neighborhoods that

once bordered the campuses and there is growing concern among West Philadelphia residents about how the most recent plans will affect them and the character of their neighborhoods. Belmont's proximity to local and regional transportation, environmental and cultural resources, and major educational institutions could, in the future, make it a very desirable location for settlement by students and faculty, as well as employees of the major university hospitals who have already moved into a number of the neighborhoods nearby.

New, purpose-built structures are needed in the area, in the form of a supermarket, for example, and to this residents are not opposed. Solutions exist for the incorporation of new construction into historic neighborhoods. But, residents need to become organized and vocal with their opinions about these changes. This can have a direct impact on the outcome of immediate and short-term threats to preservation.

Community organization remains a challenge for Belmont, especially because of the presence of relatively few homeowners. Block captains who live on the more populated streets are highly active members of the community, organizing meetings and disseminating pertinent information about events such as voting. Registered community organizations (RCOs) also exist but it is unknown to what extent these groups interact or collaborate with block captains. This collaboration is critical to ensuring

³ Social Explorer Tables (SE), Census 2010, Census Bureau; Social Explorer



that the needs of Belmont are addressed, as cooperation among community groups presents a united front to developers and policy makers who may otherwise ignore or dismiss concerns of residents who are not able to agree on important issues among themselves. Lack of consensus among residents is a threat to preservation because without a majority commitment to maintaining the historic character of the neighborhood, development decisions are made by outsiders who are unaware of or indifferent to the priorities of the local community.

The challenges facing historic preservation in Belmont are serious, but not insurmountable. They are interconnected – one cannot be solved without resolving the others. The biggest priorities for Belmont residents right now are to increase and improve collaboration among community organizations and to adopt a preservation action plan. The ability of a centrally-organized community group to be the catalyst for powerful and significant changes can be seen in nearby neighborhoods such as Mantua, where community groups commissioned a community development plan, were awarded community improvement grants, and initiated the application for inclusion within the Promise Zone. The adoption of a multi-phase preservation plan in Belmont would have a positive impact on more than just the historic built fabric: it would improve on other community development plans in which preservation is no more than a few paragraphs, if included at all. Economic challenges such as poverty and unemployment are on-going and will be changed in due course, hopefully as a result of community reinvestment programs, local business development and government programs at the city and federal levels, especially as the goals of the Promise Zone are realized in the coming years. Putting a plan in place to address the aforementioned challenges protects



Belmont against future threats and prepares the neighborhood for a better future.



Preservation Approach

In his 2013 State of the Union Address, the President announced the Promise Zone Initiative. Selecting five pilot zones, including one in West Philadelphia, the initiative seeks to “create jobs, increase economic security, expand educational opportunities, increase access to quality, affordable housing, and improve public safety.”¹ Historic preservation was not mentioned in the initiative. Yet arguably, the objectives of the Promise Zones cannot be achieved without historic preservation, a powerful tool for equitable development. Within the West Philadelphia Promise Zone, we sought out



an area where preservation tools had the greatest opportunity to effect the positive changes promoted by the Promise Zone initiative. By mapping the service areas of community revitalization plans in the Promise Zone, we identified its least served section: the Belmont neighborhood. Belmont’s lack of coverage by a community plan leaves a space where preservation efforts may be implemented to achieve the goals of the Promise Zone overall. Our study of Belmont identified its localized challenges and tailored preservation solutions to address them within the context of the Promise Zone.

Through extensive surveys of Belmont’s community and built fabric; attendance of its Registered Community Organization meetings; meetings with Promise Zone representatives and local nonprofits; historic research; analyses of data from sources such as city’s Office of Property Assessment, its deed database and the US Census; as well as a SWOT analysis; we identified the following challenges in Belmont to address with preservation interventions:

- Poverty and unemployment rates of 34% and 18.41%, above the city-wide averages of 26.24% and 14.45%.
- Declining owner-occupancy of houses, which fell from 56% to 36% between 2000 and 2010 in Belmont, compared to Philadelphia’s homeownership rate of 54% in 2008-2012.
- A high rate of vacant buildings, 16% in Belmont versus an average of 5% in Philadelphia,
- Threats to historic fabric and existing community from increased development
- Limited knowledge of lower-income appropriate and preservation sensitive maintenance options for housing, resulting in poor living conditions and deterioration of historic fabric.

¹ <http://www.whitehouse.gov/the-press-office/2014/01/08/fact-sheet-president-obama-s-promise-zones-initiative>

Like historic preservation itself, the approaches we propose are diverse and interdisciplinary, drawing on community organizing and policy tools, as well as the fields of design, economics and traditional conservation. Our goal is to encourage slow and steady neighborhood development, the sort that positively impacts residents' overall quality of life without demanding grand headlines or shocking change. To achieve this equitable development, we propose preservation efforts to support homeowners, reduce vacancy, address poverty and unemployment, and preserve the architectural as well as cultural character of the Belmont community.



Actions and Interventions

Based on our individual projects, as detailed in Volume 2, we have developed lists detailing actions and interventions for each. The lists are separated into phases: Immediate, 2 years, 5 years and 10 years. The projects that were carried out by the Belmont group were only the creation and first step of ideas that could, and may need to be, carried out through time. These lists were made to explain the ideal future of the individual projects by mentioning partners, additional steps, and development of the project.

Homeowner's Maintenance Guide

Immediate:

- Produce guide
- Collaborate with People's Emergency Center (PEC), Philadelphia's Office of Community Engagement and Opportunity (CEO), and contractors to enact final edits.
- Provide guide to organizations such as CEO and PEC for distribution to residents of Belmont or other interested parties, through community meetings, workshops, and other events.
- Partners include PEC, CEO and contractors consulted.
- Stakeholders include Belmont residents.

2 years:

- Continue partnerships with PEC and CEO to distribute guide
- Form partnerships with contractors and tool library to support homeowners in maintenance efforts.

5 to 10 years:

- Continue process

Industrial Development in Belmont

Immediate:

- Continue detailed investigation and survey of the existing industrial buildings, including the interior space layout and condition.
- Match manufacturing firms with industrial spaces by identifying and reaching out to specific companies.
- Contact Philadelphia Industrial Development Corporation (PIDC) for consultation on firms currently looking for industrial spaces.
- Seek alliances and support from government and other business organizations such as Mayor's Office of Sustainability, Commerce Department, Redevelopment Authority, Delaware Valley Industrial Resource Center, Deputy Mayor for Planning and Economic Development, Urban Industry Initiative, Zoning Code Commission, Philadelphia City Planning Commission.

2 years:

- Rehabilitate industrial buildings to match the needs of purchasers or lessees.
- Contact adaptive reuse design company



5 years:

- Build industrial presence and influence in neighborhood by forming industrial clusters and hiring workers from the neighborhood
- Develop training programs to provide residents the skills needed to work in local industry.
- Seek vacant lots as possible new locations to build new industrial real estate to form bigger and more complete industrial clusters.

10 years:

- Transform manufacturing type from traditional labor-intensive to technological because after the fulfillment of the purpose of increasing the employment rate in the first step in the first ten years, industrial clusters' function transforms from the only engine for employment to the factor enhancing the whole area's economic development.

Reuse of Vacant Land

Immediate:

- Survey and categorize lots by location, size, owner, current usage
- Propose potential reuse opportunities for the vacant lots
- Activate land for short-term uses of seasonal pop-up sales, murals, or advertising.
- Support and provide spaces for industrial development and new or rehabilitated housing
- Stakeholders and Partners: Philadelphia Mural Arts Program, Lancaster Avenue Business Association (LABA), stakeholder and partner involved in industrial redevelopment and new housing development: PIDC, CDC, RCO, OHCD

2 years:

- Continuously encourage new housing infill into the vacant lots
- Activate land for uses of private gardens, parking space and ADA friendly facilities
- Convert vacant properties into rainwater management zones, playgrounds, public sports fields
- Stakeholders and Partners: LISC, RCO Belmont, PEC, Parks and Recreation from city of Philadelphia

5 to 10 years:

- Continuously transfer large vacant lots into public space while encourage new housing built in smaller vacant lots
- Build the green spaces created from vacant lots into larger green corridor and connect with Fairmount Park and city bike trails
- Stakeholders and Partners: Fairmount Park Commission, Schuylkill River Trail, Bicycle Coalition of Greater Philadelphia, National Park Service Rivers and Trails Conservation Assistance program (RTCA), LISC



Accessibility and Visitability Plan for Row Houses

Immediate:

- Complete market study for aging in place
- Stakeholders: non-profit developer, Philadelphia Council on Aging, local Community Development Corporations (CDC) and Registered Community Organizations (RCO), Office of Housing and Community Development (OHCD)
- Partners: same as stakeholders for this round

2 years:

- Select site, complete design and zoning approvals, progress with estimates
- Connect current residents to immediate sources of accessibility modifications
- Stakeholders: Developer, neighborhood residents of the chosen site, relevant CDC's
- Partners: Developer, funder, OHCD

5 years:

- First site developed and residents moved in
- Evaluation of as-built units
 - How are they being used
 - What modifications are needed
- Impact study
- Updated market study
- Stakeholders: Developer, Philadelphia Council on Aging, residents
- Partners: developer

10 years:

- Further iterations of the project, with changes incorporated
- Stakeholders: Developer, Philadelphia Council on Aging, residents
- Partners: developer

Conservation District Formation:

Immediate:

- Draft conservation district plan in collaboration with and by holding regular meetings with the following stakeholders and partners:
 - PEC, Belmont RCOs and block captains, Councilwoman Blackwell, CEO, Philadelphia Historical Commission, Preservation Alliance for Greater Philadelphia (PAGP), City Planner for Belmont
- Establish conservation district coordinator and board of directors

2 years:

- Submit conservation district plan for approval as zoning overlay
- Initiate collaboration with the following partner organizations that can provide home repair and maintenance support and training:
 - Habitat for Humanity, ReBuilding Together, PEC, Project Rehab with the University City District, Block captains/community organizations, Conservation district coordinator and board of directors, City Planner for Belmont
- Organize program for regular information sessions and community outreach/meetings with stakeholders about what being in a

conservation district means and how it will affect homeowners and renters - plus how it is intended to protect what people like most about their neighborhood

5 years:

- Community surveys and meetings to assess efficacy of conservation district plan and propose amendments or improvements based on this information
- Also use this check-in to assess whether historic district nomination is desirable or necessary. If so, begin application process.
- Otherwise, identify and nominate National, State, and Local Landmarks or National Register of Historic Places individual contributing buildings
- Hold meetings to ensure conservation district continues to fulfill the goal of managing change in the built fabric
- Stakeholders include: Community organizations, Block captains, Preservation Alliance, City Planner for Belmont, PEC or similar organization, other new organizations and program leaders that have been created in the past 5 years

10 years:

- Complete Stage 2 review and assessment of whether conservation district plan is meeting goals of original intention, which is to protect historic resources based on three-tier priority system and manage change using zoning overlay
- Use information from assessment to determine again if historic district application is necessary or desirable. If so, prepare application.
- Hold meetings to ensure conservation district continues to protect against new developments by University of Pennsylvania and Drexel University in the area
- Stakeholders are the same as at 5 years, but also include new residents

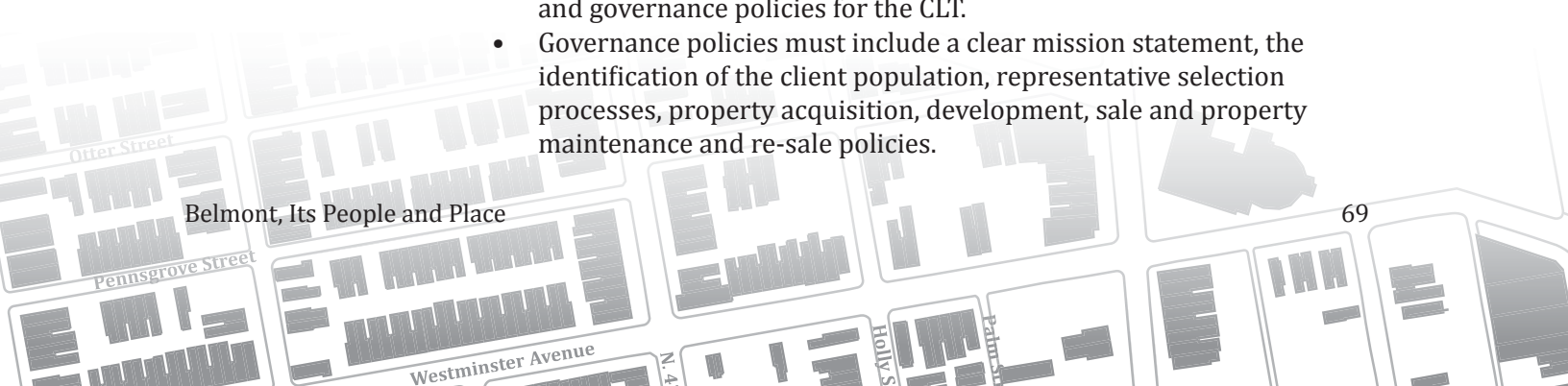
Creation of the Belmont Community Land Trust (CLT)

Immediate:

- Consult with the National Community Land Trust Network for support and guidance in organizing the Belmont Community Land Trust.
- Meet with stakeholders to propose and publicize the creation of the community land trust, and to solicit feedback and board members, including: neighborhood residents, businesses, political representatives, Belmont's RCO, non-profits such as PEC

2 years:

- Based on community feedback, form the board of the CLT from stakeholders.
- Based on board member leadership, identify organizational structure and governance policies for the CLT.
- Governance policies must include a clear mission statement, the identification of the client population, representative selection processes, property acquisition, development, sale and property maintenance and re-sale policies.



Preservation plan

- Continue to consult with the National Community Land Trust Network for information and guidance.
- Identify and pursue funding sources to hire 1-2 staff members and purchase and rehabilitate a single home.
- Identify pilot property for the CLT to purchase.
- Continue outreach and education efforts in Belmont neighborhood to publicize and explain the function of the CLT

5 years:

- Purchase, rehabilitate and sell first property.
- Evaluate lessons learned from first purchase, rehabilitation and sale experience. Incorporate them into CLT governance policies.
- Continue to consult with the National Community Land Trust Network for information and guidance
- Identify further properties to purchase and develop
- Continue to pursue community outreach and organization.

10 years:

- Purchase and develop 5 to 10 properties.
- Continually identify and negotiate any inter or intra-organizational conflicts.
- Continue to evaluate and apply lessons learned from CLT formation and housing development process.
- Continue to consult with the National Community Land Trust Network for information and guidance.
- Continue to pursue community outreach and organization.



“One woman told me that she wished Belmont could have a community or cultural center. In the 1960s, the YMCA was the place for gatherings, where people could get information, a full meal for 10 cents, or swim in the large community pool. Now people use churches as their voting stations - this works well enough for now, but the area could really benefit from a dedicated community center space.”

Conclusion

During our semester-long study of Belmont, several characteristics stood out about the neighborhood: its tight-knit community, its historic fabric, the challenges it faces, and its optimism for the future. Our hope is that our report’s findings, and the recommendations of our individual projects, will bring attention to this often overlooked neighborhood. By doing so, we aim to start a discussion between residents, nonprofits, the organizers of the Promise Zone, the city, and others, about the future of the Belmont neighborhood and how to ensure it is included in the positive changes coming to West Philadelphia and the Promise Zone. Many of our individual projects also have potential applications beyond the sphere of Belmont, addressing universal issues such as the need for seniors to age in place with dignity, the demand for knowledge of practical and affordable home maintenance techniques, and the importance of creatively addressing vacancy while promoting sustainably affordable housing. We offer our work to those who find it of interest in the spirit of collaboration, as a contribution to the conversations that come before us, and those that will follow after us.



Preserving a Neighborhood: Belmont, Its People and Place

Volume 2: Actions and Interventions

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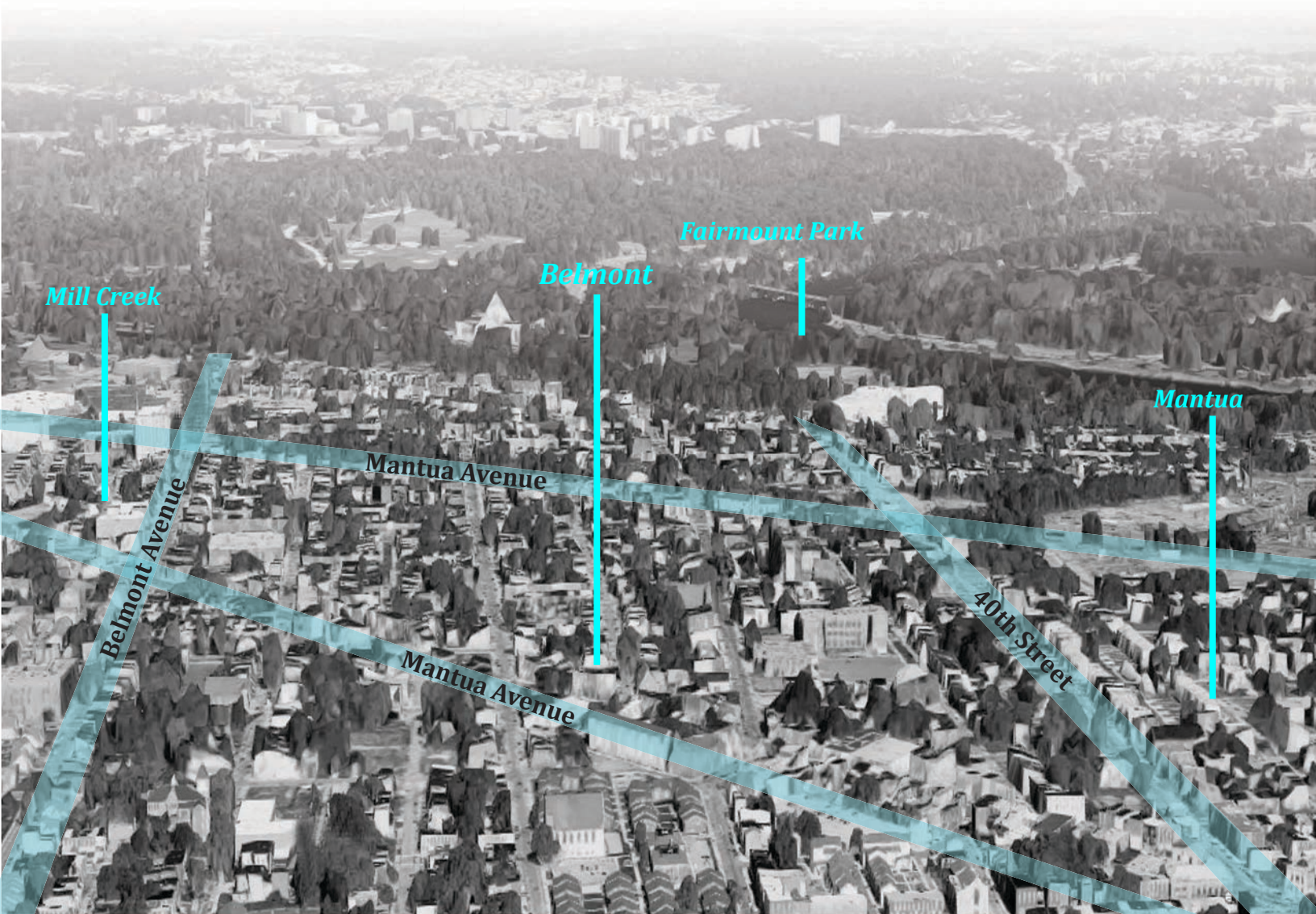


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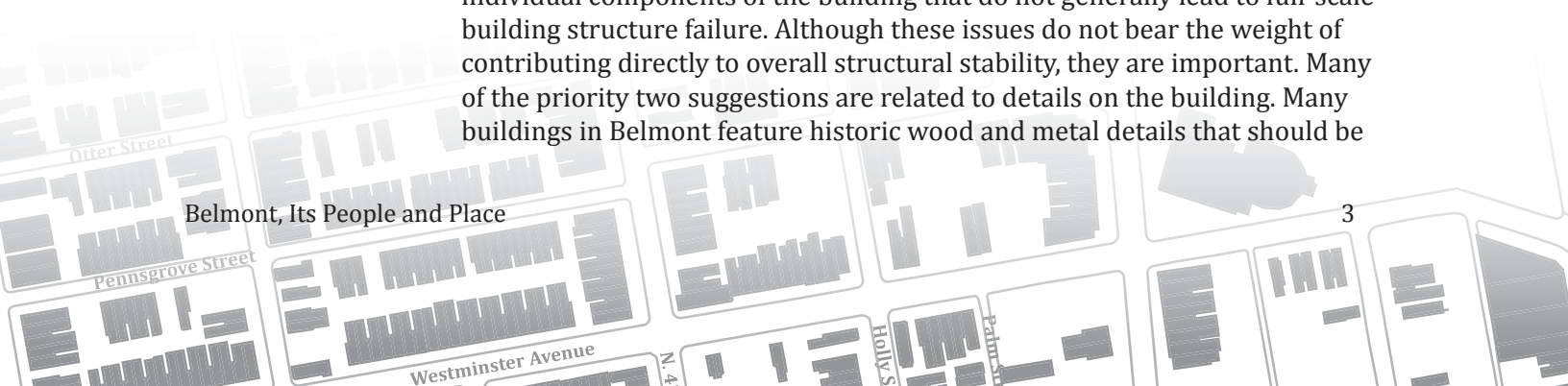
Belmont Homeowner's Guide

Kaitlin Pluskota

This manual has been written based on observations made in Belmont, a West Philadelphia neighborhood. It is intended to directly address the exterior issues homeowners may be faced with by providing information on how to fix these problems either by themselves or with the help of a contractor. The goal is to give the informational tools necessary to make the most appropriate repairs or changes to a home. This guide does not address all problems, but rather the issues that seem most prevalent and pressing for a homeowner or resident in the Belmont neighborhood.

From our observations a majority of homes in Belmont have only small, visible repairs that are necessary to improve the condition of their homes exterior from good to excellent. Our building survey data showed that this is 51% of the homes; another 35% are already in excellent condition and only require simple maintenance to maintain their excellent condition. The high percentage of buildings that exhibit above-average conditions holds promise that they can, with effort from the homeowner, be preserved easily.

There are two priorities that the maintenance suggestions are categorized into. The first priority involves issues and processes that are thought to most directly could affect the overall structure of the building. These are issues that should be addressed first, as they are the most important to maintain the building's quality. The second priority suggestions deal with individual components of the building that do not generally lead to full-scale building structure failure. Although these issues do not bear the weight of contributing directly to overall structural stability, they are important. Many of the priority two suggestions are related to details on the building. Many buildings in Belmont feature historic wood and metal details that should be



actively maintained to preserve their character.

The data collected from the building survey showed that a large percentage of buildings have paint covering their bricks; and most of this paint was not well maintained. This is an important issue to address, not just for aesthetic reasons, but for structural ones as well. Informing the homeowner of the implications that painted bricks may have on their buildings is significant because it affects so many homes in the area.

Another important inclusion in the guide is an explanation of different types of mortar. There are many homes with issues that would use mortar in their repair. As knowledge about mortar types is not common, and many individuals will opt for the quick, strong, easy fix because they are not knowledgeable about the specifics of the material, I've included information on the subject so the homeowner can make informed decisions.

The guide is developed with the intention of maintaining a balance between considerations of the low economic status of residents in the area and appropriate preservation-minded interventions. Keeping the area's disadvantaged state in mind, advocating for preservation through means that are practical for a homeowner seems like the most realistic path to saving Belmont's historic housing stock. This is why emphasis is placed on the good of the homeowner and their home instead of the historic value of the building.





Belmont Homeowner's Guide

Kaitlin Pluskota
University of Pennsylvania
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This pamphlet is specifically written for you, the Belmont Neighborhood homeowner, or resident. Its purpose is to help you with the issues you may be faced with on the exterior of your home. It was put together by the University at Pennsylvania Graduate Program in Historic Preservation after considerable observations, conversations and studies that were made specifically with your neighborhood and neighbors. The pamphlet should provide you with the necessary informational tools to make the best and most appropriate repairs or changes to the exterior of your home so that you have the best opportunity to maintain the original material and sustain the value of your home.

If you live in Belmont, there's a good chance you live in a historic house. Not only is it important to maintain your home because it's where you live, and because you deserve a clean, safe, and beautiful house. It's also important because your house is made up of unique historic materials that are worth preserving. Each home preserved is another step towards keeping the Belmont neighborhood intact. I hope that we can provide some guidance for you to maintain your home in a thoughtful and economically friendly way.

Some questions I thought of while spending time in the area are:

- What to do when there is paint over the masonry of a house?
- What types of paint are recommended for use?
- What do you do when the concrete over the side bricks is coming off or wearing away and exposing bricks that cannot withstand weathering?
- How can a cornice, and other high areas of the house, be maintained?

These, and other value tips, will be answered in this manual in what I hope is a clear manner. Maintaining your home is an ongoing job. You should try to always be aware of what your house is doing. Look at your house and take note of what is going on, do this often. The best way to catch a problem is to notice the changes in your home at the beginning. Addressing a situation from the beginning can reduce the amount of work that needs to be done, and money that needs to be spent to fix your home.

§ Mortar:

Choosing your mortar type may be the most important decision you make during your repairs. The wrong type of mortar can destroy your walls and cost you thousands of dollars to repair. You can avoid these problems by being knowledgeable about different types of mortar and which is best for your house.

A mortar formulation that is friendly to most building types is: 1 part type S lime, 1 part Portland cement, and 3 parts sand. You should be able to find this Type S Lime at a home improvement store. [QUIKRETE brand Hydrated Type S Lime is sold at Lowe's, Oldcastle brand Hydrated Type S Lime is sold at Home Depot.]

Another option is a natural hydraulic lime (NHL) mortar. A reasonable mixture would be either one part NHL 5 to 2 parts sand, or one part NHL 3.5 to 2.5 parts sand. A bag of NHL 5 or 3.5 can be purchased off of limeworks.us, and be sent directly to your house or made available for pickup at a local store. Other stores in Philadelphia, such as Cava Building Supply, sell bags of NHL as well, you should call your local stores to find out if they may have any in stock or can get it for you.

Let's talk money:

Though the lime mixtures may seem like a lot of work, and are more expensive the long-term benefits will save you money.

§ While a bag of just-add-water concrete sells for less than five dollars, the negative effects on your bricks can cost thousands of dollars to repair.

§ The materials making your own mortar mixture will probably cost about 25-50 dollars (five to ten times more than the bag of concrete) but the material will not cause the types of damage that a pure concrete mortar will, and [the money saved in the long-run will be significant.](#)

§ Replacing Your Bricks:

There might be a need for some of your historic bricks to be replaced. If there are cracked, disintegrating, or missing bricks in your wall they should be replaced to prevent larger issues. If only a few bricks are problematic; they can be easily replaced, but if there is a larger chunk missing or the wall seems to have structural problems a professional, or knowledgeable person, should be called to do the work.

- 1. Find the right bricks.** If your bricks are damaged only on the surface, it may be possible to take that single brick out and reinstall it reversed. If this is not a possibility, finding a similar brick is the next best action.
- 2. Determine your mortar mixture.** You always want the mortar you use to be weaker than the bricks or stone in the wall assembly. The best solution for your house may be to create your own mortar mixture, rather than using a bagged mixture. A pure concrete mortar may be too strong compared to the bricks and could cause them significant damage. Pure concrete also does not allow moisture to move through the wall; any moisture already in the bricks or that travels into the bricks will have a hard time getting out because they are enclosed in a material that does not allow moisture movement. Excess moisture within the bricks can cause them to crumble, and the strength of your wall will exponentially decrease.
- 3. Clean the area.** Remove any dirt, debris, and/or old mortar from the area using a brush and hand tools. Wash the area with water to thoroughly clean the surfaces before the brick is laid.
- 4. Lay bricks.** Mix your mortar to a consistency that is moist enough to be easily maneuvered, but not runny. You should be able to apply mortar to the replacement brick and have the mortar stick to the brick. Make sure there is mortar on each side of the brick (except for the exterior face) and that there is enough mortar to fill all of the gaps and holes. After the brick is set and has dried the joints can't be pointed, which will be explained next, to give the repair a clean look.

§ Repointing your brick façade:

Pointing is important to the function of the brick wall assembly. Over time the mortar in the joints will wear away, leaving more areas of the brick and inner wall assembly to be deteriorated by the natural elements. Replacing it is fairly easy and can be done by the homeowner.

- 1. Determine the type of mortar to use.** Similarly to the mortar used for bricklaying, the mortar used for pointing should be weaker than the bricks. A Portland Cement product is probably too strong for your historic bricks. A lime-based mortar will likely be the most appropriate formulation to use in this scenario.
- 2. Rake out the joints.** Clean joints are important when repointing. You don't have to take out mortar in areas where it is still doing its job. But where it has worn away, make sure to clean it out entirely before putting the new mortar mixture in. The joint will need to be cleaned out three times as deep as the joint is wide. The best tools to use for this are a flat masonry chisel and hammer. A mechanical grinder may seem like the best option to clean the joints, but it can cause severe damage to the bricks. Carefully use the chisel point to remove mortar joints between the bricks, avoid hitting the bricks themselves.
- 3. Clean the bricks.** Use a paintbrush or something similar to brush away the dust and mortar pieces on the brick faces and in the joints. Then use water (a hose will work well) to wash the bricks down.
- 4. Pointing.** Mix your mortar. Make sure that it is not too dry or too wet – it should be moist enough to stick to your trowel, but not so moist that it cannot hold its shape. Using a slicker, a long metal tool that allows you to insert mortar between bricks, fill the empty joints with mortar. You want the brick joint surfaces to be damp for this process; the mortar will stick to the bricks better this way. Clean the joints, removing excess mortar from the face of the bricks, with a stiff brush once the mortar is thumb-print hard. The joints can be tooled to match the other joints on the wall at this point as well. For a more cohesive appearance over the entire façade, look at the existing mortar joints and try to replicate the way that they appear.

§ Painted bricks:

There is a tendency for homeowners to paint the bricks on their homes. There are a few reasons for this. Desire for decoration or a new color on the house and trying to hide a problem or prevent it from getting worse are a couple. Many brick row houses built during the 19th century in Philadelphia were built with soft bricks that needed the paint for protection.

§ Removing paint from your bricks:

If you have painted bricks and intend to remove the paint so that your house has an exposed brick exterior, keep a few things in mind. Why are these bricks painted? The bricks under the paint may have some problems that the paint was covering. These issues could have started before the paint was applied, or they could have occurred after they were painted. Exposed bricks are attractive; just remember that it may not be as simple as just removing the paint. When you uncover the bricks, there may be other problems that become more apparent and will need to be addressed separately; this is not a bad thing. Uncovering the problems will allow you to fix them before they continue to get worse. Removing the paint from the bricks may be difficult; one treatment of the chemicals may not take all of the paint off.

1. Remove loose paint. Manually scrape or peel off areas of loose paint before applying the chemical paint remover using a scraper. Be careful not to damage the surface of the bricks.

2. Paint removal. Picking the correct paint remover is important to make sure it works correctly. The type of paint on the house (latex, oil-based, etc.) will determine the type of remover that should be used. A product that should be safe for historic bricks available at Lowe's that will remove both latex and oil paints is [STRYPPEZE Semi-Paste]. This, or another similar nonbenzol or non-flammable methylene-chloride based product can be used; read labels and pick accordingly. A gel or paste that can be brushed on may be the best type for ease of use. Follow the directions on the label of the product you pick to properly remove the paint. More than one application may be necessary to get all of the paint off. Be sure to test the product you choose in a concealed area before you apply it over the larger area. This test will give you an idea of how powerful the chemical is, how long it may take you to complete the job, how the bricks look under the paint, and if there are any negative chemical effects on the bricks.

§ Painting your bricks:

Maybe you want to fix the paint on your house, or you're painting it for the first time. Follow these instructions to help you choose the best paint for your home and learn how to make sure the job is done right.

1. Clean the bricks. Use a simple soap, a [mild dish detergent will do], and water solution and wash the bricks so that excessive dirt, grime, dust, etc. is gone. Allow the bricks to dry after washing or rain for at least 24 hours before applying paint. Letting the bricks dry is an important step. The paint will not stick to the bricks properly if they are wet. If too much moisture is trapped inside the bricks after they are painted the bricks will begin to deteriorate because there is nowhere for the moisture to go, which will can cause the paint to bubble, crack, and peel.

2. Prime the bricks. For the best functionality you will want to choose a high-quality masonry paint primer product, it must be breathable so that moisture is not trapped in the bricks. After your bricks are cleaned and dried you can prime them. Use an alkaline-resistant primer; this is especially important if you have lime in your mortar. An alkaline-resistant paint will not be affected by the lime in your mortar.

3. Paint the bricks. Once the primer is dried, paint can be applied. Use a breathable latex paint to allow moisture in the bricks to get out. If a non-breathable paint is used, any moisture trapped inside of the bricks will cause the paint to bubble, chip and peel and the brick to crumble and deteriorate.

Warnings:

Sand blasting or power washing can significantly harm the bricks and cause them further damage. It may seem like an easier and quicker solution, but it will lead to more problems in the future. Sand blasting will likely ruin the hard face of the brick and expose a softer interior; this soft interior cannot stand up to weathering well and will deteriorate quickly, causing more problems that will need fixing. Power washing will force water into the brick, which can cause moisture problems that will need to be addressed later.

Be careful of lead paint! If you know, or think, that there is lead paint on your house make sure to follow the necessary legal precautions to have it removed. You can find these requirements online at phila.gov or by contacting the city directly.

§ Parging/Stucco:

Many homes have a thin layer of cement over brick or masonry surfaces, especially over a newly exposed wall due to the row house next to theirs being knocked down; this is called a parge coat, cementing, or stucco. If this is done correctly, it can perform well as an aesthetic or protective coating. Unfortunately, this coating is sometimes applied incorrectly and can actually cause large-scale deterioration issues. Addressing this problem at the beginning could be one of the most important things you do for your house.

Repairing your parge or stucco: A stucco or parge repair could be a large job, depending on the extent of damage. If you do need to make repairs, be aware of what type of mixture is on the wall and replicate that as closely as possible. This coating can be similar to pointing or brick-laying mortar; a softer brick will need a material covering with less strength, otherwise the coating can cause deterioration in the bricks.

§ **Small cracks:** A crack can be repaired easily. Using a similar mortar formulation to what is on the wall apply a thin coat (called a slurry coat) over the crack.

§ **Large cracks and missing sections:** A larger crack or small missing section can be repaired fairly easily as well. The area around the crack or section should be cut out with clean, sharp edges, making sure to rid the area of any debris or dust. Then a replacement patch can be applied, mimicking the finish of the existing material for a cohesive look.

§ **Large missing sections:** If there is a significant portion of stucco or parge missing from the wall (about half), an entire replacement is probably the best course of action. A contractor will likely be needed for this procedure. A homeowner should still be involved in the decision-making process to determine the type of mixture that will be applied to the wall.

More specific information about mixture formulations and procedures for parge and stucco work can be found at: <http://www.nps.gov/tps/how-to-preserve/briefs/22-stucco.htm>

§ Artificial facings:

Vinyl or faux facings, such as brick and stone veneers, are often used on older buildings to modernize or improve the exterior appearance. Around 8% of the houses in the Belmont area have vinyl or another artificial cladding over their brick surfaces. An artificial facing may have been applied to mask an unattractive brick surface underneath or just to change the look of the house.

§ **If your artificial siding needs repair:** Be sure to check the entirety of the material's surface. If there is one small area that is missing or cracked, a small repair may be possible. However, any hole in the exterior surface will have allowed water to penetrate the surface. Depending on how it has been exposed, the brick or other surface underneath may be having some problems of its own. Covering these up with more material will not help, and will only worsen the problem. Address any brick replacement, pointing, or other issue before covering them up again.

§ **If you want to remove the artificial siding:** Be aware that the condition of the brick under the siding may not be good. As suggested, artificial sidings are sometimes used as an 'easy fix' cover a problem. There is also the likelihood that the facing or siding was not applied perfectly, allowing water to get in-between the brick and artificial facing layers. This water, trapped in-between layers, will have caused damage to your bricks. You will probably have to make some repairs when the siding is taken off, depending on the extent of damage uncovered. Cleaning, pointing, and some brick replacement are likely possible repairs.

§ **If you would like to artificially side your home:** Be sure that if you are adding anything to the face of your home, that it is applied correctly. Any cracks or crevices in the material will allow water and debris to get in-between the walls of your house and the new siding- this is not good! Additionally, don't use a facing material to simply hide a problem. Address any issues you see in your home **BEFORE** you cover them up. **Ignoring issues and/or not attaching the siding correctly will only cause you and future owners of your home more problems that cost a lot more money.**

§ Color and material matching:

Choosing the correct materials based on how they will perform independently and with existing materials is most important. This requires the homeowner to be aware of what types of materials their house is made up of. Knowing the house has a brick façade is not specific enough. The strength of your brick matters a lot when making decisions about what type of formulation to use for pointing, laying bricks, or covering surfaces. The strength of your brick depends on the year and way your brick was made. An older home will probably be better-suited to a more historic approach for repairs. A homeowner who wants their house to last and perform the best that it can must be thoughtful of the details of every alteration and what effect they might have on the building.

§ Windows:

If you still have wooden windows in your home, they can be repaired. For most repairs specialized tools, such as a sash plane and small chisels, are needed. Most homeowners do not have these tools lying around or have access to them. If you do, you can repair the parts of your window that have failed instead of buying entirely new windows, which is a very expensive undertaking. If you do not have access to these tools, there are craftspeople that specialize in these repairs and can assist you. Or, if you are interested in learning more about window repair the Preservation Alliance offers window workshops and should be contacted for details such as workshop dates.

§ Paint on wooden elements:

Painting wooden elements on a house is fairly easy. If the paint is maintained and applied correctly it can provide protection for the wood from weather elements.

- 1. Clean off chipping paint.** Using a scraper take off any paint that is chipping off. If the paint on the surface you are repainting looks like it is having excessive problems, or is not a paint that was labeled to be used on wooden exterior surfaces, the entirety of the paint should be removed. Painting over an already failing surface will not fix anything, and will likely lead to more problems in the future.

2. Wipe down surface. Using a soap and water mix, wipe down the surfaces you want to paint. Make sure to get any dirt, dust, or anything else that may be on the surface.

3. Check. Inspect the surfaces you plan on painting again, after washing, to make sure all of the chipping paint is gone and none has come loose during the cleaning process. Then, roughen the surface of existing paint with sandpaper – the paint will stick better to a slightly roughened surface than to a very smooth surface.

4. Paint. Use the correct type of paint. A bare wood surface should be painted with a water-based or acrylic paint. The color and finish you want are up to you, but make sure that you get a paint meant for exterior wood applications. An already painted surface can be repainted with either oil or water based paint, depending on what has been used previously. For the best adhesion, it is best to stick with the same type of paint used in the past. If the type is unknown, you can do a test to see if the paint will stick. Paint a small, inconspicuous part of the surface and let it dry for 24 hours, then inspect the area to see how well the paint is performing.

§ Paint on metal elements:

There are a lot of metal cornices in Belmont, and the paint on these will inevitably chip. It may be too hard for a homeowner to reach the height of a cornice. Help, in the form of a contractor or other knowledgeable individual, may be necessary. There are still a few facts a homeowner should be informed about to make sure the person carrying out the work is doing the right thing. The type of paint is important for a long-lasting finish; oil based paint is the best paint to use on metal surfaces, especially those with a high potential to rust. Follow the steps outlined for painting wooden elements on the house for paint preparation. Oil based paints dry slowly, so remember to allow ample drying time when painting.

Warning:

Be careful of lead paint! If you know, or think, that there is lead paint on your house make sure to follow the necessary legal precautions to have it removed. You can find these requirements online at phila.gov or by contacting the city directly.

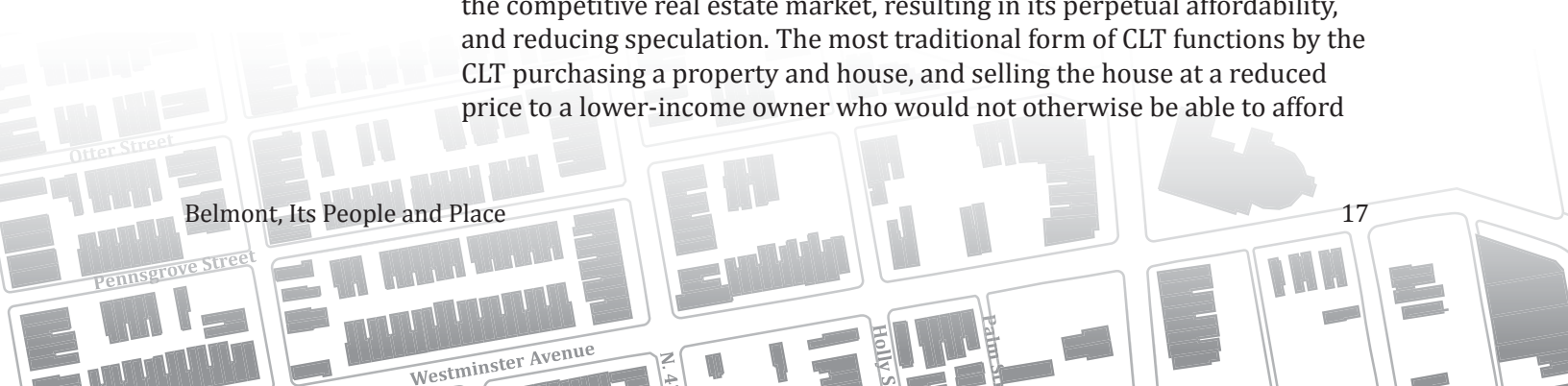
A Community Land Trust Model for the Belmont Neighborhood

Meredith Leep

The Belmont neighborhood of West Philadelphia has reached a critical juncture in its development. After years of decline, it has a high building vacancy rate, at 15.6% compared with the citywide average of 4.6%. Between 2000 and 2010, its owner-occupancy rate has plunged from 56% to 36%, while the owner-occupancy rate in Philadelphia is at 54%. Yet changes are stirring. Recently, part of the neighborhood was incorporated into Drexel University's employee home purchase program, and development is coming to the neighborhood. In fact, according to the HSPV Belmont Studio group's survey, 17% of vacant homes are owned by developers. The key question is not whether development is coming, but what form it will take. Will current residents benefit equitably from coming investments in Belmont? Or will they be displaced by the likely rise in property prices? The Belmont community has deep, multi-generational roots. The creation of a community land trust in Belmont can promote homeownership, reduce vacancy, and prevent displacement amongst the neighborhood's tight-knit community, so that the coming development in Belmont benefits all, not just newcomers.

The Benefits of Community Land Trusts

The implementation of a community land trust (CLT) is a demonstrated solution for long-term affordable housing. A CLT removes property from the competitive real estate market, resulting in its perpetual affordability, and reducing speculation. The most traditional form of CLT functions by the CLT purchasing a property and house, and selling the house at a reduced price to a lower-income owner who would not otherwise be able to afford



a home. The CLT retains ownership of the land, and when the time comes when the owner wishes to sell their home, they sell the house at a pre-specified amount, with some appreciation but below market price. In this manner, the financial benefits they received when purchasing the home are passed on to another lower-income owner, and the subsidies stay within the neighborhood. By keeping homeownership and neighborhood residency affordable even as housing prices in the wider market increase, the CLT offsets the displacement of residents with more modest means during gentrification. Furthermore, some CLTs function on a model of purchasing, rehabilitating and selling vacant buildings, which can reduce vacancy rates and reinvigorate disinvested neighborhoods.

Although they take many forms, CLTs have a record of promoting equitable development in gentrifying, low income urban neighborhoods comparable to Belmont. CLTs can vary in coverage zones from individual neighborhoods to entire countries. The traditional model, however, is that of a CLT serving an urban neighborhood. Such CLTs have generally been formed by neighborhood members to offset the threat of displacement of long-term residents through development, and to provide a stable, long-term solution for affordable housing that promotes homeownership. Neighborhood CLT success stories include that of the Community Land Cooperative of Cincinnati, located in the City's West End neighborhood. When the CLT was formed in 1980, its West End neighborhood was suffering from high vacancy rates and displacement from urban renewal efforts, even while, like the Belmont neighborhood, it had a significant amount of historic fabric. Like Belmont, it also faced possible gentrification pressures, as organizers of the CLT worried that the registration of a section of the West End as a historic district would attract wealthy individuals who might have displaced the existing residents. Today, the Community Land Cooperative of Cincinnati has provided many families with long-term housing options. The original, run-down houses it purchased or received from donation have been rehabilitated and sold to low to medium-income residents, reducing vacancy and degradation of the built fabric. It is a "backbone of the community," one that has expanded from the sphere of housing to also promote efforts to attract businesses to the neighborhood and provide summer camps for local children.¹ Most importantly, the Community Land Cooperative of Cincinnati has given residents back control over their community. Such demonstrated successes in reducing vacancy, displacement, and increasing affordable homeownership in a neighborhood with challenges comparable to those in Belmont suggest that a Community Land Trust has potential to do the same in Belmont as well.

¹ Amanda Burns, "Not Just Bricks and Mortar: The Story of the Community Land Cooperative of Cincinnati," *The Ecological City*, <http://theecologicalcity.com/community-land-cooperative-of-cincinnati/>.

Sample Organizational Statement and Structure for the Belmont Community Land Trust:

As Community Land Trusts take many forms, the challenge in building Belmont's Community Land Trust is finding the form that best suits Belmont's needs. Based on knowledge of Belmont's trend towards gentrification, the importance of preserving its existing community, and its high building vacancy rate, the following model is recommended. Careful consideration must be used in forming the CLT's mission statement, as its statement of principles and purpose shall inform the actions of the organization.

Mission

The Belmont CLT's mission is to reduce neighborhood vacancy rates and promote equitable development by including long-term residents in the growth and positive changes coming to the neighborhood. To this end, the Belmont CLT transforms vacant properties into quality, perpetually affordable housing for low to moderate-income residents, reducing blight and ensuring that residents of all incomes can remain in Belmont as the neighborhood evolves. The CLT believes firmly that its work may only be achieved through broad engagement and support from the community. The Belmont CLT therefore seeks out broad collaboration between Belmont's residents, business owners, religious and civic institutions, local nonprofits, as well as the City of Philadelphia, uniting all in the goal of reducing vacancy and providing affordable housing for all of Belmont's residents.

In order to preserve the fabric of Belmont's deeply rooted existing community, which is characterized by lower-income, long-term residents, the CLT must serve that population.

Who We Serve

The Belmont CLT provides homeownership opportunities to families and individuals of low to middle incomes, giving priority to current residents of Belmont.

Key to organizing a Community Land Trust is establishing its geographic scope. As a specific neighborhood limited in size, limiting the Belmont CLT to the Belmont neighborhood, at least in its early years, provides an effective way to focus the organization's limited time and financial resources.



Where We Serve

We serve the Belmont neighborhood in West Philadelphia, an area bounded by 40th and Belmont to the East and West, and Mantua and Lancaster from the North and South.

To succeed, CLTs must build a broad base of community support because they require input from many fields to function. According to the manual *Starting a Community Land Trust: Organizational and Operational Choices*, 5 constituencies in particular deserve special attention when starting a CLT:

- 1) The community of individuals and institutions that call the CLT's service area their home
- 2) Nonprofit organizations serving the same population as the CLT
- 3) Governmental agencies to whom the CLT must look for project funding, regulatory approvals and equitable taxation
- 4) Private lenders and donors on whom the CLT must depend for mortgage financing and operating support
- 5) Housing professionals for advice and expertise²

In essence, the following are vital and necessary for CLTs: community buy-in; friendly regulatory and taxation laws from the government (city or regional) that take into account the CLT's non-standard model for homeownership; funding to enable home purchases, rehabilitation, and marketing, as well as organizational funding; CLT managers' acquisition of or access to expertise in real estate and law. The Belmont CLT must therefore cultivate wide support in the community. This is also important because of the potential of misunderstandings or mistrust over the CLT property ownership model, which can require neighborhood outreach to explain and overcome.

The model by which Community Land Trusts gain their necessary wide community support varies. Proposed models include reaching out to a broad array of stakeholders from the start of the organization process, and organizing the CLT through their consensus; forming the CLT through the actions of a small "core" group that then brings it to the community to seek support; or forming the CLT through a municipal or governmental action that reaches out to community after the groundwork is laid.³ All of these approaches have benefits and downsides. The most significant downsides of the "core group" and municipal CLT formation styles are credibility problems through perceived lack of community buy-in, charges of elitism due to the limited number of organizers, or associating the fledgling CLT

² John Emmeus Davis, *Starting a Community Land Trust: Organizational and Operational Choices* (Burlington, VT: Burlington Associates in Community Development, 2007), 41.

³ Davis, *Starting a Community Land Trust*, 46.

with the baggage of poor relationships between the service population and the organizing entity, especially in the case of municipal action. The greatest downside of the grassroots community organizing approach is that it can take a significant amount of time to gain buy-in from stakeholders, leading to disillusionment and disappointed expectations on the part of community members.⁴ Yet an investigation of neighborhood-based CLTs reveal that the majority were formed through grassroots action that gained community buy-in from their beginnings.

Based on the context of the Belmont neighborhood, a grassroots approach towards organizing the CLT is recommended. The Belmont neighborhood has traditionally been excluded from the formation of plans involving its future. In recent times, this is pointedly the case with the formation of the West Philadelphia Promise Zone. According to conversations with residents, the majority of residents of Belmont learned only of their inclusion in the Promise Zone after the fact, and some feel excluded from the top-down approach by which their neighborhood was included in the Promise Zone. Similarly, conversations with residents reveal frustration with the handling of property in Belmont with by the City of Philadelphia, especially with what is viewed as negligent maintenance of some city-owned properties, and demolition of houses by the city without warning or requests for community input. Based on these perceptions and frustrations, it seems that a CLT formed by organizations not native to Belmont, or by the City of Philadelphia, might be met with skepticism. Currently, the organization in Belmont best positioned to form a CLT is the Belmont Alliance Civic Association, the RCO for the Belmont neighborhood and a 501(c)(3) nonprofit. The organization has been formed and is run by involved Belmont residents, and has local knowledge of the community and its stakeholders that would be vital in forming the Belmont CLT. The Belmont Alliance Civic Association can draw on existing partnerships within the Belmont community, and also the expertise of organizations such as the National Community Land Trust Network, which serves as a resource and source of expertise for CLTs throughout the nation.

Who We Are and How We Formed

The Belmont CLT is a diverse alliance of stakeholders, composed of hundreds of community residents, institutions and businesses, with ties to Belmont. Our partners include the People's Emergency Center, the City of Philadelphia, the Philadelphia Land Bank, and other organizations in the West Philadelphia Promise Zone such as the University City District.

The Belmont CLT was founded with community input by Belmont Alliance Civic Association in late 2014 in order to ensure perpetually affordable housing for Belmont residents and address the high vacancy rate in Belmont.



⁴ Ibid.

Recommendations for Acquisition of Property

It is recommended that the Belmont CLT acquire its property through purchase, the application of conservatorship actions through Act 135, and donations, with a particular focus on acquiring and rehabilitating vacant properties. A potential ally in property acquisition may be the Philadelphia Land Bank, which is in the process of formation. The Philadelphia Land Bank would consolidate all of the City of Philadelphia's vacant property holdings under a single auspice, instead of under the four separate branches of the city government that currently hold property. One of its main purposes is to streamline property sales, reducing the lengthy time it currently takes to buy a vacant property from the city.⁵ According to deed research, of the more than 200 vacant buildings in Belmont, approximately 6% are owned by the city. Some of the greatest barriers to purchasing vacant homes are identifying and contacting the owner, and the expenses of paying off city-owned back taxes associated with a vacant property. Neither of these barriers would be an issue when purchasing land from the city, as the owner would be obvious, and unpaid city back taxes would be forgiven for the properties sold by the Philadelphia Land Bank. Purchasing homes from the land bank could be a logical place for the Belmont CLT to begin acquiring property.

Another option for property acquisition would be the application of Pennsylvania's Blighted and Abandoned Property Conservatorship Act, Act 135. According to the *Conservatorship Handbook: How to Use Conservatorship to Address Blighted and Abandoned Property for Philadelphia's Community Leaders*, through Act 135, under specific circumstances, "a neighbor, nonprofit organization, municipality, school district or redevelopment authority can ask a judge to appoint a responsible party to take charge of a neglected property and bring it into compliance with code standards."⁶ Once the property is brought to code, should the proper notifications have been made and certain requirements met, the property can be sold free and clear.⁷ In this circumstance, the Belmont CLT could take on the conservatorship, and potentially acquire the property. The drawbacks to exercising the conservatorship law are of course, its legal complexity, the expense of hiring necessary legal advice, the expenses associated with property rehabilitation, and the logistical challenges of bringing a heavily blighted property up to code. However, conservatorship has the potential to provide the Belmont CLT with a very powerful tool in addressing the vacancy problem in the neighborhood, while building its property inventory.

Finally, a simpler option for the Belmont CLT's property acquisition is the receipt of property donations. Many CLTs build their inventory through such a means. Care must be taken, however, to ensure that back taxes and other legal issues are resolved before acquiring the property, and that the Belmont CLT has the means, if necessary, to rehabilitate the specific property.

⁵ "Philadelphia Land Bank," <http://www.phillylandbank.org/>.

⁶ *Conservatorship Handbook: How to Use Conservatorship to Address Blighted and Abandoned Property for Philadelphia's Community Leaders* (Housing Alliance of Pennsylvania, 2013), 6.

⁷ *Conservatorship Handbook*, 10.

Although the creation of a community land trust in Belmont is a logical next step to fight vacancy and offset potential displacement of longtime residents due to gentrification in the coming years, doing so will take significant effort, interest and dedication. Stakeholders must be rallied, organizational decisions made, funding sought out, and expertise acquired. However, the benefits to the Belmont neighborhood would be immense. Increased housing security, lower vacancy, the preservation of a deeply interconnected community with historic roots in Philadelphia: all of this and more would be achieved by the Belmont Community Land Trust. Change is coming to Belmont, and taking action now is necessary to preserve the neighborhood for the future.



Appendix A: Funding Sources

To fund the property acquisition and development of the Belmont CLT, as well as its operational costs, the following sources may be considered:

- Community Development Block Grant Program and HOME
- Community Development Organization
- HUD: Urban Development Action Grants
- HOPWA, Section 108, Enterprise Community & Empowerment, Community & Shelter Plus Care
- Federal Home Loan Bank
- Philadelphia Housing Finance Agencies
- ICE's Revolving Loan Fund
- Housing Trust Fund
- Public and private donations
- Operational Funding: capacity grants are available to fund "community Housing Development Organizations"



Appendix B: Belmont Community Land Trust Formation

Immediate, 2-year, 5-year and 10-year Actions

Immediate

- Consult with the National Community Land Trust Network for support and guidance in organizing the Belmont Community Land Trust.
- Meet with stakeholders to propose and publicize the creation of the community land trust, and to solicit feedback and board members, including: neighborhood residents, businesses, political representatives, Belmont's RCO, and non-profits such as PEC.

2 years

- Based on community feedback, form the board of the CLT from stakeholders.
- Based on board member leadership, identify organizational structure and governance policies for the CLT.
 - Governance policies must include a clear mission statement, the identification of the client population, representative selection processes, property acquisition, development, sale and property maintenance and re-sale policies.
- Continue to consult with the National Community Land Trust Network for information and guidance.
- Identify and pursue funding sources to hire 1-2 staff members and purchase and rehabilitate a single home.
- Identify pilot property for the CLT to purchase.
- Continue outreach and education efforts in Belmont neighborhood to publicize and explain the function of the CLT.

5 years

- Purchase, rehabilitate and sell first property.
- Evaluate lessons learned from first purchase, rehabilitation and sale experience. Incorporate them into CLT governance policies.
- Continue to consult with the National Community Land Trust Network for information and guidance.
- Identify further properties to purchase and develop.
- Continue to pursue community outreach and organization.

10 years

- Purchase and develop 5 to 10 properties.
- Continually identify and negotiate any inter or intra-organizational conflicts.
- Continue to evaluate and apply lessons learned from CLT formation and housing development process.
- Continue to consult with the National Community Land Trust Network for information and guidance.
- Continue to pursue community outreach and organization.

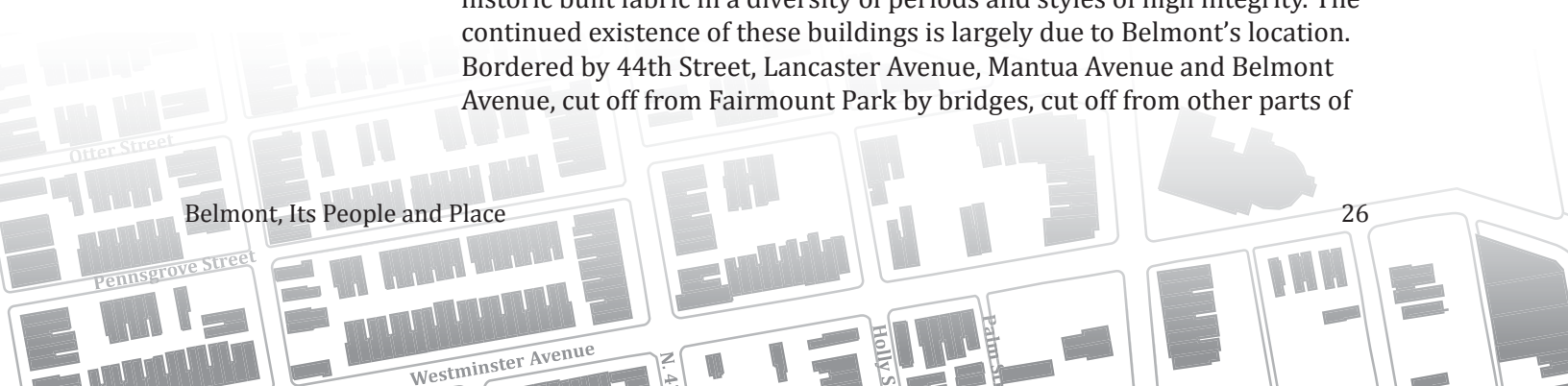


Managing Change: A Conservation District Plan for Belmont

Julianne Wiesner-Chianese

The historic buildings of Belmont have stood for more than 100 years. They represent a wide range of periods, styles, and types, and define the character of the neighborhood. While issues such as declining population, poverty, violence, and disinvestment have taken their toll on the residents of Belmont, the historic built fabric has remained remarkably intact and is one of the best assets of the neighborhood. However, new development to the south and east could jeopardize these historic resources. Developing a plan for their preservation is quickly becoming a priority but residents are unsure of what resources are available to them. The adoption of a conservation district plan would address the immediate need for maintaining the historic character of the neighborhood in a way that is manageable for a small community with very limited resources.

The neighborhood of Belmont is located in the north-western corner of West Philadelphia. Originally the site of a private estate, the area was incorporated into the City of Philadelphia in 1854 and it developed in tandem with the improvements in transportation that drew Philadelphia residents west from the crowded downtown of Center City. At its height in 1950, Belmont had a population of 63,391 but this has steadily declined since the late 1950s. While this decrease has resulted in high levels of vacancy and lack of maintenance of residences and shops, Belmont retains large areas of intact historic built fabric in a diversity of periods and styles of high integrity. The continued existence of these buildings is largely due to Belmont's location. Bordered by 44th Street, Lancaster Avenue, Mantua Avenue and Belmont Avenue, cut off from Fairmount Park by bridges, cut off from other parts of



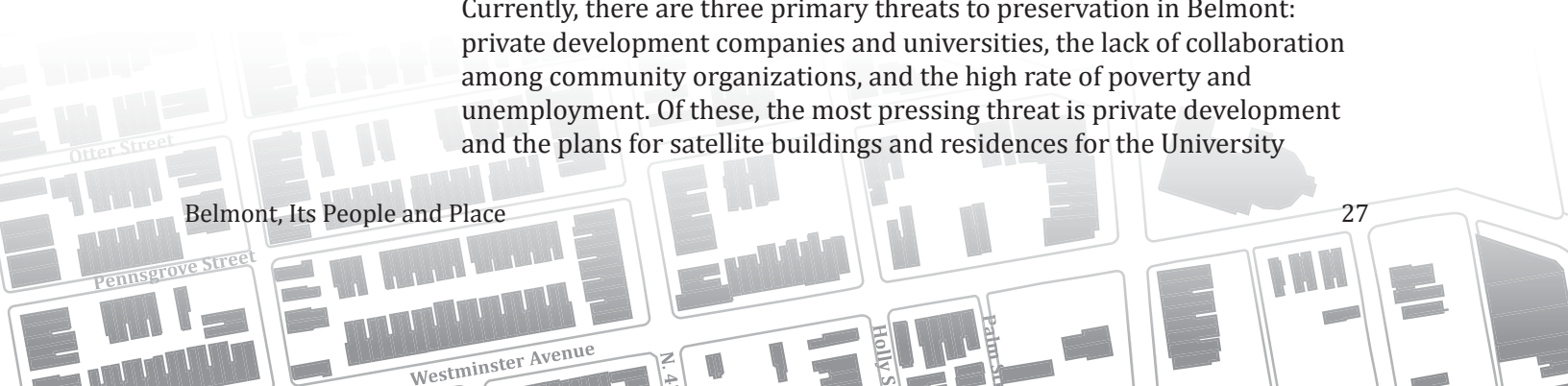
Philadelphia by train tracks, it has been largely passed over by most of the major urban renewal programs that have been responsible for the significant loss of historic fabric in similar neighborhoods.

While it could be argued that this relative isolation has been harmful to residents because they could not benefit from federal-assistance programs that could improve economic and educational opportunities, from a historic preservation perspective Belmont's retention of its historic buildings is an asset, rather than a burden. This could prove to be both a blessing and a curse, of sorts, as changes are rapidly developing to the south and east that could significantly alter Belmont if action is not taken to protect the characteristics, historic and otherwise, that define the neighborhood. Interviews with residents have confirmed that maintaining the historic appearance of Belmont, while providing desperately needed community resources, is the priority of community organizations and block leaders, although many admit they are unsure of how to go about managing the changes that are advancing towards their neighborhood.

Threats and Opportunities

Within the past 60 years, change in Belmont has been slow and sporadic. The neighborhood was not included in major urban renewal efforts between the 1960s and 1980s that were intended to revitalize areas of stagnancy and crime. Not only were they unsuccessful, but these efforts also resulted in the removal of much of the historic built fabric of neighborhoods nearby. Currently, many changes are taking place in the vicinity of Belmont including the expansion of nearby universities such as the University of Pennsylvania and Drexel into West Philadelphia; new commercial opportunities along Lancaster Avenue targeted mainly by restaurant and retail chains; and the settlement of students and employees of the area's major hospitals into neighborhoods like Mantua and West Powelton. Belmont's large amount of intact historic built fabric and its proximity to trolley and regional train lines make it an attractive option for new development and residents, once these assets are recognized. While reinvestment in Belmont would be welcome, as private development, retail, and residents with disposable income could bring desperately needed resources, there is a possibility that with this reinvestment could come new construction and conversions of existing buildings that are inappropriate for the historic context. A community development plan would help anticipate these changes and put some regulations in place so that residents could remain involved in the revitalization of their neighborhood. A preservation plan would help ensure that the historic character of the neighborhood was maintained. However, there are many challenges to the creation and implementation of such plans.

Currently, there are three primary threats to preservation in Belmont: private development companies and universities, the lack of collaboration among community organizations, and the high rate of poverty and unemployment. Of these, the most pressing threat is private development and the plans for satellite buildings and residences for the University

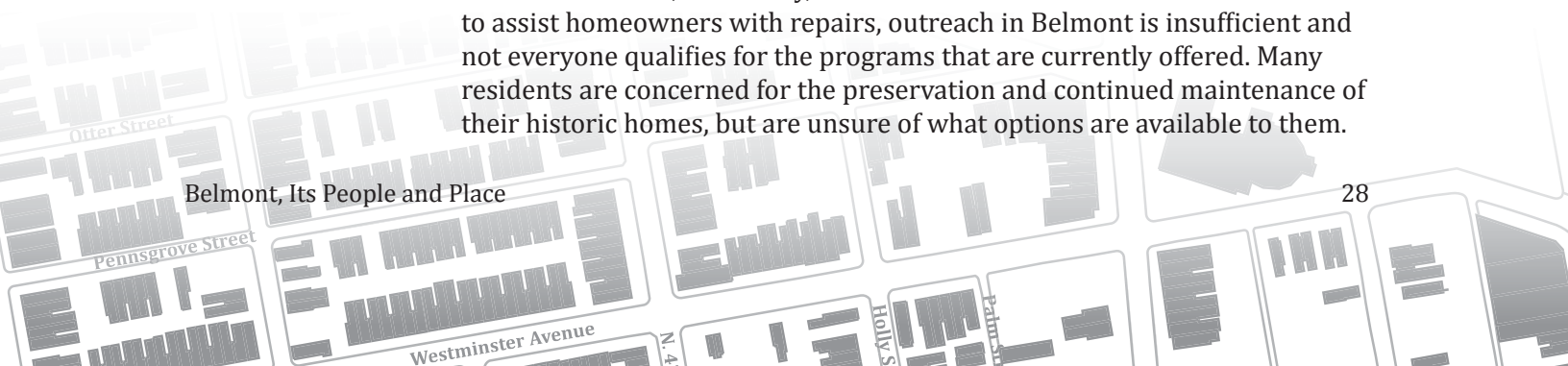


of Pennsylvania and Drexel that have already transformed the historic character of other neighborhoods in West Philadelphia, such as Black Bottom in University City (which no longer exists), the Lancaster commercial corridor east of 38th Street, and the closure and demolition of University City High School. The biggest changes to these other neighborhoods has been the loss of important historic buildings, their replacement with new construction out of scale and character with the surrounding buildings, and the displacement of residents due to increasing rental and living costs. While these outcomes are certainly not the goals of reinvestment plans, the changes often happen too rapidly for residents to develop a plan to counteract their effects. Anticipating these changes and having a preservation plan in place would provide residents with more control over the management of the historic character of their neighborhood and allow them to stay in their homes as they age.

While much of the built fabric in the area could be eligible for inclusion in a local historic district, there are several reasons why a conservation district could be a better option for Belmont at this point in its development. Key elements include a community-organized, rather than government-led, program and the use of existing programs and zoning ordinances to maintain building heights and the historic character of the neighborhood.

The creation of any kind of community development or preservation plan must be initiated by the residents of Belmont. Community organizations and block captains exist for Belmont but are not yet cohesive enough to organize the changes they would like to see manifested in the neighborhood. Specifically, the lack of a central community organization to act as review board or to coordinate preservation programs in the neighborhood currently places too much control in the hands of those who are less invested in seeing the historic character of the area maintained, i.e. private development companies and universities. This collaboration is critical to managing the outcome of anticipated changes in Belmont. Without presenting a united front that will show development corporations that they are invested in preserving their heritage values, Belmont residents will be unable to retain those features and characteristics they value most in the neighborhood.

Although encouraging collaboration among community organizations may seem like a fairly straightforward task, there are many factors that actually make it quite difficult. High rates of poverty and unemployment, as well as a very small population, are significant challenges that Belmont has struggled with for many years. These socio-economic issues are long-term threats to the preservation of the historic fabric in Belmont because they affect residents' ability to afford regular home maintenance, resulting in overall deterioration and, eventually, severe structural issues. While resources exist to assist homeowners with repairs, outreach in Belmont is insufficient and not everyone qualifies for the programs that are currently offered. Many residents are concerned for the preservation and continued maintenance of their historic homes, but are unsure of what options are available to them.



What Can Be Done?

The level of priority for preservation in Belmont in the next 5 to 10 years is on the macro scale. That is to say that the overarching goal in the next few years is to provide residents with a tool for managing change in the face of the aforementioned threats and challenges. A conservation district plan anticipates the impact these threats will have on the historic character of the neighborhood and provides protection in a way that is built on the needs of the community. A conservation district plan can be a powerful tool for residents because it establishes a review process for new construction and changes to existing buildings and must be considered when other plans for large scale urban development are being designed. This is quite similar to how a historic district is intended to function, but there are two key differences between conservation districts and historic districts that could directly benefit a place like Belmont.

First, design guidelines and review processes can be created and managed by the community at whatever level of involvement they deem necessary. They can collaborate with, instead of be directed by, the Historical Commission as is the case with a historic district. Second, conservation districts can be tailored to suit the specific needs of the area in question, while historic districts are fairly standardized, though they can be flexible. As Belmont is made up of many people who have limited funds, less strict requirements for restoration projects means that protection of historic resources happens first on the macro scale, and later on the micro scale with amendments to the plan or the designation of an historic district. Although it is not intended to be the “light” version of an historic district, the conservation district plan lays the formwork for a future historic district while addressing more immediate issues within a relatively shorter time frame than that which is typically required for a full historic district nomination. Based on this information, Belmont would certainly qualify as eligible for a local historic district but this designation should be considered as being part of a 10-15 year community development plan. There will certainly be challenges to the design and successful implementation of a conservation district plan in Belmont and some of these include the increasing number of vacant buildings and lots owned by the City of Philadelphia and private development corporations that could be used for new construction that is out of character with the existing buildings, and lack of support for historic preservation-related initiatives from policy-makers and City Council members. However, changes to Belmont’s historic fabric are being implemented quickly and with the recent designation of the Promise Zone, they could accelerate in the near future. A conservation district plan would provide residents with a tool for managing change on their own terms.



What is a Conservation District Plan?

A conservation district plan is a zoning overlay that helps residents of a specific area regulate changes to the existing built environment. These changes could come in the form of new construction or alterations to existing buildings that are out of character with the surrounding neighborhood.

Who Writes It?

Conservation district plans are written by a team made up of the Planning Commission and residents of the community. Other members of the team can include someone familiar with zoning laws and a historian who understands the development of the neighborhood and important characteristics, for example.

How Does It Work?

A conservation district plan requires that all plans for new construction and alterations, and permits for demolition be submitted for review by the Planning Commission and the Conservation District Coordinator, who is a member of the community. The Planning Commission and the Coordinator accept or reject the plans and permits based on whether they fulfill the criteria written into the conservation district plan.

What Does That Mean For Homeowners?

Being part of a conservation district means that homeowners agree to submit any plans for changes to their homes to the Planning Commission and Conservation District Review Board. These changes are usually only exterior elements that are visible from the street, new construction or demolition. Because the community designed the conservation plan and specified the criteria for acceptance or rejection of plans, homeowners should not feel apprehensive about the review process unless they know their plans directly contradict the conservation district regulations.

Are There Other Conservation Districts in Philadelphia?

Yes. Queen Village and Overbrook Farms both passed conservation district plans to help manage the character of their neighborhoods. However, each district is different according to the needs and requirements of each neighborhood.



What is the Difference between a Conservation District and a Historic District?

Conservation districts and historic districts are similar in that both are implemented in Philadelphia as zoning overlays and both aim to manage change and to protect historic, cultural, and architectural values identified by the community. The key differences between conservation and historic districts are the way in which they are managed and what is included in their design guidelines. The regulations and design guidelines of conservation districts are managed and enforced by the Planning Commission, while the regulations and design guidelines of historic districts are managed and enforced by the Historical Commission.

Why Should Belmont Become a Conservation District?

The goal of a conservation district is to maintain overall features of a neighborhood such as building heights, while historic districts specifically address the preservation of historic buildings and details. Conservation districts can be designed to be local-specific: design guidelines can address characteristics unique to the neighborhood instead of more general historic features typically included in historic district ordinances. In this way, conservation districts are customizable, which means that residents can design a plan that addresses their priorities, such as regulation of demolition and new construction, which is a threat to historic buildings and the character of the neighborhood. Although Belmont is eligible for designation as a historic district now, residents lack the time, money, organization, and resources necessary to put a historic district in place. Also, although many of the changes that accompany the designation of an historic district are positive, such as a rise in property values, increase in homeownership, attractiveness of the area to new businesses, and pride in the community, the speed with which these changes take place can be very swift and result in a higher cost of living and displacement of long-term residents. Still, a historic district should still be considered as part of a 10-15 year community development plan.

What Would A Conservation District Plan Look Like?

A sample conservation district ordinance taken from The Philadelphia Code, below, outlines the details of a conservation district plan. There are two sections within the framework of the conservation district ordinance that will be key to the success of a conservation district in Belmont: the establishment of a Review Board and the design guidelines. Community members will be able to exercise the most control of their neighborhood through these areas. Due to the scope of this project, only design guidelines are described in detail. These are based on a building typology of Belmont's historic buildings written following a comprehensive survey of all the buildings in the neighborhood.



Suggestions for the Establishment of a Review Board

Ideally, management and enforcement of a conservation district in Belmont will be led by the community, in collaboration with the Planning Commission. A conservation district office should be established that will consist of a team led by a director that includes representatives of the community. These representatives are critical to ensuring that decisions made in the review process continue to reflect the needs and desires of the community as a whole.

Suggestions for Design Guidelines

There are three character-defining features of buildings in Belmont that should be the focus of a preservation plan: wood porches, decoratively carved wooden window and door frames, and cornices. These should be maintained and preserved, where possible, as they are distinguishing features not only of the neighborhood, but in the ways they define each block due to the diversity of styles.

The facades of many of the buildings in Belmont have been altered to include non-historic materials such as vinyl and stucco. While the design guidelines of an historic district might recommend or require the removal of such materials, the goal of a conservation district for Belmont is preservation overall. Therefore, as long as the home or business is being maintained and is structurally sound, less attention should be paid to the restoration process in the short term than to providing protection for historic resources.



Building Typology

Most streetscapes in Belmont are characterized by rowhouses, which were built over a period of approximately 80 years, in tandem with the development of increased transportation throughout West Philadelphia. Historic maps trace this rapid development, illustrating the very large difference between the number of buildings in 1878¹ (Figure 1), when the area was still served mainly by horse-drawn carts, and 1892² (Figure 2) when every available lot had a building and the electrified trolley lines³ moved more people between West Philadelphia and Center City Philadelphia faster than ever before. Most of the buildings constructed in this period can be classified into two main types: two-to-three storey rowhouses designed for working-class immigrants and their families (Figures 3), and two-to-three storey townhouses (in a row or as twins) for middle-class families

(Figures 4 and 5). Some large single family homes can be seen in Belmont as well, but these are much less common (Figure 6).



Figure 3



Figure 4

Although as a whole, streets of rowhouses project a sense of uniformity, a closer look reveals that each street, and often each rowhouse, has a wide variety of details that differentiate one from another. A wide range of architectural styles and details can be observed on these homes – from Italianate, to Second Empire, to Queen Anne, as well as some Eclectic and Flemish Revival. While the most characteristic details that typically identify these styles are not present on all buildings, there are ornamental references to grander styles even on the most humble working-class homes. Figures 15-18 illustrate the details the rowhouses share with each style. These stylistic elements can be found on the cornices, window and door framing, and porches of nearly all the buildings in the neighborhood. They make up the features that most residents of Belmont find to be character-defining, that is, they are what makes Belmont look like Belmont, and not Mantua or Powelton Village, for example.

1 Bromley

2 Bromley

3 Philadelphia City Planning Commission, “Chapter 2: History of West Philadelphia and its Neighborhoods” in *West Side Stories: Memories of West Philadelphia, Section One*, West Philadelphia Community History Center, http://www.archives.upenn.edu/histy/features/wphila/stories/wsidestories/wss_part1.pdf



Figure 5



Figure 6

Besides residential buildings, Belmont also has a number of churches of all sizes and styles, schools, and other large structures, such as the Women’s Hospital and the Armory. In the streetscape of the past 100 years, these buildings have been the only ones to stand above the otherwise low-rise rowhomes. In addition to retaining original historic details where possible, the characteristically low buildings and wide streets should also be maintained.

Conclusion

As part of a 5 – 10 year community development plan for Belmont, a conservation district plan prioritizes the retention of historic built fabric as key to satisfying the need for space in which other vital programs and resources can be established. These include a community center, senior housing, a supermarket, and a post office. Additionally, as a zoning overlay, a conservation district plan allows residents to review plans for changes to the neighborhood to ensure that new construction is well-integrated into the historic fabric. A conservation district plan is an important preservation tool for Belmont because it is customizable; it can be written by the community, for the community; and it lays the groundwork for protection of Belmont’s historic resources in the short term.



Italianate Style

Example of an *Italianate* Style house (right) and rowhouses in Belmont with similar details (left). Note the use of brackets (indicated with arrows) along the cornice, a shared detail between the house and the rowhouses.



Three-storey rowhouse in Belmont.
Image courtesy Sarah Blitzer.



Magnolia Manor House, Cairo, IL, built in 1869.
Image courtesy: http://www.waymarking.com/waymarks/WM6BNP_Magnolia_Manor_Cairo_Illinois

Second Empire Style

The *Second Empire* style is defined by its roof (indicated by arrow), which usually has one or two windows (called dormers) in it.

The brackets typical of *Italianate* styles are also often part of the *Second Empire* style, as are decorative window frames.



Three-storey rowhouse in Belmont.
Image courtesy Sarah Blitzer.



Second Empire style home in Pennsylvania, circa 1895.
Photo by Jason Varney, courtesy *This Old House Magazine*,
<http://www.thisoldhouse.com/toh/photos/0,,20239524,00.html>

Queen Anne Style

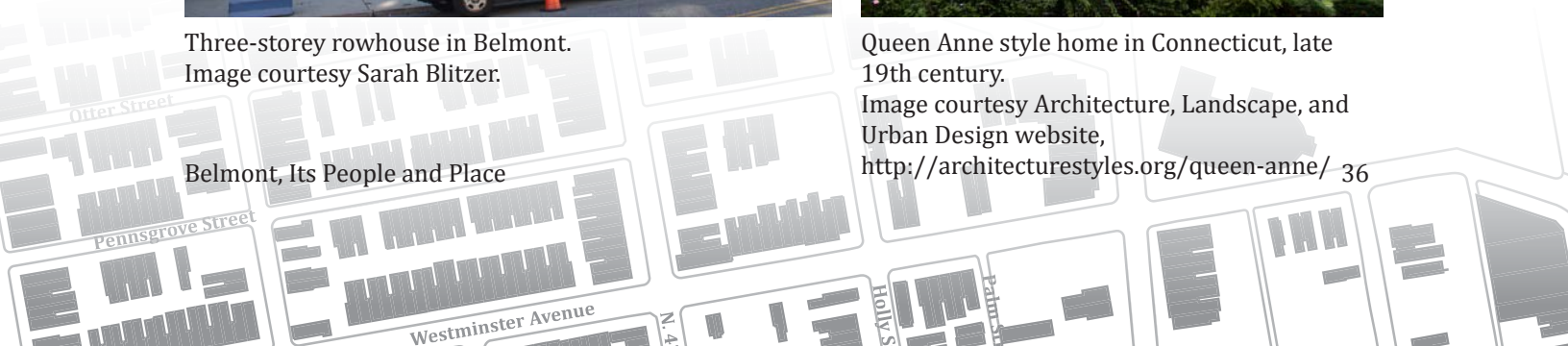
The *Queen Anne* style can be identified by the presence of towers or turrets (circled), bay windows (indicated by arrow), and tall, deep porches.



Three-storey rowhouse in Belmont.
Image courtesy Sarah Blitzer.



Queen Anne style home in Connecticut, late 19th century.
Image courtesy Architecture, Landscape, and Urban Design website,
<http://architecturestyles.org/queen-anne/> 36



Character Defining Features Porches and Cornices



Carved wooden Window and Door Moldings



A Model Conservation District Plan for Belmont

Adapted from The Philadelphia Code¹

Note: The following ordinance is taken from the Philadelphia Code. The highlighted sections have been added as examples of what could make up a conservation district plan for Belmont. Only the text (and maps) in these areas has been added. The rest is quoted directly from the Philadelphia Code. In this way, the proposed additions are presented in context, within the framework of the existing ordinance, for clarity. Some text from the ordinance has been removed for the sake of brevity. The entire code can be found at [http://www.amlegal.com/nxt/gateway.dll/Pennsylvania/philadelphia_pa/thephiladelphiacode?f=templates\\$fn=default.htm\\$3.0\\$vid=amlegal:philadelphia_pa](http://www.amlegal.com/nxt/gateway.dll/Pennsylvania/philadelphia_pa/thephiladelphiacode?f=templates$fn=default.htm$3.0$vid=amlegal:philadelphia_pa).

“General”

“(1) Establishment.

(a) Overlay district regulations may be established or amended only in accordance with the Zoning Code text amendment procedures of §14-304(3) (Zoning Map and Text Amendments).

(b) Overlay zoning district boundaries may be established, amended, or removed only in accordance with the zoning map amendment procedures of § 14-304(3) (Zoning Map and Text Amendments).

(c) Overlay zoning districts shall be identified in this Zoning Code by appending a forward slash (/) to the overlay district map designation.”

“(2) Interpretation.

(a) Overlay zoning district regulations apply in combination with underlying base zoning district regulations and all other applicable regulations of this Zoning Code. All applicable zoning code regulations apply in overlay districts, except that when overlay district standards conflict with standards that would otherwise apply under this Zoning Code, the regulations of the overlay zoning district govern. When two or more overlay district provisions conflict, the stricter provision shall govern.

(b) All development within an overlay district must also comply with the requirements of Chapter 14-1000 (Historic Preservation), as applicable.”

¹ City of Philadelphia, *The Philadelphia Zoning Code: Title 14, Chapter 14-500, Overlay Zoning Districts, Section 14-504 /NCO, Neighborhood Conservation Overlay District*, 10th Edition, (Ohio: American Legal Publishing Corporation, 2014), [http://www.amlegal.com/nxt/gateway.dll/Pennsylvania/philadelphia_pa/thephiladelphiacode?f=templates\\$fn=default.htm\\$3.0\\$vid=amlegal:philadelphia_pa](http://www.amlegal.com/nxt/gateway.dll/Pennsylvania/philadelphia_pa/thephiladelphiacode?f=templates$fn=default.htm$3.0$vid=amlegal:philadelphia_pa)

“14-504. /NCO, Neighborhood Conservation Overlay District.”

“(1) Purposes.

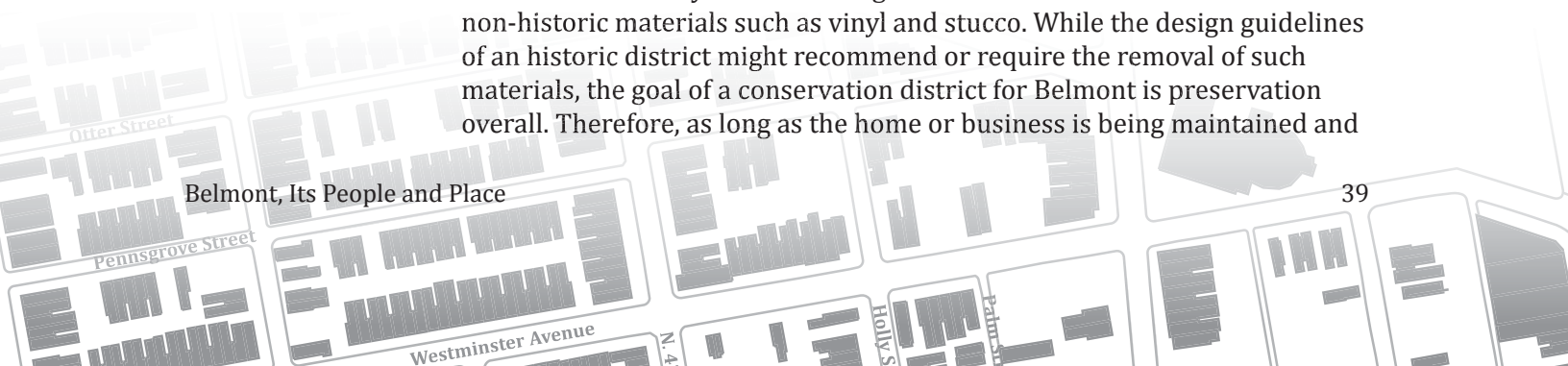
The /NCO, Neighborhood Conservation Overlay district is intended to:

- (a) Promote the public welfare of the City by encouraging conservation and preservation through the revitalization of the physical environment that is unique to a specific neighborhood;
- (b) Provide a reasonable degree of control over the alteration and improvement of the exterior facades of existing buildings and the design of new construction to preserve the aesthetic fabric of these areas, without modifying the availability of permitted and special exception uses in the neighborhood pursuant to Chapter 14-600 (Use Regulations);
- (c) Enhance the City’s attractiveness as a place to live, work, and enjoy its cultural, social, and historical opportunities and also to foster a renewed feeling of pride in one’s neighborhood;
- (d) Complement the goals of the Commission and the Historical Commission as they seek to develop, revitalize, preserve, and conserve the many diverse and historic neighborhoods of the City; and
- (e) Promote building improvements and maximize the economic, social, and educational value of neighborhood transformation.”

Design Guidelines for Belmont (not part of the current ordinance)

There are three character-defining features of buildings in Belmont that should be the focus of a preservation plan: wood porches, decoratively carved wooden window and door frames, and cornices. Examples of these features can be seen in Figures 15-18. These should be maintained and preserved, where possible, as they are distinguishing features not only of the neighborhood, but in the ways they define each block due to the diversity of styles. For example, certain blocks of rowhouses can be distinguished by the ways in which either their porches or cornices (or both) are articulated. There is a large amount of extant material to establish original design intentions and change over time. Challenges to the preservation of these features include changes in production (craftsmanship, technical knowledge, equipment) and materials used (availability, or lack, of exact or similar species of wood).

The facades of many of the buildings in Belmont have been altered to include non-historic materials such as vinyl and stucco. While the design guidelines of an historic district might recommend or require the removal of such materials, the goal of a conservation district for Belmont is preservation overall. Therefore, as long as the home or business is being maintained and



is structurally sound, less attention should be paid to the restoration process in the short term than to providing protection for historic resources.

“(3) Planning Commission Review

(a) No building permit shall be issued to construct a building, demolish a building, or alter the exterior of a building that is visible from a public street until the Commission has reviewed the application and confirmed that it complies with all regulations applicable to the applicable /NCO district area.

(b) If the Commission does not make a written decision to approve or deny the building permit application within 30 days of the date that it receives an application, the Commission will be deemed to have approved the application without conditions.

(c) The Commission’s decision shall not be subject to appeal separately from an appeal to the Board of License and Inspection Review of L&I’s decision on the building permit application.”

“(4) Historic District Designation.

(a) In the event any portion of an approved /NCO district is included in a historic district designated by the Historical Commission pursuant to Chapter 14-1000 (Historic Preservation), all design or development standards and all review and approval procedures listed in this § 14-504 (/NCO, Neighborhood Conservation Overlay District) shall be of no further force or effect for the portion of the /NCO included within the historic district, except as indicated in § 14-504(4)(b) below.

(b) § 14-504(4)(a) above shall not apply to any property within the historic district that is not individually designated in the Philadelphia Register of Historic Places and upon which no building or structure (not including foundations, parking kiosks, storage sheds, fences, walls, and gates) exists at the time of designation of the historic district.”



(5) Belmont.

(a) District Boundaries.

Belmont is bounded by Mantua Avenue to the north, Lancaster Avenue to the south, 40th Street to the east, and Belmont Avenue to the west.



“(b) Area Regulations for Residential Structures.”

“These regulations will apply to residentially-zoned properties, regardless of use, and to properties that are permitted by L&I for exclusive residential use.” See attached zoning maps.

(1) Building Setback Line.

To be determined by residents and Planning Commission.

(2) Height Regulations.

To be determined by residents and Planning Commission.

“(c) Design Guidelines for Residential Structures.

These regulations will apply to residentially-zoned properties, regardless of use, and to properties that are permitted by L&I for exclusive residential use.” See attached zoning maps.

“(1) Requirements for Both New Construction and Alterations.

(a) Where street frontage of a new building exceeds 20 ft. on a single street or where an existing building is extended to exceed 20 ft. on a single street, the façade facing that street must be broken up by offset planes, roofline variations, or other architectural features including, but not limited to, bay windows or setbacks.

(b) Residential buildings must have a habitable room on the front of the first floor. A habitable room shall be defined as in the Property Maintenance Code, Section PM-202.0.

(c) New utility meters must be hidden from view from the street frontage.”

(2) Windows and Doors.

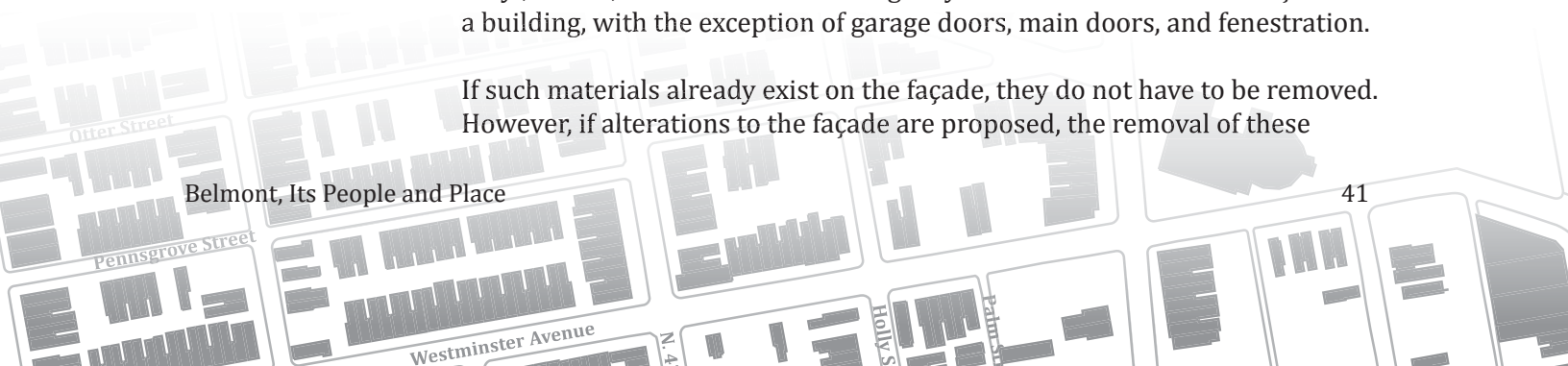
(a) Windows and doors that are surrounded by original decorative carved wooden frames must be maintained to the degree that these features be preserved and that as much of the original material be kept as possible.

(b) Original stained glass, where found, must also be preserved and maintained.

(.3) Materials.

Vinyl, stucco, or cement board siding may not be used on the front façade of a building, with the exception of garage doors, main doors, and fenestration.

If such materials already exist on the façade, they do not have to be removed. However, if alterations to the façade are proposed, the removal of these



SECTION NAME HERE

materials may be requested by the Review Board to be included in the work scope. Otherwise, the original façade materials must be maintained and not covered by the aforementioned unacceptable materials.



Potential Opportunities for Vacant Lots in Belmont

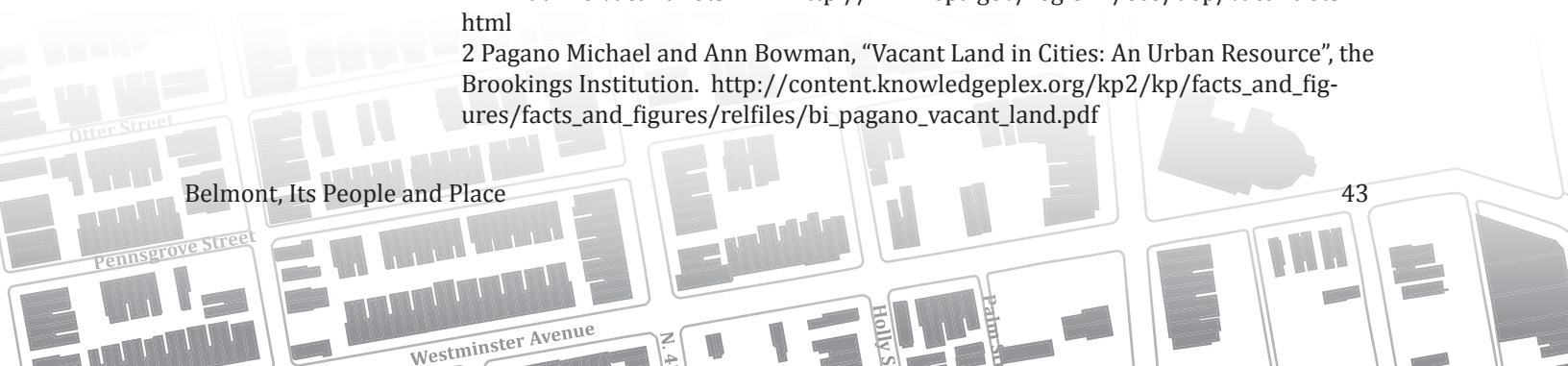
Mengjia Wang

Vacancy is usually a problem that appears in the pre-industrial cities like Philadelphia, Baltimore, or Detroit. This project, however, specifically looks into the challenges and opportunities presented by vacant lots. Vacant lots in cities that used to have buildings built upon. When the socioeconomic conditions of the area decline, some buildings become deteriorated and eventually demolished. This leaves the parcels empty and neglected.¹ At times, vacant lots become problematic when they are not taken care of properly. They may become places for people to dump garbage, and they may also allow space for illegal activities. Moreover, in Philadelphia, streetscapes of row houses are one of the important visual characteristics and might become damaged with too many vacant lots that break the fabric of the city into pieces.

According to a report produced by the Brookings Institution named “Vacant Land in Cities: An Urban Resource,” there is no vacancy percentage available for Philadelphia, which indicates certain level of data deficiencies. However, it shows that the cities in the Northeast have an average land vacancy percentage around 9.6%.² Belmont, a neighborhood in West Philadelphia, according to my analysis, has an 11.5% vacancy rate, which is higher than the regional average. Therefore the problems brought by vacant lots may be

1 “What Are Vacant Lots”. EPA.<http://www.epa.gov/region1/eco/uep/vacantlots.html>

2 Pagano Michael and Ann Bowman, “Vacant Land in Cities: An Urban Resource”, the Brookings Institution. http://content.knowledgeplex.org/kp2/kp/facts_and_figures/facts_and_figures/relfiles/bi_pagano_vacant_land.pdf



more severe in Belmont and more caution is needed. This project, therefore, offers a spatial analysis on the vacant lots in Belmont, making connections between the lots and potential reuse opportunities.

Existing Programs in Philadelphia dealing with Vacant Lots

Currently Philadelphia has several programs that are working on vacant lots. On the city level, the Philadelphia has a Land Bank that’s been founded under the City Council and Mayor. Also the Pennsylvania Horticulture Society (PHS) has a land care program that aims at maintaining vacant lots. However, these programs mostly focus on properties that are owned by the city. Of the 40,000 vacant lots that are located in Philadelphia, 74% are privately owned which makes the city level approach less effective.³ From a community level, there are also programs and organizations such as land trusts that are working on redeveloping vacant lots. One such example is the Knighthood Garden Trust <http://ngtrust.org/>, which is working on turning vacant lots into gardens. Organizations like this usually have a better connection with the privately owned lots, and therefore are relatively more practical and effective when dealing with vacant lots in Philadelphia. Additionally, there are individuals that take care of the vacant lots by themselves, as they may use the lots as gardens, parking spaces, etc. At the same time, however, some of the lots are abandoned by their owners and are left unmanaged.

Current Condition of Vacant Lots in Belmont

The current condition of vacant lots in Belmont is mapped based on available data first. The data comes from Grounded in Philly, groundedinphilly.org, and Philadelphia Parcel Explorer, <http://www.phila.gov/ParcelExplorer>. These two sources have some discrepancies between their datasets, partly due to the quick pace of change in the area. Therefore, an accurate map also involves on-site verification. The current vacant lot map in Belmont is shown in Figure 1. Nonetheless, it is important to note that the map may become out of date at any time, as change in the area is happening even in the few months of this research project. As a result, if this map will be used for future study, data updates and on-site verification will be necessary to keep the map up to date.



Figure 1: Vacancy Map

They total about 117 acres, which is about 11.5% of the total land area of Belmont. Also, since some of the vacant lots are clustered together, they create a larger vacant space. If counting all the lots that sit together, there are

³ Vacant Lot Program. Community Life Improvement Program. <http://www.phila.gov/qualityoflife/vacantlotprogram/Pages/default.aspx>

Vacant Lots



Figure 2: Ownership



Figure 3: Tax Delinquency

about 200 vacant spaces in Belmont.

Based on ownership information from Philadelphia's Parcel Explorer, 76.7% of the vacant lots are privately owned, and 23.3% are owned by the city (Figure 2). Among the privately owned lots, roughly 130 of them have tax delinquencies of 10 or more years (Figure 3).⁴ If the city were to acquire all of these with long standing tax delinquencies, the publicly owned lots would comprise 56.1% of the total vacant lots.

In studying usage of the vacant lots, about 28.4% of the lots are claimed to be managed by the land care program PHS (Figure 4). These are lots that are visited by PHS staff and have the grass periodically mowed. Based on on-site observations, 20.7% have signs of regular usage (Figure 5). In both of the maps, most of the vacant lots on the west side of Belmont are not in active use and are not regularly maintained.

Needs for Reusing Vacant Lots

When looking at the context of Belmont, it exposes several needs for better management of vacant lots. First, Belmont has highly intact historic fabric of row houses, which creates a very strong residential atmosphere. As a result, it is important to preserve this characteristic in order to maintain the quality of the Belmont neighborhood, and improper management may negatively affect it. Second, Belmont has a relatively high vacancy rate. Careful management of these vacant lots can prevent the neighborhood from being dangerous and blighted. Finally, these vacant lots can be turned into valuable assets for the neighborhood if they are correctly repurposed. For example, there are no large park spaces within Belmont and the train tracks north of Mantua Avenue become a physical buffer that prevents residents from easily accessing Fairmount Park. If some of

Belmont's vacant lots can be converted into green spaces, there is a potential to improve the quality of residents' lives tremendously.

4 Thompson Isaiah, "Landscape of Possibilities". Axis Philly. <http://axisphilly.org/project/land>

Vacant Lots



Figure 4: PHS Land Care



Figure 5: In Use

8). These lots are too narrow for public usage; so private reuse is more appropriate. The houses beside these lots could potentially take over the space and use them as private gardens, parking spaces or to install ADA friendly facilities like ramps. By doing this, the lots would be managed by

In Relation with Preservation

Reusing vacant lots does not have an immediate connection with the idea of preservation. West Philadelphia used to have several streams that were eventually covered over. However, none of the streams ever flowed through the Belmont region. As a result, there is less opportunity to re-link the vacant lots with historic landscapes. Looking from another perspective, vacant lots can help enhance the preservation approach. The built environment is important for telling the historic narrative, but the environment and the context is also an important aspect to forming the narrative. Therefore, even though the study of vacant lots does not directly relating to preservation, it is a soft approach to build the context for the Promise Zone goals to take place.

Potential Opportunities

Infill in the historic district

The northwest corner of Belmont has the most intact historic fabric dated to late 19th century. Therefore, in order to preserve the historic residential atmosphere, it would be better to infill new buildings into this area to maintain its original streetscape (Figure 6). In addition, the new construction should be carefully designed to fit into the original context.

Support Industrial Development

On the northeast side of Belmont, two industrial buildings create an industrial cluster in that area. Since redeveloping industry requires more space for either storage or manufacturing, the vacant spaces around this area could be potentially used for future business expansion (Figure 7).

Missing Teeth

Missing teeth refers the visual of one or two empty lots that sit in mid-block and are bounded by houses on two sides (Figure

Vacant Lots



Figure 6: Infill Historic Fabric



Figure 7: Industrial

the city bike trail system, or other green spaces in nearby neighborhoods (like the Greenway planned in Mantua) to create a larger green network in West Philadelphia.

near residents and the residential atmosphere could be maintained.

Corner Lot

Corner lot refers to the type of vacant lot that is located on the corner of blocks (Figure 9). Since they can be easily accessed, they could be used for community meeting and gathering space or for pop-up sales like seasonal holiday fairs. Also, since they can be easily seen from streets, the exposed wall along them could be used to for murals or advertisements.

Multiple Lots

Multiple lots are similar to missing teeth as they are also mid-block, and bounded by houses (Figure 10). However, these lots have three or more parcels connected together to form a larger and more human-scale space. These lots could be turned into community gardens or used for rainwater management facilities. Furthermore, they could be used as outdoor educational space for people, especially children.

Large Block

Large blocks are vacant lots clustered together to form large open spaces that are 10,000 or more square feet (Figure 11). These spaces are wide and open. Therefore, the opportunities for them are flexible. They can be developed into public gardens or parks, playgrounds, and sports fields. Even though these opportunities may eventually modify the existing fabric of Belmont on certain levels, they can also improve quality of life for residents.

System of Green Spaces

Looking at vacant land at a neighborhood level, there is a potential to create a system of green space or green corridor within Belmont, especially along Mantua Avenue and 42nd street (Figure 12). By doing this, Belmont can strengthen its connection with Fairmount Park,

Vacant Lots

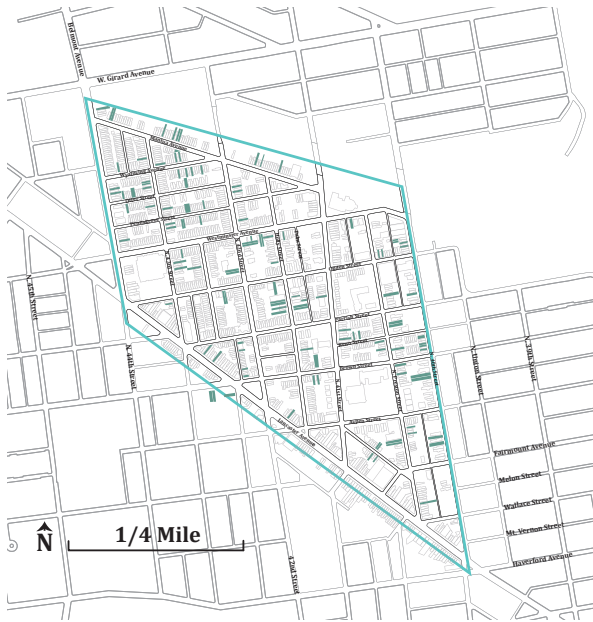


Figure 8: Missing Teeth



Figure 9: Corner Lots



Figure 10: Multiple Lots



Figure 11: Large Blocks

Vacant Lots



Figure 12: System

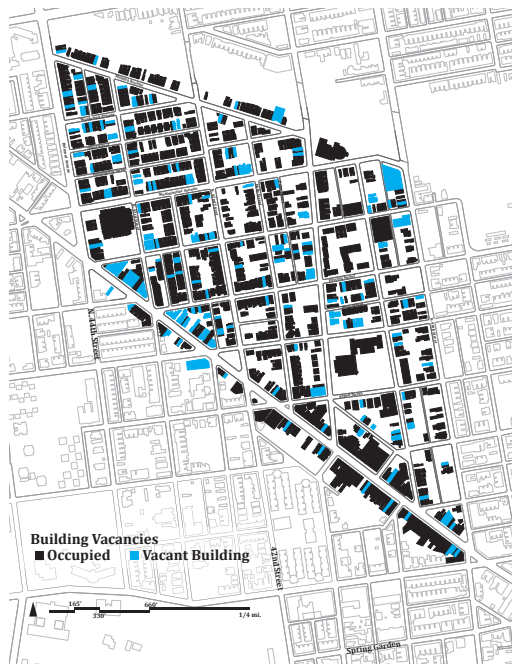


Figure 12b: System



Industrial Development in Belmont

Yin Shuyi



Introduction

Belmont is an area inside of Promise Zone of West Philadelphia. This individual study will focus on the role of industrial manufacturing in the enhancement of both economic development and employment rate of Belmont.

Necessity and Feasibility Analysis

1. Building vacancies were studied in the process of building survey. The data and analysis show that some of the vacancies are residential, some are commercial and others are industrial. There are several already existed vacant industrial buildings. These buildings not only provide space which is suitable for future potential industrial activities but also contain industrial culture and tradition.

2. Belmont has an unemployment rate about 18.41%¹ which is relatively high compared to Philadelphia's unemployment rate which is 7.1%.² It is a sign indicating that Belmont has an urgent need to supply more job opportunities to improve the employment rate and thereby boosting the whole area's economic improvement.³

1 <http://www.socialexplorer.com/6f4cdab7a0/explore>

2 http://www.bls.gov/regions/mid-atlantic/news-release/unemployment_philadelphia.htm

3 An Industrial Land & Market Strategy for The City of Philadelphia, Executive Sum-

Philadelphia itself has an industrial tradition. Industrial activities contribute about 104,300 positions, more than 20% of the city's total employment. And they create \$ 322 million annually in direct tax revenue which occupies 15% of Philadelphia's total annual tax revenue.

Besides, jobs in the industrial sector can offer a promising possibility for the people in the area to get rid of poverty when most of them are experiencing barriers to employment because of low education levels, less specialized skills and so on.⁴

3. Last but not least, geographically speaking, Belmont is located near the area of University of Pennsylvania (Upenn) and Drexel University (Drexel). These two universities are higher educational institution which involve large amount of people ranging from student to faculties and other relevant which provides huge consume power at the same time they possess many hospital and health centers which supplies medical related market.

All the above three demonstrations prove that industrial development has the tremendous potential to improve the economic condition and he employment rate under the special and specific circumstance of Belmont.

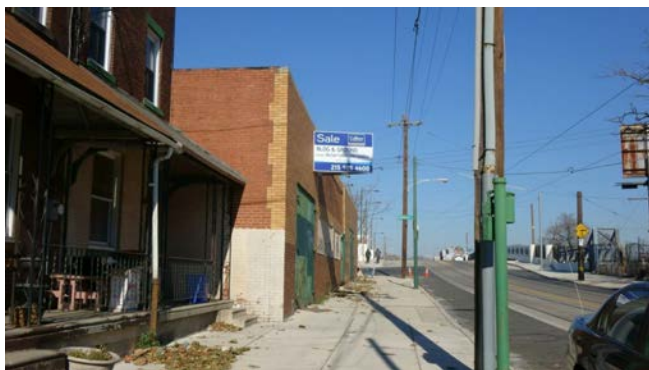
Existed Industrial Sites

After the theoretical analysis and site re-visit, four vacant industrial buildings are selected to propose the future possible industrial use.

Site 1

Site 1 is located on 888N 40th Street which is at the corner of 40th street and Westminster street. It is brick structure with several big opening access. The building size is big but the condition is wretched. It is located just next to transportation ports including septa bus stop and the rail way. The

neighboring road is not only wide but also arterial. There are some big vacant lots behind the building which could be used as a cluster with this building for mass production factory to unload the goods and big machine storage. It will be more detailed demonstrated in the next chapter. It is suggested that even though the exterior materials are intact, the structure still works well. The building conservation and the repair of material are posed.



Site 1. Photo by author.

mary, September 2010
4 Ibid.

Industrial Development



Site 2. Photo by author.

Site 2

Site 2 is located on 853N Preston Street. It is also a brick structure and refurbished before. Now the building is in a very sound condition partly occupied by a manufacturing firm called CPV Manufacturing, Inc. The building space is big and the road around it is wide which is good for transportation. The focus should be placed on matching a manufacturing factory to the existed space without too much renovation. It is believed that the previous repair created a suitable space for manufacturing. However, further investigations of interior need to be implemented in the following steps.

investigations of interior need to be implemented in the following steps.



Site 3. Photo by author.

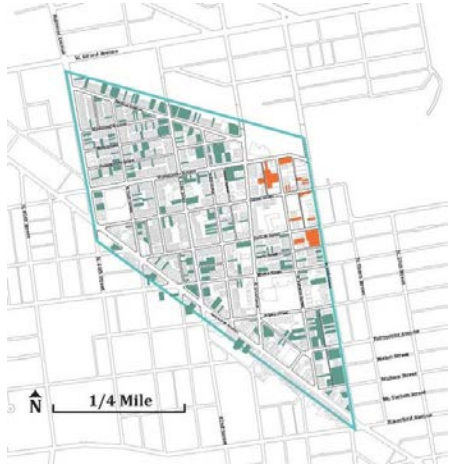


Site 4. Photo by author.

Site 3 & Site 4

Site 3 is located on 734N 41st Street and Site 4 is located on 4218 Lancaster Avenue. Compared to Site 1 and Site 2 these two sites in size are smaller but at the same time they are also another different type of industrial building more resemble warehouse which can supply the space for some smaller size industrial type. Their location is near Lancaster Avenue which give them the potential to connect to the commercial space and customer.

Industrial Development



Potential Vacant Lots for Industrial Function

Vacant lot for the industrial auxiliary function

Based on the vacant lot study of Mengjia Wang who is another group member, several vacant lots near 40th street are proposed to be used as auxiliary space for the proposed existed industrial buildings. They can be used as the area for unloading, container yard and so on. They are near industrial sites especially close to the big ones with the potential of adaptive reuse. The benefit and purpose is to form an industrial cluster and reinforce the industrial effect.

Credit: Mengjia Wang



Vacant lot for new construction

Constructing new structures should not be excluded even though our plans are all based on preservation. This measure can help to decrease the vacancy rate but also build up the new structure to fit more possible industrial companies who is seeking for the space but the existed ones might not be able to fit. In other words, it is a way to turn vacant land to industrial land for further investment.

Credit: Mengjia Wang

Proposed Industrial Clusters

According to the report from PIDC, the industrial cluster types are placed basically in three categories:

1 Traditional Manufacturing including apparel, building fixture and equipment, construction housing and real estate, publishing and printing, processed food and metal fabrication;

2 Advanced manufacturing including biopharmaceuticals, energy and medical devices;

3 transportation including transportation and wholesale.

Based on the analysis of the condition in Belmont and our goal to increase the employment rate, the targeted types and possibilities to Belmont industrial development is the traditional manufacturing cluster with the focus on processed food for Penn and Drexel. The reason is that the characteristics of the traditional manufacturing cluster is employment based and labor intense which matches our goal.

Another possible manufacturing type in the long-term is medical devices and biopharmaceuticals with the target consuming need of the health institutions of Penn and Drexel.

Conclusion and Suggestions

It is suggested to continue more detailed investigation and survey of the identified and proposed existing industrial building with the focus on the interior space layout and condition. Besides, another step is to try to match manufacturing firms with industrial spaces by identifying and reaching out to specific companies. Meanwhile, contacting Philadelphia Industrial Development Corporation (PIDC) for consultation on firms currently looking for industrial spaces is also helpful since PIDC implemented quite sufficient study of the industrial development in Philadelphia. It is necessary to search for alliances and support from government and other business organizations such as Mayor's Office of Sustainability, Commerce Department, Redevelopment Authority, Delaware Valley Industrial Resource Center, Deputy Mayor for Planning and Economic Development, Urban Industry Initiative, Zoning Code Commission, Philadelphia City Planning Commission . Moreover, rehabilitating industrial buildings to match the needs of purchasers or lessees meanwhile contacting adaptive reuse design company is a necessity. Another important point is to zone for modern industry in Belmont.

In the long-run, after the setup of individual factories, building industrial presence and influence in neighborhood by forming industrial clusters and hiring workers from the neighborhood need to be emphasized. It is suggested to develop training programs to provide residents the skills needed to work in local industry. Seeking vacant lots as possible new locations to build new industrial real estate to form bigger and more complete industrial clusters is also recommended. When the initial purpose of increasing the employment rate of the first step of the whole development process of promise zone is achieved, transforming manufacturing type from traditional labor-intensive to technological as well as evolve industrial clusters' function from the only engine for employment to the factor enhancing the whole area's economic development is also very crucial and a pattern of industrial development.



Accessibility & Visitability in Belmont: A Design Intervention & Financial Analysis

Sarah Blitzer and Jennifer Robinson

In conversation with residents of Belmont and partners of the Promise Zone, we discovered that historic row house design does not accommodate the needs of the elderly or disabled. Through these personal conversations we

learned that many elderly are forced to essentially live in the first floor living room space of their home. It is the space available on the ground floor and is the simplest solution to avoid walking up and down stairs, which could be difficult or impossible. We realized the critical importance of aging residents being able to remain in a dignified and comfortable living situation as long as possible. To preserve a neighborhoods built environment, our preservation plan strongly favors preserving the



Figure 1. Existing site plan

current community. If Belmont's row homes can be adapted for ease in accessibility, then its community of residents can be preserved. As our plan details, preservation of the built fabric is also essential. As an aspect of preserving the historic building fabric in Belmont, this plan studies the feasibility of renovating existing row homes for accessibility as an alternative

to new construction that is insensitive to extant buildings. In consideration of the growing need for housing that is appropriate for elderly and disabled residents, while maintaining affordability, we have developed several design proposals and a pro forma analysis for the purchase, rehabilitation, and modification of a group of 15 row homes located on N. Brooklyn Street, just north of Lancaster Avenue in the Belmont neighborhood of West Philadelphia. (Figure 1)

It is important to note that these homes are not being specifically targeted or planned for this style of redevelopment, they were only chosen as a representative sample of the homes in Belmont. The row of homes selected on N. Brooklyn Street was selected because of their architecture style. This is a row of Workingman's houses.¹ (Figure 2) It is a row home style found throughout Philadelphia, and we believe that in focusing our work on a ubiquitous row home design, our work would be most productive. Further, any organizations listed here as sources for financing or pricing information are purely based on educated estimates of what might be possible. No agreement exists between these, or any other, companies to contribute financially to this project. The comparable pricing research was based on information available through reputable real estate web site Redfin.com and has not been verified by a real estate professional. No guarantees are implied in the following pages.



Figure 2. Elevation of east side of N. Brooklyn St.

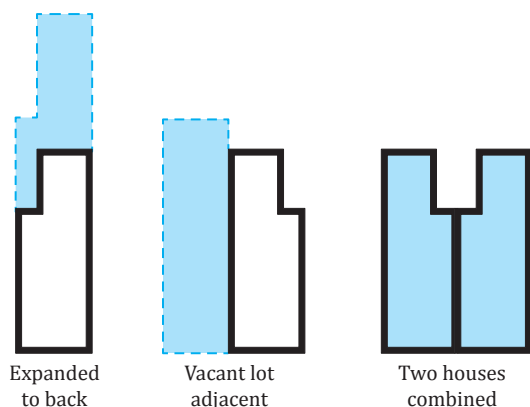


Figure 3. Architectural intervention types

Row-House Rehabilitation and Conversion for Accessibility

These homes are situated on the east side of North Brooklyn Street. There are two mid-block vacant lots, a corner vacant lot, and vacant lots behind the homes. Currently six homes are vacant, three of these are classified as structurally compromised and sealed by the city's Department of Licenses and Inspections.

The renovation modeled in this project converts these 15 row homes and vacant lots into a total of 22 affordable housing units, with 10 fully accessible and affordable single level units, 10 single level affordable units, and two 2-story affordable units.

Three types of architectural interventions were developed, responding to

¹ Rachel Simmons Schade, *Philadelphia Rowhouse Manual: A Practical Guide for Homeowners*, Philadelphia: City of Philadelphia, 2008, 7.

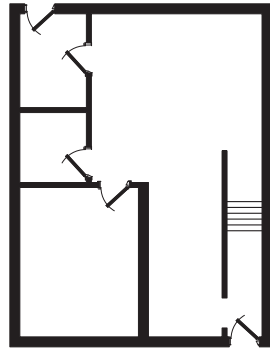


Figure 4

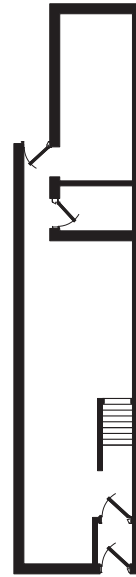


Figure 5

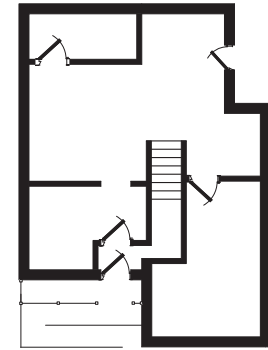


Figure 6

the size of the individual rowhouse and the availability of vacant lots that are adjacent and or behind. (Figure 3) These three intervention types are: combining two row houses by punching through interior walls (Figures 4), extending homes to the back (Figure 5), and infill of adjacent vacant lots (Figure 6). The proposed site plan shows the first floor of each of the units. (Figure 7) The two units in blue are row homes that will be

renovated and updated, but will not be modified for accessibility. It should be noted that all of the rowhouses that have been expanded for accessibility take advantage of available space beyond the original rowhouse's envelope. The Workingman's house has a very small footprint and cannot accommodate the accessibility without some degree of expansion.

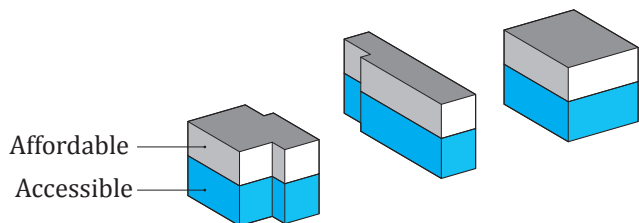


Figure 7. Proposed site plan

Ten units will have accessibility modifications to allow for wheelchair usage with appropriate

room sizes and door widths. Part of the pro forma analysis covers the additional costs for these accessibility modifications, estimated to be approximately \$20,000 per unit. These modifications include: ramps with appropriate hand rails; bathroom modifications to include a roll in shower, accessible toilet and sink as well as appropriately placed grab bars;

Visitability and Accessibility



kitchen modifications to allow for safety in food preparations with lowered countertops and sink; modifications to the closets to allow for vertical storage on tracks that can be lowered via a grab bar, and installation of an audible and visual alarm system.

Above these 10 accessible units will be one-bedroom affordable apartments, which could be rented by a friend or family member of the resident below or to an outside party.

Research shows that there is sufficient demand to fill these units. 15.9% of Philadelphia's population is 65+, with 48.2% of these 186,000 people are over 75 and 15% are over 85 years old. The City of Philadelphia census records show a 15.9% population with one or more disabilities. Within the Belmont census tract, 8.9% of residents are 65+ and 16.4% have one or more disabilities.²

One local organization, the Inglis Foundation, manages 208 affordable, accessible units and reports a five-year waiting list to live there.³

Input Assumptions

Concept:

Unit square footage derived from plans as modeled above.
Parcel size based on Philadelphia's Parcel Explorer system.

Development Costs:

Cost per square foot of the lot is based on vacant lots currently for sale in Belmont.

- \$20,000/1,333 sqft at 4218 Ogden Street, \$15.00/sqft⁴
- \$8,500/1,405 sqft at 947 Belmont Avenue, \$6.05/sqft⁵
- \$8,900/1,035 sqft at 878 N. 40th Street, \$8.60/sqft⁶
- \$19,995/1,264 sqft at 811 N. 40th Street, \$15.82/sqft⁷
- \$30,000/2,250 sqft at 655 N. Preston Street, \$13.33/sqft⁸

² PolicyMap, Census Data 2010

³ www.philadelphiafed.org/community-development/events/2011/future-of-the-disability-housing-market/fact-sheet-inglis-foundation.pdf

⁴ www.redfin.com/PA/Philadelphia/4218-Ogden-St-19104/home/39992484

⁵ www.redfin.com/PA/Philadelphia/947-Belmont-Ave-19104/home/40311211

⁶ www.redfin.com/PA/Philadelphia/878-N-40th-St-19104/home/40313330

⁷ www.redfin.com/PA/Philadelphia/811-N-40th-St-19104/home/40567430

⁸ www.redfin.com/PA/Philadelphia/655-N-Preston-St-19104/home/40556489

Accessibility and Visitiability

ADA modifications pricing	\$ per LF	LF needed	\$ Each	Qty	Extended	Local Factor
Straight Ramp/wood	\$ 124	30		10	\$ 37,200	\$ 42,036
Switchback Ramp/wood	\$ 128	30		1	\$ 3,840	\$ 4,339
Hand rails set in wood	\$ 63	30		11	\$ 20,790	\$ 23,493
Audible/visual alarm			\$ 326	10	\$ 3,260	\$ 3,684
Grab bars/2 per rr			\$ 225	20	\$ 4,500	\$ 5,085
Toilet			\$ 1,140	10	\$ 11,400	\$ 12,882
Sink			\$ 2,535	10	\$ 25,350	\$ 28,646
Roll In Shower			\$ 4,473	10	\$ 44,730	\$ 50,545
Kitchen mods			\$ 1,891	10	\$ 18,910	\$ 21,368
Closet mods			\$ 400	10	\$ 4,000	\$ 4,520
					Total	\$ 196,597
					Per Unit	\$ 19,660

Building acquisition cost based on homes currently for sale in Belmont.

- \$43,000 659 N. 41st Street⁹
- \$17,999 848 N. Union Street¹⁰
- \$88,000 4212 Ogden Street¹¹

Construction cost based on RSMeans cost data¹²

ADA modifications and parking space cost based on Means ADA Compliance Pricing Guide¹³

Architecture and engineering fees are based on 7% of total construction costs.

Permits based on research through the Philadelphia Department of Licenses and Inspections.¹⁴

Preleasing costs based on \$250/unit.

Low Income Housing Tax Credits:

Credits are based on hard and soft development costs.

Annual credit is based on 9% per year.

Market rate for conveyed credits is based on LIHTC Pricing Trends.¹⁵

Financing:

Interest rate, term, debt coverage ratio, and fees based on LISC lending products data.¹⁶

Rents and Income:

9 www.redfin.com/PA/Philadelphia/659-N-41st-St-19104/home/38186776

10 www.redfin.com/PA/Philadelphia/848-N-Union-St-19104/home/38670188

11 www.redfin.com/PA/Philadelphia/4212-Ogden-St-19104/home/38191100

12 www.costworks.com

13 Means ADA Compliance Pricing Guide: Cost Estimates for More than 70 Common Modifications. Kingston, MA: Reed Construction Data, 2004. Print.

14 business.phila.gov/Documents/Permits/fee_building.pdf

15 www.novoco.com/low_income_housing/facts_figures/

16 www.lisc.org/docs/brochures/financial/2014_lending_products.pdf

Monthly rent based on Pennsylvania Housing Finance Agency income and rent limits 2014 (Philadelphia County) at the 50%/FMR level.¹⁷

Vacancy Rates:

Based very low on the knowledge for demand of accessible and affordable housing units. Vacant units would likely only be empty during conversions between tenants.

Expenses:

Based on BOMA Experience Exchange Report for Philadelphia 2013.

There are no property taxes included, as my financial analysis is based on ownership by a non-profit organization, which would be exempt from Philadelphia property taxes.

Taxes:

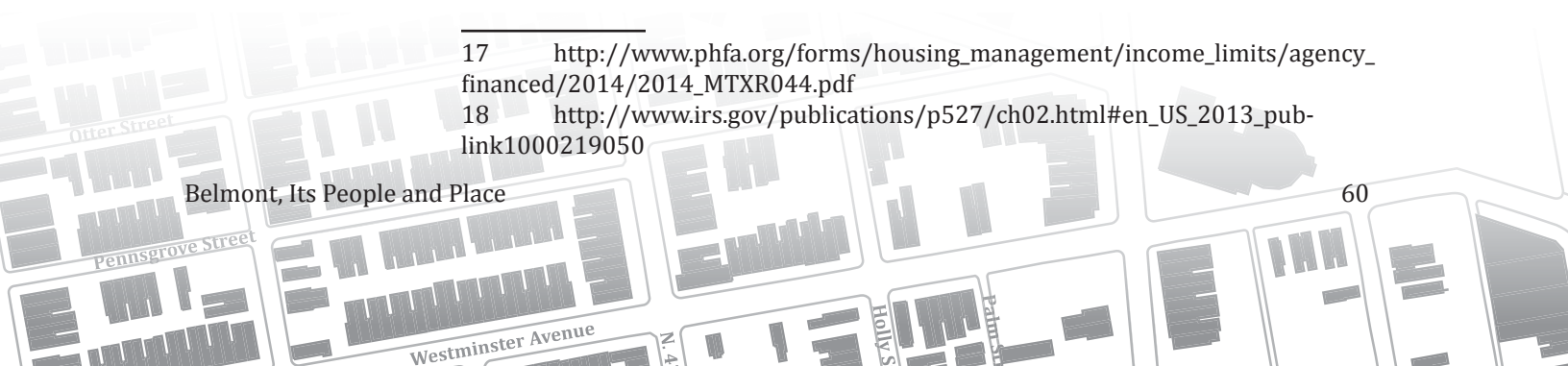
Depreciable basis is the total development cost, minus the land cost.

Useful life is 27.5 years, based on IRS publication 527. Additions and improvements have the same depreciation system as the building, based on a new placed in service date when renovations are complete.¹⁸

Depreciable personal property is based on the appliances and additions to the unit. The basis for this is 7 years, based on data in IRS publication 527.

17 http://www.phfa.org/forms/housing_management/income_limits/agency_financed/2014/2014_MTXR044.pdf

18 http://www.irs.gov/publications/p527/ch02.html#en_US_2013_publink1000219050



Appendix

Building Survey Collection	A2
Community Survey Collection	A3
Helpful Resources	A4



Appendix

Building Survey Collection

Below is a sample of the form used to record building condition data for Belmont.

First Impression: Good / Bad

Unique ID: _____

Address:

Does this building have a specific name?

Building use:

Residential Commercial School Church Other

Type of building:

Attached Semi-detached Detached

Is there a porch? Yes / No

How many units are there? _____

Is the front door handicap accessible?: Yes / No

Conditions (rate 1-4 - one being worst, 4 being best):

Overall Condition: _____

Side Condition: _____

Facade Condition: _____

Building Material: Brick Stone Cement Wood

Facade: _____

Side: _____

Cornice: _____

Number of stories: _____

Are the windows wood? Yes / No

Year it was built?: _____ (before or after 1950) Vacant? Yes / No

Is there paint or vinyl over the masonry? Paint Vinyl Both No

Have obvious changes/repairs been made? Yes / No

What? Repointing Vinyl Siding Paint over masonry

Other:

Are there any obvious issues you've observed?

Additional details:



Community Survey Collection

Below is a sample of the form used to collect responses from Belmont and Promise Zone residents.

*This is a survey for academic use only and all the responses are truly anonymous.

Penn
University of Pennsylvania
HSPV 701 Historic Preservation Studio
West Philadelphia Promise Zone
Professor Randall F. Mason
Tel: 215.896.3169 | rfmason@design.upenn.edu
School of Design

Year you were born:

Closest intersection to your house:

How long have you lived in your neighborhood?

Where are you from originally? When did your family come to this part of Philadelphia?

What type of house do you live in:

<input type="checkbox"/> Rowhouse	<input type="checkbox"/> Twin
<input type="checkbox"/> Townhouse	<input type="checkbox"/> Apartment in converted house
<input type="checkbox"/> Apartment building	<input type="checkbox"/> Apartment over store/shop
<input type="checkbox"/> Free-standing house	<input type="checkbox"/> Other:

Do you know when your house was built?

<input type="checkbox"/> Built before 1950
<input type="checkbox"/> Built after 1950
<input type="checkbox"/> I don't know, but I am interested.
<input type="checkbox"/> I don't know, and I am not interested.

If you wanted to show off the best parts of your neighborhood to a friend from out-of-town, where would you take them?

What is your favorite building in the area? Why? (Mark it on the map with a star if you'd like.)

Where do you typically shop for groceries? (Mark it on the map with a circle if you'd like.)

Check the things you have observed in your neighborhood:

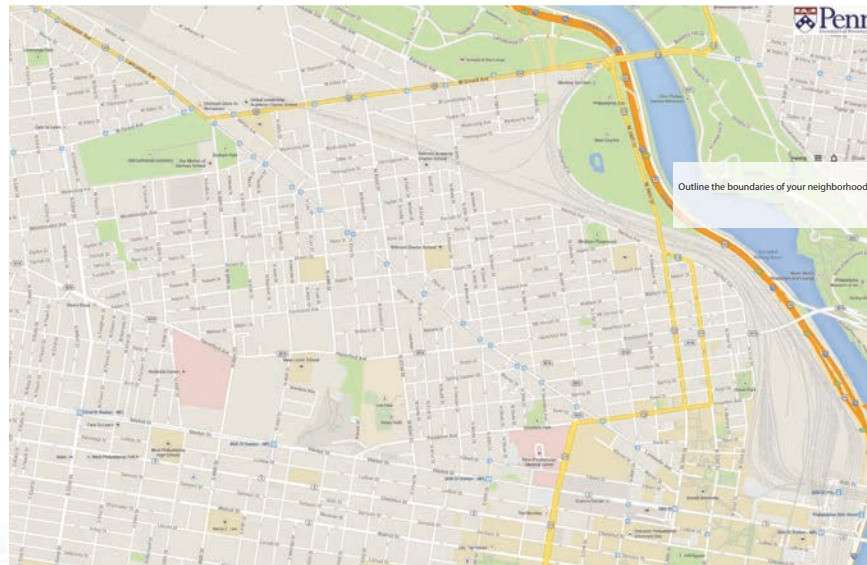
<input type="checkbox"/> People shopping	<input type="checkbox"/> New construction	<input type="checkbox"/> Churches
<input type="checkbox"/> Historic Buildings	<input type="checkbox"/> Murals	<input type="checkbox"/> Community Gardens
<input type="checkbox"/> Vacant lots	<input type="checkbox"/> Green Spaces (Parks)	<input type="checkbox"/> Litter
<input type="checkbox"/> Buildings in disrepair	<input type="checkbox"/> Schools	<input type="checkbox"/> Other:

How do you feel about the buildings in your neighborhood? (Choose three)

<input type="checkbox"/> Beautiful	<input type="checkbox"/> Unsafe	<input type="checkbox"/> Ugly	<input type="checkbox"/> Old
<input type="checkbox"/> Dirty	<input type="checkbox"/> New	<input type="checkbox"/> Unique	<input type="checkbox"/> Quiet
<input type="checkbox"/> Crowded together	<input type="checkbox"/> Boring	<input type="checkbox"/> Noisy	<input type="checkbox"/> Other:
<input type="checkbox"/> Safe	<input type="checkbox"/> Clean	<input type="checkbox"/> Entertaining	

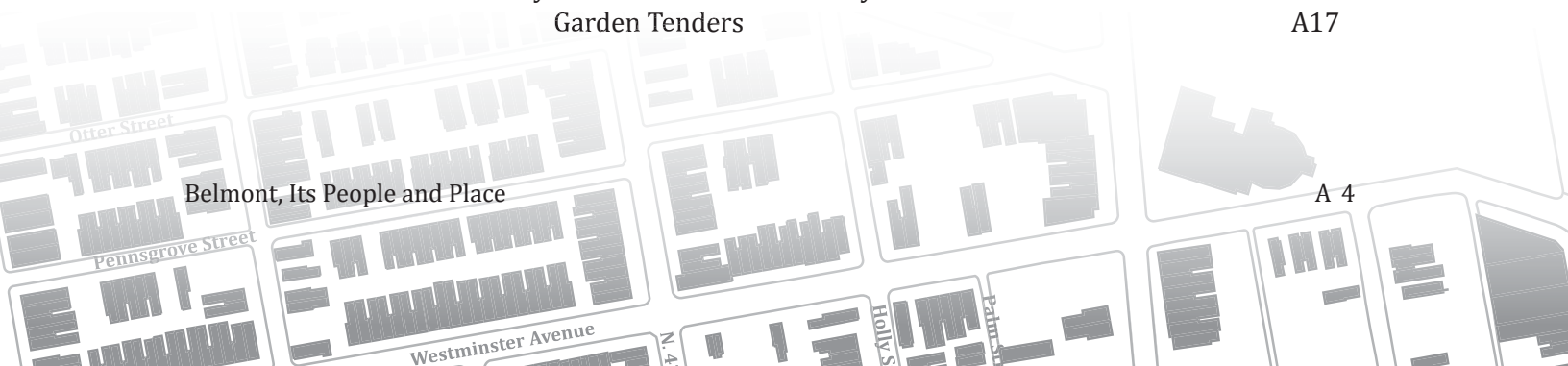
If you could change one thing in your neighborhood, what would it be?

If you could make sure one thing does NOT change, what would it be?



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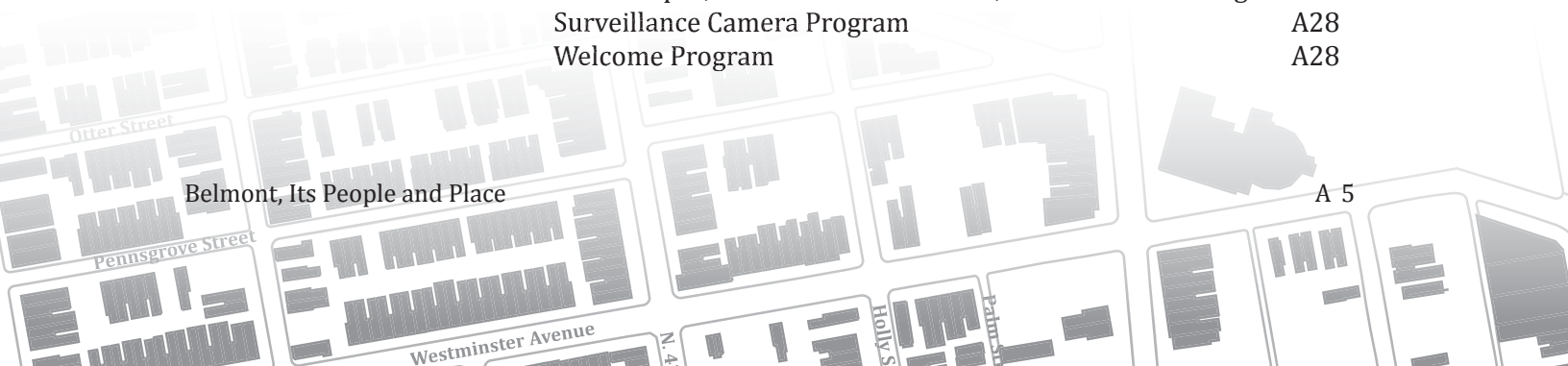
Pennsylvania Housing Finance Agency	
ACCESS Down Payment & Closing Cost Assistance	A17
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ReBuilding Together	A21
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203(k) Rehab Mortgage Insurance	A22
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Keystone Historic Preservation Project Grants	A23
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Appendix

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State of Pennsylvania:	
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Resources for businesses:

Organization: City of Philadelphia

Program Name: Business Improvement District Support

Description: All across the city, BIDs have a tremendous impact in maintaining and enhancing the vitality of the areas they serve. BIDs provide a way for property owners and businesses to cooperate to keep their areas competitive. Creating a BID is a serious effort that requires cooperation among businesses, property owners, public officials, and other community stakeholders.

Eligibility: Groups of business owners.

Application Details: Groups considering creating a BID for their commercial area should contact Denis Murphy at 215-683-2039 before taking the steps outlined here. A Commerce staff person can orient you to the BID formation process and help you determine whether a BID might be feasible.

Email or weblink: <https://business.phila.gov/Documents/guides/StartingaBIDinPhiladelphia.pdf> Denis.Murphy@phila.gov

Organization: City of Philadelphia

Program Name: Community Partnership Program

Description: The Community Partnership Program (CPP) loans out tools and supplies to volunteers in community groups, schools, businesses, and residents engaged in cleaning and maintaining their neighborhoods.

Application Details: Call 311 and speak with a live operator. If you are calling 311 by cellphone or outside the city, please dial (215) 686-8686 or call 215-685-9558.

Email or weblink: http://www.phila.gov/qualityoflife/communitypartnershipprogram/Pages/_CPPRequestForm.aspx

Organization: City of Philadelphia

Program Name: Empowerment Zone -- Community Trust Board

Description: Each EZ has a Community Trust Boards (CTB). The CTBs consist of residents, business owners, and other experts and act as advisory boards on behalf of their respective neighborhoods to the City of Philadelphia. CTBs set funding priorities within an Empowerment Zone.

Funding Amounts (if provided): Set by the CTB

Eligibility: Residents, business owners, other experts

Application Details: Interested in joining the Community Trust Board of these Empowerment Zones? Fill out an application and submit it to aiisha.g.herring@phila.gov or by mail to: Aiisha Herring-Miller, One Parkway Building, 1515 Arch Street – 12th Floor, Philadelphia PA 19102

Email or weblink: <http://www.phila.gov/commerce/Documents/Empowerment%20Zone%20CTB%20Application.pdf>



Resources for businesses (continued):

Organization: City of Philadelphia

Program Name: Homeownership Rehabilitation Program

Description: Provides developers a subsidy for the rehabilitation of vacant houses to be sold to homebuyers.

Funding Amounts (if provided): The maximum subsidy is \$35,000 per property but can be averaged across properties in the same zip code or in close proximity. An additional subsidy of up to \$15,000 can be provided on a dollar-for-dollar matching basis on projects that have other subsidies or developer fee contributions.

Email or weblink: Rich Franck, (215) 448-3072, email: Richard.franck@phila.gov

Organization: City of Philadelphia

Program Name: InStore

Description: A forgivable loan program that helps eligible retail, food, and creative for-profit and non-profit businesses purchase equipment and materials associated with establishing a new location or expanding at an existing one. Eligible improvements include: security systems, telephone systems, alarm systems, point of sale equipment, kitchen equipment, computer ordering systems, millwork, flooring, lighting, sound systems, theater seating, display furnishings and shelving, HVAC equipment, coolers, refrigeration units, specialty piping, and more.

Funding Amounts (if provided): \$15,000 - \$50,000

Eligibility: You may be eligible if you own a property occupied by a retail, food, or creative business and are planning to open a new location, make improvements to an existing location in order to expand services or business activities, and/or upgrade equipment. Your project must be located on an eligible commercial corridor.

Application Details: Department of Commerce, 1515 Arch St, 12th Floor, Philadelphia, PA 19102, Phone: 215-683-2153

Email or weblink: <https://business.phila.gov/Documents/InStore%20Guidelines.pdf> <https://business.phila.gov/Documents/InStore%20Application.pdf>



Resources for businesses (continued):

Organization: City of Philadelphia

Program Name: SafeCam

Description: The purpose of the Commerce SafeCam Program is to encourage businesses and property owners within the City of Philadelphia to install surveillance cameras, making areas safer for shoppers and the community while growing their vitality and economic performance.

Funding Amounts (if provided): The program reimburses owners of commercial buildings and businesses up to 50% of the total cost of eligible improvements, for a maximum reimbursement of \$3,000 for a single commercial property.

Eligibility: Applicants must be the owner of a commercially occupied property or an operating tenant business with approval of the property owners or an established business association or community based organization representing a number of businesses in a particular area. Applicants must be operating legally, properly registered, licensed with the City of Philadelphia and current with all City obligations, including but not limited to taxes, licenses, water revenue billings, as well as any assessments due to Business/Neighborhood Improvement Districts. Unoccupied properties may be considered but must be occupied or have a signed lease agreement to be eligible for reimbursement.

Application Details: Philadelphia Department of Commerce at 215-683-2172

Email or weblink: <https://business.phila.gov/Documents/SafeCamGuidelines.pdf>

Organization: City of Philadelphia

Program Name: Storefront Improvement Program

Description: This program reimburses owners of commercial buildings and businesses within designated commercial corridors who make storefront improvements.

Funding Amounts (if provided): The program can reimburse up to 50% of the cost of eligible improvements to a maximum of \$8,000 for a single commercial property, or up to \$12,000 for a multiple-address or corner business property.

Eligibility: Owners of commercial buildings and businesses within designated corridors.

Application Details: To find out whether your property qualifies and contact Ana Fuentes at 215-683-2025 or Jonathan Snyder at 215-683-2153

Email or weblink: SIP@Phila.gov <https://business.phila.gov/Documents/Guidelines.pdf>



Resources for businesses (continued):

Organization: City of Philadelphia

Program Name: Surveillance Camera Program

Description: The City of Philadelphia spends over one million of your tax dollars annually to clean up illegal dumping! Much of the illegal dumping is carried out by our own residents. You might be able to get surveillance cameras installed to help the city identify the parties involved in illegal dumping.

Application Details: Phone: (215) 686-2114

Email or weblink: <http://www.phila.gov/qualityoflife/surveillancecameraprogram/Pages/default.aspx>

Organization: City of Philadelphia

Program Name: Tax abatement program

Description: A significant incentive for new housing development and housing rehabilitation in the City of Philadelphia is the 10-year real estate tax abatement offered by the Board of Revision of Taxes (BRT). To benefit from this offer developers and homeowners must follow the guidelines set out by the BRT.

Funding Amounts (if provided): Reduction of property tax bill, not a direct source of funding.

Eligibility: Real estate developers, homeowners

Email or weblink: <http://www.phila.gov/OPA/AbatementsExemptions/Pages/Abatements.aspx>

Organization: City of Philadelphia

Program Name: Welcome Program

Description: This program provides a source of low-cost capital generally can be used for new construction, property acquisition, building rehabilitation, tenant improvements, machinery and equipment acquisitions, and working capital. One job must be created for every \$50,000 funded within two years of final funding.

Funding Amounts (if provided): \$2 - \$50 million, in \$500k increments

Eligibility: Commercial, retail, industrial or non-profit firms that create significant job growth and are located or planning to locate in Philadelphia.

Application Details: Administered by the Philadelphia Industrial Development Corporation

Email or weblink: <http://www.pidc-pa.org/userfiles/file/Updated%20Profile%20Sheets/The%20Welcome%20Fund.pdf>



Resources for businesses (continued):

Organization: Entrepreneur Works

Program Name: Multiple business loan programs

Description: Entrepreneur Works provides loans to entrepreneurs for start-up purposes and to meet the financing needs of an existing business.

Usage of loan proceeds includes; working capital, start-up cost, business acquisition, inventory, machinery and equipment, furniture and fixtures, real estate for business

Funding Amounts (if provided): \$500 - \$50,000

Eligibility: Eligibility requirements vary by loan type.

Application Details:

Email or weblink: <http://www.myentrepreneurworks.org/programs/loans>

Organization: Philadelphia Authority for Industrial Development

Program Name: Redevelopment Assistance Capital Program

Description: Acquisition, new construction, or renovation of a building that offers significant regional economic impact, creates jobs, has long-term financial sustainability

Funding Amounts (if provided): Minimum project cost is \$1,000,000.

Eligibility: Businesses

Application Details: PIDC staff is available to provide customized assistance in economic feasibility analysis and in structuring of public funding. To explore PIDC Loan Program opportunities for your development project or business, please contact Chamor Hollinger at 215-496-8157 or chollinger@pidc-pa.org

Organization: Pennsylvania Historical Museum Commission

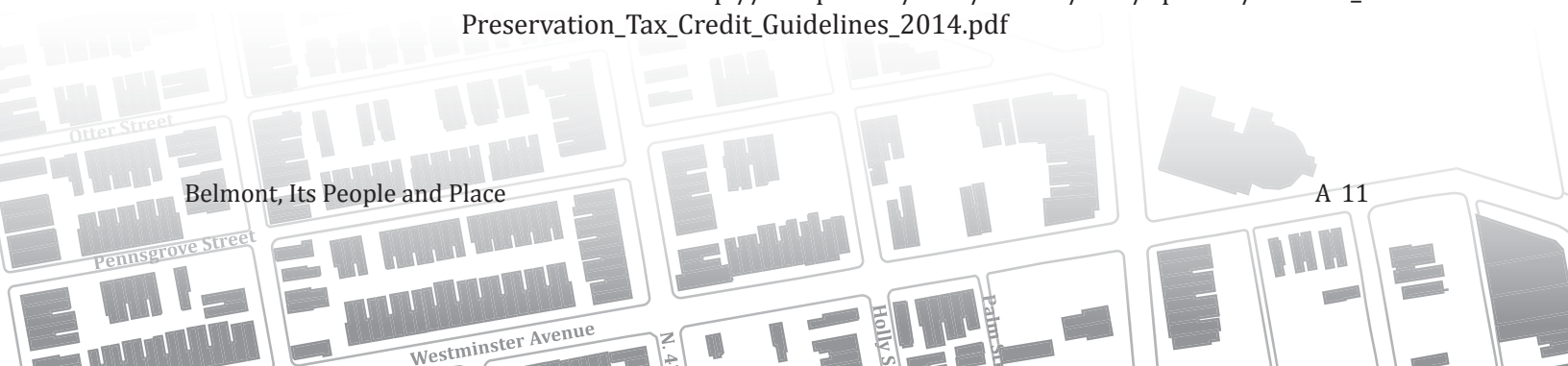
Program Name: Historic Preservation Tax Credit

Description: Provides tax credits to qualified taxpayers who will be completing the restoration of a qualified historic structure into an-income producing property. All projects must include a qualified rehabilitation plan that is approved by the Pennsylvania Historical and Museum Commission (PHMC) as being consistent with the standards for rehabilitation of historic buildings as adopted by the United States Secretary of the Interior.

Funding Amounts (if provided): May be applied against the tax liability of a qualified taxpayer, and shall not exceed 25 percent of the qualified expenditures as determined by the application in connection with the completed project. The total tax credits awarded to a qualified taxpayer may not exceed \$500,000 in any fiscal year.

Eligibility: A qualified taxpayer which includes an individual, corporation, business trust, limited liability company, limited liability partnership or any other form of legal business entity.

Email or weblink: http://newpa.com/sites/default/files/uploads/Historic_Preservation_Tax_Credit_Guidelines_2014.pdf



Resources for businesses (continued):

Organization: Pennsylvania Housing Finance Agency

Program Name: PennHOMES

Description: PHFA provides permanent financing for rental projects through the PennHOMES Program. It offers interest-free, deferred payment loans to support the development of affordable rental housing for lower-income residents. Financing is structured as primary or secondary mortgage loans. Funding Amounts (if provided): Developers may receive up to \$22,500/unit in PennHOMES financing but increase their chances of receiving financing if requesting a lower per-unit amount. Application is competitive.

Eligibility: Eligible sponsors include for-profit or nonprofit entities.

Application Details: 717-780-3882, Director of Development, PHFA

Organization: Philadelphia Office of Housing and Community Development
Program Name: Renewal Community and Housing

Description: Businesses located in, or wishing to locate in, the RC are eligible for federal tax incentives to expand or improve their buildings. One of the most important components of these incentives is the Commercial Revitalization Deduction (CRD) which is a deduction off a CRD applicant's federal taxes. The city has \$12 million in CRDs to award each year, with a maximum of \$10 million per building. A CRD award of \$1 million would be worth approximately \$170,000 in cash savings on an applicant's federal taxes. The CRD applies to any nonresidential real property; however, it can also be used on mixed-use buildings if less than 80 percent of a building's gross rental income is from residential units.

Application Details: 215-683-2126, Renewal Community Senior Manager

Email or weblink: <http://www.phila.gov/ohcd/ez.htm>

Organization: State of Pennsylvania

Program Name: Neighborhood Assistance, Enterprise Zone Tax Credit

Description: An incentive program that provides tax credits to private companies investing in rehabilitating, expanding, or improving buildings or land located within designated enterprise zones. Real property improvements such as rehab, expansion or physical improvements to buildings or land resulting in jobs created or retained.

Funding Amounts (if provided): Tax credits equal 25% of amount invested; Up to \$500,000 total tax credits per project.

Eligibility: Any private company with an investment located in an enterprise zone.

Application Details:

http://newpa.com/sites/default/files/uploads/NAP_Enterprise_Zone_Guidelines_2014.pdf



Resources for individuals/homeowners:

Organization: City of Philadelphia

Program Name: Community Partnership Program

Description: The Community Partnership Program (CPP) loans out tools and supplies to volunteers in community groups, schools, businesses, and residents engaged in cleaning and maintaining their neighborhoods.

Application Details: Call 311 and speak with a live operator. If you are calling 311 by cellphone or outside the city, please dial (215) 686-8686 or call 215-685-9558.

Email or weblink: <http://www.phila.gov/qualityoflife/communitypartnershipprogram/Pages/CPPRequestForm.aspx>

Organization: City of Philadelphia

Program Name: Empowerment Zone -- Community Trust Board

Description: Each EZ has a Community Trust Boards (CTB). The CTBs consist of residents, business owners, and other experts and act as advisory boards on behalf of their respective neighborhoods to the City of Philadelphia. CTBs set funding priorities within an Empowerment Zone.

Funding Amounts (if provided): Set by the CTB

Eligibility: Residents, business owners, other experts

Application Details: Interested in joining the Community Trust Board of these Empowerment Zones? Fill out an application and submit it to aiisha.g.herring@phila.gov or by mail to: Aiisha Herring-Miller, One Parkway Building, 1515 Arch Street – 12th Floor, Philadelphia PA 19102

Email or weblink: <http://www.phila.gov/commerce/Documents/Empowerment%20Zone%20CTB%20Application.pdf>

Organization: City of Philadelphia

Program Name: Surveillance Camera Program

Description: The City of Philadelphia spends over one million of your tax dollars annually to clean up illegal dumping! Much of the illegal dumping is carried out by our own residents. You might be able to get surveillance cameras installed to help the city identify the parties involved in illegal dumping.

Application Details: Phone: (215) 686-2114

Email or weblink: <http://www.phila.gov/qualityoflife/surveillancecameraprogram/Pages/default.aspx>



Resources for individuals/homeowners (continued):

Organization: City of Philadelphia

Program Name: Tax abatement program

Description: A significant incentive for new housing development and housing rehabilitation in the City of Philadelphia is the 10-year real estate tax abatement offered by the Board of Revision of Taxes (BRT). To benefit from this offer developers and homeowners must follow the guidelines set out by the BRT.

Funding Amounts (if provided): Reduction of property tax bill, not a direct source of funding.

Eligibility: Real estate developers, homeowners

Application Details:

Email or weblink: <http://www.phila.gov/OPA/AbatementsExemptions/Pages/Abatements.aspx>

Organization: City of Philadelphia

Program Name: Vacant Lot Cleanup

Description: There are approximately 40,000 vacant lots in the City of Philadelphia and over 74% of these vacant lots are privately owned. It is the responsibility of the vacant lot owner to secure and maintain their property. Unfortunately not all property owners take the necessary steps to protect and care for their property. Property owner neglect combined with careless tossing of trash and illegal dumping of bulk trash (such as construction debris) exacerbates the problem. Overtime, the high weeds, trash and otherwise unsanitary conditions of the lot will lower property values and can attract large scale illegal dumping operations which adds to the overall perception of blight in the neighborhood.

Application Details: Residents can call 311 to request a vacant lot clean up. If calling 311 by cell phone or from outside the city, please call (215) 686-8686. Please provide the 311 operator with your name, address and phone number so we can contact you if we have additional questions. Missing or incorrect information may delay the clean up process. Remember all information is kept confidential.

Email or weblink: <http://www.phila.gov/qualityoflife/vacantlotprogram/Pages/default.aspx>

Organization: Comcast

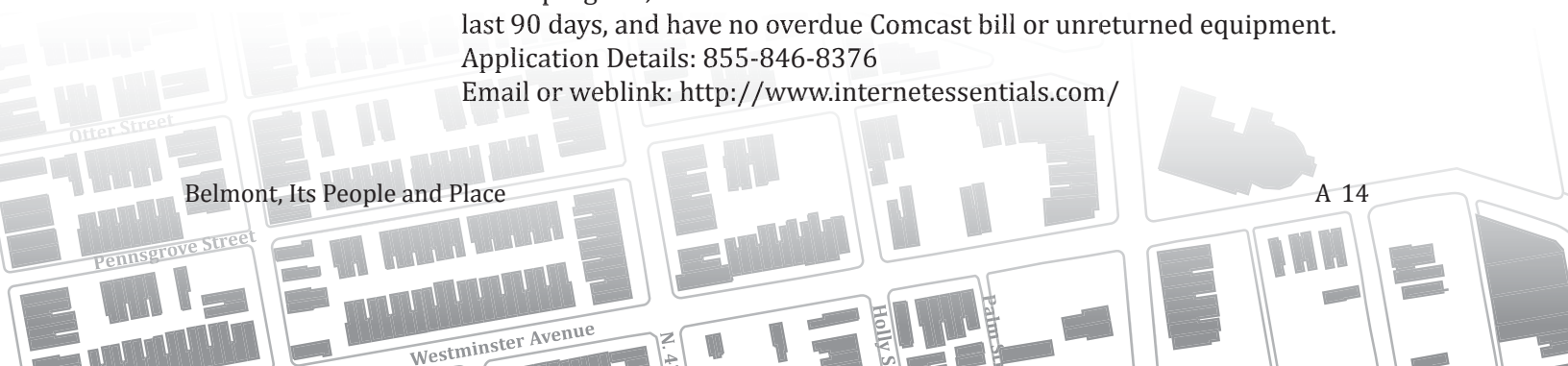
Program Name: Internet Essentials

Description: Comcast offers fast home internet service for \$9.95 a month, as well as free internet training and reduced price on a home computer.

Eligibility: Households must be located where Comcast offers Internet service, have a child who is eligible to participate in the National School Lunch program, have not subscribed to Comcast Internet service within the last 90 days, and have no overdue Comcast bill or unreturned equipment.

Application Details: 855-846-8376

Email or weblink: <http://www.internetessentials.com/>



Resources for individuals/homeowners (continued):

Organization: Federal Housing Administration

Program Name: Property Improvement Loan Insurance (Title I)

Description: Federal Housing Administration (FHA) makes it easier for consumers to obtain affordable home improvement loans by insuring loans made by private lenders to improve properties that meet certain requirements. "Lending institutions make loans from their own funds to eligible borrowers to finance these improvements."

Funding Amounts (if provided): May be used to insure such loans for up to 20 years on single or multifamily properties. Max loan amount is \$25,000 for improving a single-family home or for improving or building a nonresidential structure. For improving a multifamily building, the max loan amount is \$12,000 per unit, not to exceed a total of \$60,000 for the structure. These are fixed-rate loans, for which lenders charge market-rate interest. Interest rates are not subsidized by HUD, although some communities participate in local housing rehabilitation programs that provide reduced-rate property improvement loans through Title I lenders. FHA insures private lenders against the risk of default for up to 90 percent of any single loan. The annual premium for this insurance is \$1 per \$100 of the amount advanced; although this fee may be charged to the borrower separately, it is sometimes covered by a higher interest charge.

Eligibility: Eligible borrowers include the owner of the property to be improved, the person leasing the property (provided that the lease will extend at least 6 months beyond the date when the loan must be repaid), or someone purchasing the property under a land installment contract.

Application Details: Applications must be submitted to a Title I approved lender. To learn more about this program and other financing options, you should contact a HUD approved housing counseling agency and a HUD-approved lender. Visit the FHA Resource Center for more information on all FHA programs.

Email or weblink: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/title/title-I <http://www.hud.gov/ll/code/llslcrit.cfm> http://portal.hud.gov/hudportal/HUD?src=/i_want_to/talk_to_a_housing_counselor http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/fhairesourcectr



Resources for individuals/homeowners (continued):

Organization: Habitat for Humanity Philadelphia

Program Name: The Other Carpenter

Description: A home repair program that assists homeowners with the overall maintenance and improvement of their homes. TOC's repair program is based on Habitat's traditional model of homeowner participation, in which the homeowner works with staff and volunteers on repairs and improvements, and contributes is responsible for 25% of the cost of materials.

Eligibility: low-income homeowners residing in the East and West Parkside, Belmont, Mantua and Cathedral Park communities of West Philadelphia.

Application Details: If you're interested in becoming a client, please contact Renia Johnson, Intake Specialist, at toc@habitatphiladelphia.org or 267-284-0310.

Email or weblink: <http://www.habitatphiladelphia.org/other-carpenter-program>

Organization: Habitat for Humanity Philadelphia

Program Name: Weatherization and Home Repair Program

Description: Provides critical home repair, weatherization and façade improvement services to low-income homeowners in Philadelphia. This program combines a no-interest construction loan, homeowner participation (sweat equity) and volunteer labor to provide affordable housing solutions to low-income families.

Email or weblink: <http://www.habitatphiladelphia.org/home-repair-weatherization-programs>

Organization: Pennsylvania Historical Museum Commission

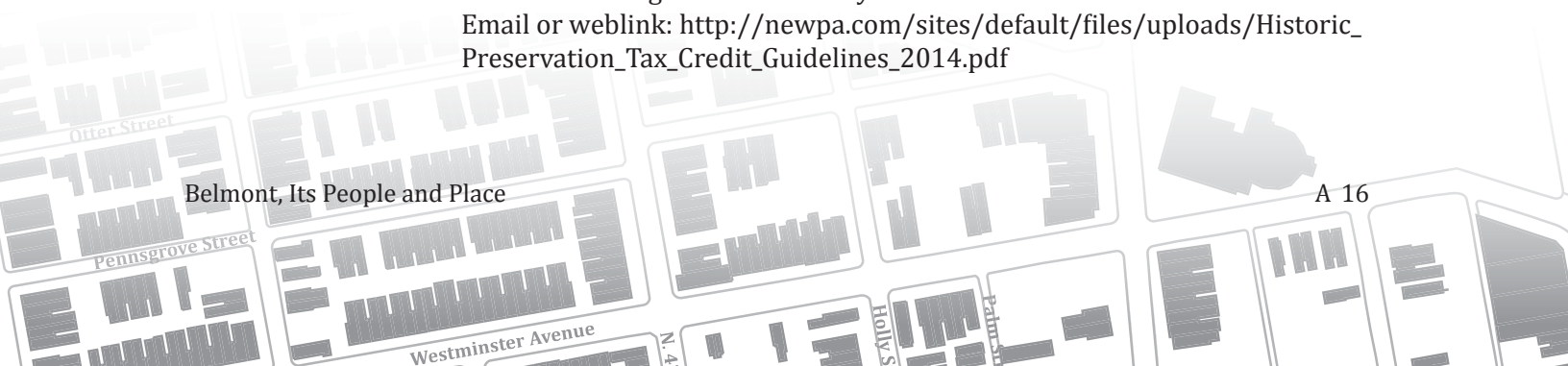
Program Name: Historic Preservation Tax Credit

Description: Provides tax credits to qualified taxpayers who will be completing the restoration of a qualified historic structure into an-income producing property. All projects must include a qualified rehabilitation plan that is approved by the Pennsylvania Historical and Museum Commission (PHMC) as being consistent with the standards for rehabilitation of historic buildings as adopted by the United States Secretary of the Interior.

Funding Amounts (if provided): Credit may be applied against the tax liability of a qualified taxpayer, and shall not exceed 25 percent of the qualified expenditures as determined by the application in connection with the completed project. The total tax credits awarded to a qualified taxpayer may not exceed \$500,000 in any fiscal year.

Eligibility: A qualified taxpayer which includes an individual, corporation, business trust, limited liability company, limited liability partnership or any other form of legal business entity.

Email or weblink: http://newpa.com/sites/default/files/uploads/Historic_Preservation_Tax_Credit_Guidelines_2014.pdf



Resources for individuals/homeowners (continued):

Organization: Pennsylvania Horticultural Society

Program Name: Garden Tenders

Description: A training course for those interested in starting community gardens on vacant lots, in parks, around schools and churches, or other locations. Participants gain hands-on gardening experience and learn how to establish successful, self-sustaining community gardens. Introductory topics include basic horticulture, finding a site, recruiting and keeping volunteers, assessing and finding resources in your neighborhood, planting and garden maintenance, and forming partnerships.

Eligibility: PHS Garden Tenders is open to groups, individuals, educators, and anyone interested in gardening with others.

Application Details: Sally McCabe 215-988-8846

Email or weblink: gardentenders@pennhort.org

Organization: Pennsylvania Housing Finance Agency

Program Name: Access Downpayment & Closing Cost Assistance

Description: The loan must be used in conjunction with a PHFA Access Modification loan.

Funding Amounts (if provided): Not less than \$1,000 and no more than \$15,000. Funds will be available on a first come, first serve basis.

Email or weblink: <http://www.phfa.org/consumers/homebuyers/accessdownpay.aspx>

Organization: Pennsylvania Housing Finance Agency

Program Name: ACCESS Home Modification Program

Description: Provides mortgage loans to assist persons with disabilities or who have a family member(s) living in the household with disabilities who are purchasing a home that needs accessibility modifications. This program provides a deferred payment loan, with no interest, and no monthly payment. The loan becomes due and payable upon sale, transfer, or non-owner occupancy of the property.

Funding Amounts (if provided): Not less than \$1,000 and no more than \$10,000. Funds will be available on a first-come, first-serve basis.

Eligibility: Applicants must be homebuyers who are persons with a permanent disability or have a family member(s) living in the household with a permanent disability who are purchasing a new or existing home with a loan originated through one of the Agency's homeownership loan programs. Applicants may apply for any of the Agency's first mortgage programs. Applicants must meet the underwriting guidelines for the first mortgage program in which they are applying.

Application Details: <http://www.phfa.org/applications/participatinglenders.aspx>

Email or weblink: <http://www.phfa.org/consumers/homebuyers/accesshomemod.aspx#sthash.8rz0krbz.dpuf>

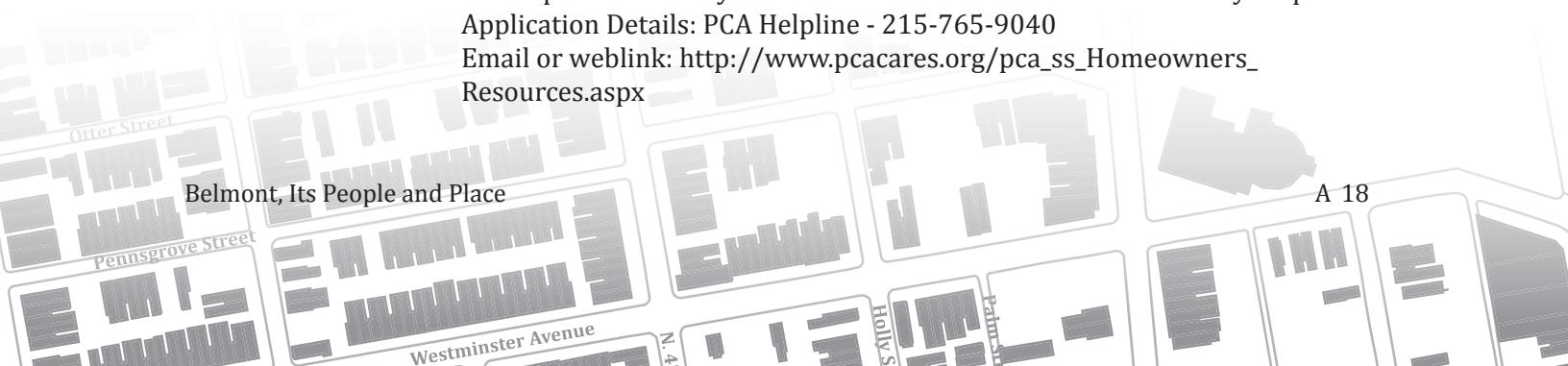


Resources for individuals/homeowners (continued):

Organization: Pennsylvania Housing Finance Agency
Program Name: Homeowners Energy Efficiency Loan Program (HEELP)
Description: HEELP offers loans for specific energy efficiency repairs at a fixed-rate of one percent (1%) for ten years with no prepayment penalties.
Funding Amounts (if provided): \$1,000 - \$10,000
Eligibility: Homeowners
Application Details: 800-822-1174
Email or weblink: http://www.phfa.org/forms/heelp/borrower_application_pkg.pdf

Organization: Pennsylvania Housing Finance Agency
Program Name: Renovate & Repair Loan Program
Description: A R&R loan can be used to pay for repairs and improvements that increase the basic livability of the home, including additions and construction, that makes the home safer, more energy efficient, or more accessible to people with disabilities or people who are elderly. R&R loans can also be used to remove or fix code violations, hook up to municipal water and sewer systems, and improve or install code-compliant septic or well systems. In addition, R&R loans can be a source of payment for emergency repairs to critical life-safety systems in the homes, as long as the loan application is made to the Local Program Administrator within 30 days of the repair.
Funding Amounts (if provided): \$2,500 - \$35,000
Eligibility: Residents; with household income within specified limits; satisfactory credit (typically scores above 620); an interest in repairing or improving their permanent and primary residence, currently own the home or be in the process of purchasing it, adequate income to support a monthly loan payment. Additional qualifications will be described by the Local Program Administrator (LPA) at the time of application.
Email or weblink: http://www.phfa.org/consumers/homeowners/renovate_repair/

Organization: Philadelphia Corporation for Aging
Program Name: Senior Housing Assistance Repair Program
Description: Through this program, PCA performs minor repairs and modifications for low-income elderly homeowners in Philadelphia. The focus of these repairs is to improve the home's safety, security and energy efficiency. Repairs are provided at no cost to qualified applicants
Eligibility: To receive services, applicants must be Philadelphia homeowners age 60 or older, whose home is structurally sound and where all utilities, including the central heating system, are functioning. SHARP services will not be provided to any homeowner more than one time in a five-year period.
Application Details: PCA Helpline - 215-765-9040
Email or weblink: http://www.pcacares.org/pca_ss_Homeowners_Resources.aspx



Resources for individuals/homeowners (continued):

Organization: Philadelphia Housing Development Corporation

Program Name: Adaptive Modifications Program

Description: Designed to help individuals with permanent physical disabilities live more independently in their homes. It provides free adaptations to a house or apartment, allowing easier access to and mobility within the home. Modifications are provided at no cost to qualified applicants.

Eligibility: Philadelphia residents who; have a permanent physical disability, are the owner-occupant or have the owner's permission to make modifications, live in a property that is structurally sound, have not received AMP services in the past, are current with property taxes, or whose landlord is current with property taxes, meet income guidelines

Application Details: 215-448-2160

Email or weblink: <http://www.phila.gov/ohcd/ADAPTMOD.HTM>

Organization: Philadelphia Housing Development Corporation

Program Name: Basic Systems Repair Program

Description: Provides free repairs to the electrical, plumbing and heating systems of owner-occupied homes in Philadelphia. BSRP may also provide free replacement of a house's roof if major interior damage such as a collapsing ceiling is evident. Repairs are provided at no cost to qualified applicants.

Eligibility: Homeowners who live in the house with the problems. It must be a single-family home located in Philadelphia. Homeowner cannot own another residential property and must be current on property taxes. Subject to income limitations.

Application Details: 215-448-2160

Email or weblink: <http://www.phila.gov/ohcd/BSRP.HTM>

Organization: Philadelphia Housing Development Corporation

Program Name: Weatherization Assistance Program

Description: Free weatherization and energy-efficiency improvements to owner-occupied houses and tenant-occupied rental units located in the City of Philadelphia. Repairs are provided at no cost to qualified applicants

Eligibility: Home must be within the City of Philadelphia, and resident must meet income requirements.

Application Details: 215-448-2160

Email or weblink: <http://www.phila.gov/ohcd/weatherization.htm#weatherflier>



Resources for individuals/homeowners (continued):

Organization: Philadelphia Housing Trust Fund

Program Name: Homelessness Prevention Programs

Description: PHTF offers a variety of homelessness prevention programs such as; housing retention program, providing emergency assistance for low-income households struggling with foreclosure, eviction or utility shutoff; homeless diversion program, providing rental subsidies to help find stable housing; rental assistance program provides three years of rental assistance to families moving out of transitional housing; pathways to housing provides rent subsidies for chronically homeless men and women; utility emergency services fund offers grants to low-income families in danger of having their utilities shut off; utility arrearage assistance program offers assistance to families living in transitional housing for whom utility arrearages pose an obstacle to obtaining permanent housing.

Application Details: Office of Housing and Community Development

1234 Market Street, 17th Floor

Philadelphia, PA 19107

(215) 686-9749

<http://www.phila.gov/ohcd>

Organization: Philadelphia Office of Housing and Community Development

Program Name: Mini-PHIL loan

Description: The Mini-PHIL Home Improvement Loan program helps Philadelphia homeowners with less-than-perfect credit obtain the money needed to make energy conservation improvements, emergency repairs or to do small projects. You can use leftover funds to pay off existing consumer debt.

Funding Amounts (if provided): Up to \$10,000 with a fixed interest rate and up to 10 year term.

Eligibility: Homeowners who live in the house that needs repairs. Owner's income is subject to limitations.

Application Details: Contact one of the Housing Counseling Agencies listed at: <http://www.phila.gov/ohcd/cslgagencies.htm>

Email or weblink: <http://www.phila.gov/ohcd/miniPHIL.htm>



Resources for individuals/homeowners (continued):

Organization: Philadelphia Office of Housing and Community Development
Program Name: PHIL-Plus loan

Description: The PHIL-Plus Home Improvement Loan program helps Philadelphia homeowners with less-than perfect credit obtain the money needed to do large repairs or to make big improvements. You can use leftover funds to pay off existing consumer debt.

Funding Amounts (if provided): Up to \$25,000 with a fixed interest rate and up to 20 year term.

Eligibility: Homeowners who live in the house that needs repairs. Owner's income is subject to limitations. The property must be an owner-occupied residence located in Philadelphia. Residences may contain between one and four residential units (duplex, triplex, quadraplex). Condominiums are not eligible.

Application Details: Contact one of the Housing Counseling Agencies listed at: <http://www.phila.gov/ohcd/cslgagencies.htm>

Email or weblink: <http://www.phila.gov/ohcd/miniPHIL.htm>

Organization: Philadelphia Office of Housing and Community Development
Program Name: Settlement Assistance Grant

Description: Assists first time Philadelphia homebuyers with paying for closing costs, and provides homeownership counseling.

Funding Amounts (if provided): Up to \$500 per household.

Eligibility: First time homebuyers that complete homeownership counseling through an OHCD authorized agency, and meet income eligibility guidelines.

Application Details: Contact one of the Housing Counseling Agencies listed at: <http://www.phila.gov/ohcd/cslgagencies.htm>

Email or weblink: <http://www.phila.gov/ohcd//SETTGRT.HTM>

Organization: Rebuilding Together
Program Name: Rebuilding Together

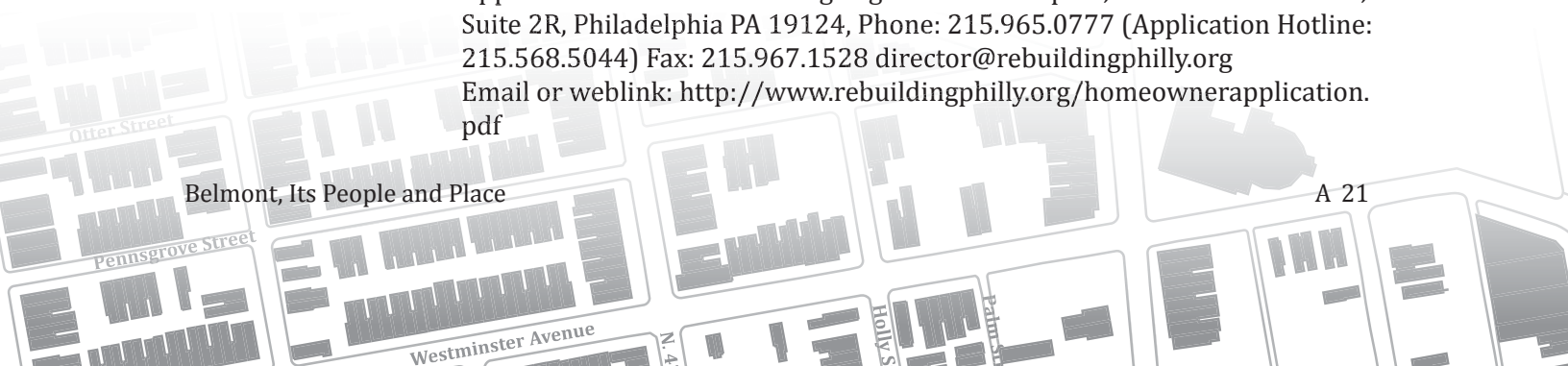
Description: To restore value to homes and elevate quality of life, RTP volunteers work alongside homeowners and their families to make essential home repairs ranging from carpentry, plumbing, and electrical to painting and reorganizing.

Funding Amounts (if provided): Repairs are provided at no cost to qualified applicants

Eligibility: Homeowners who live in the home they are seeking assistance with, located in a targeted zip code of 19104 or 19122. Able to provide proof of ownership. Meet low-income criteria based on HUD standards (80% or less of 2013 Philadelphia median income) and provide proof of income before work begins.

Application Details: Rebuilding Together Philadelphia, 4355 Orchard Street, Suite 2R, Philadelphia PA 19124, Phone: 215.965.0777 (Application Hotline: 215.568.5044) Fax: 215.967.1528 director@rebuildingphilly.org

Email or weblink: <http://www.rebuildingphilly.org/homeownerapplication.pdf>



Resources for individuals/homeowners (continued):

Organization: Tenant Union Representative Network

Program Name: TURN

Description: Provides assistance to renters in the following areas: defense in eviction actions; rental unit repair problems; assistance with organizing tenant unions; assistance with housing discrimination claims; cash assistance with rent, utility and mortgage arrearages (when money is available); subsidy and relocation services to qualifying tenants referred by the City of Philadelphia; providing referrals for Philadelphia households to access additional support services.

Email or weblink: 21 South 12th Street, Suite 1100 Philadelphia PA 19107
telephone: 215-940-3900 email: turn@ourturn.net <http://www.ourturn.net/index.html>

Organization: U.S. Department of Housing and Urban Development

Program Name: 203(k) Rehab Mortgage Insurance

Description: Section 203(k) insurance enables homebuyers and homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.

Email or weblink: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203k--df

Organization: U.S. Department of Housing and Urban Development

Program Name: Building HOME

Description: HOME funds may be used to assist existing homeowners with the repair, rehabilitation or reconstruction of owner-occupied units.

Funding Amounts (if provided): Variety of funding types and amounts based on project, building type, and applicant category.

Application Details: See link for more details.

Email or weblink: http://portal.hud.gov/hudportal/documents/huddoc?id=20653_ch04.pdf



Resources for municipalities:

Organization: National Trust for Historic Preservation

Program Name: Emergency/Intervention Funding

Description: Intervention funding from the National Trust is awarded in emergency situations when immediate and unanticipated work is needed to save a historic structure, such as when a fire or other natural disaster strikes.

Funding Amounts (if provided): Emergency grants typically range from \$1,000 to \$5,000, but unlike the majority of our grant funding, a cash match is not required for intervention projects.

Eligibility: Funding is restricted to nonprofit organizations and public agencies.

Application Details: Email grants@savingplaces.org if you believe your project qualifies for this type of funding. Please note: our emergency funding is very limited.

Email or weblink: <http://www.preservationnation.org/resources/find-funding/special-funds/#Emergency>

Organization: Pennsylvania Historical Museum Commission

Program Name: Keystone Historic Preservation Construction Grants

Description: PHMC provides funding for construction activities through its Keystone Historic Preservation Construction Grants with revenue from the Commonwealth's Keystone Recreation, Park and Conservation Fund. Funding is available to nonprofit organizations and local governments for small construction projects for publicly accessible historic resources.

Funding Amounts (if provided): \$5,000 - \$50,000 50/50 Cash Match required

Eligibility: Nonprofit organizations and public agencies that own or support a publicly accessible historic property listed, or eligible for listing, in the National Register of Historic Places, or that own or support a contributing historic property in a National Register Historic District may apply for grant assistance. Please check with the grant manager to confirm organizational eligibility.

Email or weblink: http://www.portal.state.pa.us/portal/server.pt/community/grants/3794/keystone_historic_preservation_construction_grant_program/417951



Resources for municipalities (continued):

Organization: Pennsylvania Historical Museum Commission

Program Name: Keystone Historic Preservation Project Grants

Description: Funding under the Keystone Historic Preservation Project Grant program is available to nonprofit organizations and local governments for the planning and development for publicly accessible historic resources listed in or eligible for listing in the National Register of Historic Places. The purpose of the grant is to support projects that identify, preserve, promote and protect historic and archaeological resources of Pennsylvania for both the benefit of the public and the revitalization of communities.

Funding Amounts (if provided): \$5,000 - \$25,000 50/50 Cash Match required

Eligibility: Certified Local Governments, Colleges and Universities, Conservancies, Historic Preservation Organizations, Historical Societies, Local Governments, Museums, Religious Institutions, Other historical organizations, Museums and historic sites that are owned by the Pennsylvania Historical and Museum Commission but operated by independent nonprofit organizations, Multipurpose Organizations
Email or weblink: http://www.portal.state.pa.us/portal/server.pt/community/grants/3794/keystone_historic_preservation_project_grants/426654

Organization: Pennsylvania Horticultural Society

Program Name: LandCare

Description: LandCare, which “cleans and greens” selected lots in key neighborhoods across the city. This includes removing all debris and weedy vegetation, grading, adding compost enriched topsoil, and planting grass and trees to create park-like settings. A signature post and rail fence defines the land as a cared for property. After improvements are completed, the sites are regularly cleaned and mowed during the growing season.

Funding Amounts (if provided): LandCare services are offered at no cost to the selected vacant lots.

Eligibility: Targeted neighborhoods and particular sites are selected in consultation with the staff of the Office of Housing and Community Development. Philadelphia LandCare is a community development program and is intended to improve the quality of life and support private and public investment in neighborhoods. Elected officials, community-based organizations, and other city agencies, the City Commerce Department and Planning Commission also contribute to final selections.

Application Details: Bob Grossmann, 215-988-8884

Email or weblink: rgrossmann@pennhort.org

<http://phsonline.org/greening/landcare-program/landcare-faqs/>



Resources for municipalities (continued):

Organization: Pennsylvania Housing Finance Agency

Program Name: Homeownership Choice Program (HCP)

Description: HCP provides funds for the development of single-family homes for purchase in urban communities. HCP is intended to be a part of a municipality's comprehensive approach to increase the net investment in housing in urban areas while building mixed-income communities and encouraging diversity of homeownership. HCP encourages market-sensitive and innovative land-use planning concepts and works in concert with commercial development and community and downtown revitalization efforts. The focus is on the development of new homeownership opportunities and the transformation of disinvested urban neighborhoods into attractive places to live, thereby offering a viable alternative to sprawling development.

Eligibility: Program requires partnerships between the municipality, a for-profit and non-profit builder/developer. Minimum size is 50 units.

Application Details: 717-780-1801, Director, Office of Strategic Planning and Policy, PHFA / 215-686-9750, Director - OHCD



Resources for non-profit/community organizations:

Organization: City of Philadelphia

Program Name: Commercial Corridor and Main Street Management

Description: Vibrant commercial corridors or “Main Streets” contribute to strong neighborhoods. They provide a place to work, shop, and meet your neighbors. What strong corridors have in common is a corridor manager that provides assistance to businesses, brings planning and resources to the corridor, oversees activities to make the corridor clean and safe, and works to attract new businesses to the area. The City supports the redevelopment of commercial corridors by providing funding to Community Based Development Organizations to hire Corridor Management Staff.

Funding Amounts (if provided): Not listed. Funding for Corridor Managers is awarded through a competitive Request for Proposals process.

Eligibility: Community based development organizations

Application Details: For more information about our Corridor Management Program, contact Joanne Celestin at 215-683-2175 or Karen Fegely at 215-683-2026.

Organization: City of Philadelphia

Program Name: Community Development Corporation Capacity Building Programs

Description: The City provides capacity-building activities for partner neighborhood-based organizations. Currently, these activities include a partnership with the Police Department to train CDC Corridor Managers and facilitate increased cooperation for safer commercial corridors, design assistance for storefront and other commercial projects through the Community Design Collaborative, and language translation services through a volunteer pool at Project Shine.

Eligibility: Community development corporations

Application Details: CDCs interested in participating in one of these programs or have a need for another type of capacity building, should contact the Office of Neighborhood Economic Development at 215-683-2025 for more information.

Organization: City of Philadelphia

Program Name: Community Partnership Program

Description: The Community Partnership Program (CPP) loans out tools and supplies to volunteers in community groups, schools, businesses, and residents engaged in cleaning and maintaining their neighborhoods.

Application Details: Call 311 and speak with a live operator. If you are calling 311 by cellphone or outside the city, please dial (215) 686-8686 or call 215-685-9558.

Email or weblink: <http://www.phila.gov/qualityoflife/communitypartnershipprogram/Pages/CPPRequestForm.aspx>



Resources for non-profit/community organizations (continued):

Organization: City of Philadelphia

Program Name: Empowerment Zone -- Community Trust Board

Description: Each EZ has a Community Trust Boards (CTB). The CTBs consist of residents, business owners, and other experts and act as advisory boards on behalf of their respective neighborhoods to the City of Philadelphia. CTBs set funding priorities within an Empowerment Zone.

Funding Amounts (if provided): Set by the CTB

Eligibility: Residents, business owners, other experts

Application Details: Interested in joining the Community Trust Board of these Empowerment Zones? Fill out an application and submit it to aiisha.g.herring@phila.gov or by mail to: Aiisha Herring-Miller, One Parkway Building, 1515 Arch Street – 12th Floor, Philadelphia PA 19102

Email or weblink: <http://www.phila.gov/commerce/Documents/Empowerment%20Zone%20CTB%20Application.pdf>

Organization: City of Philadelphia

Program Name: Predevelopment and Development Grants

Description: Through the Neighborhood Economic Development Grant Program, Commerce solicits proposals from Philadelphia neighborhood-based organizations to fund development costs related to the construction of commercial developments and the commercial portions of mixed-use development.

Funding Amounts (if provided): Recipients are organizations that can demonstrate their capacity and can support the additional costs necessary to complete the project. Neighborhood Economic Development awards range from \$100,000 to \$300,000. Funding of Predevelopment and Development Grants is awarded through a competitive Request for Proposals process.

Eligibility: Neighborhood based organizations

Application Details: For more information about our NED Grants Program, contact Terrine Datts at 215-683-2167 or Karen Fegely at 215-683-2026.

Organization: City of Philadelphia

Program Name: Streetscapes, Corridor Beautification, and Corridor Cleaning

Description: The City provides funding to undertake design and construction of streetscape improvements for neighborhood commercial corridors around the City. These projects typically include enhancements such as new curbs and sidewalk, lighting upgrades, street trees and landscaping, and street furniture including Big Belly solar trash compactors, benches, and bike racks.

Eligibility: Areas planned by the City.

Application Details: To find out if improvements are planned for your neighborhood corridor, contact Denis Murphy at 215-683-2039.



Resources for non-profit/community organizations (continued):

Organization: City of Philadelphia

Program Name: Surveillance Camera Program

Description: The City of Philadelphia spends over one million of your tax dollars annually to clean up illegal dumping! Much of the illegal dumping is carried out by our own residents. You might be able to get surveillance cameras installed to help the city identify the parties involved in illegal dumping.

Application Details: Phone: (215) 686-2114

Email or weblink: <http://www.phila.gov/qualityoflife/surveillancecameraprogram/Pages/default.aspx>

Organization: City of Philadelphia

Program Name: Welcome Program

Description: This program provides a source of low-cost capital generally can be used for new construction, property acquisition, building rehabilitation, tenant improvements, machinery and equipment acquisitions, and working capital. One job must be created for every \$50,000 funded within two years of final funding.

Funding Amounts (if provided): \$2 - \$50 million, in \$500k increments

Eligibility: Commercial, retail, industrial or non-profit firms that create significant job growth and are located or planning to locate in Philadelphia.

Application Details: Administered by the Philadelphia Industrial Development Corporation

Email or weblink: <http://www.pidc-pa.org/userfiles/file/Updated%20Profile%20Sheets/The%20Welcome%20Fund.pdf>

Organization: LISC Philadelphia

Program Name: Community Development Financial Institution

Description: Offers financing during all stages of real estate development projects — predevelopment, property acquisition, construction, and long-term or “permanent” financing. We seek to strike the right balance between taking risks to fund projects we believe in and recovering our capital so we can make funds available to future projects. Financing can be customized and flexible to support many types of projects, including affordable housing, community facilities, schools, health centers, and grocery stores.

Eligibility: Non-profit and for-profit, mission-related, community-oriented developers.

Email or weblink: http://www.lisc.org/philly/images/work_with_us/asset_upload_file157_19059.pdf



Resources for non-profit/community organizations (continued):

Organization: LISC Philadelphia

Program Name: Sustainable Communities Initiatives

Description: Provides funding for programs that meet the goals of the sustainable communities initiatives; expanding investment in housing and other real estate; increasing family wealth and income; stimulating economic activity, locally and regionally; improved access to education, training, and family services; fostering livable, safe, and healthy environments; nurturing creativity through art and culture; strengthening community engagement and local leadership.

Eligibility: 501c3 organizations

Application Details:

Email or weblink: http://www.lisc.org/philly/images/work_with_us/asset_upload_file254_19059.pdf

Organization: National Trust for Historic Preservation

Program Name: Emergency/Intervention Funding

Description: Intervention funding from the National Trust is awarded in emergency situations when immediate and unanticipated work is needed to save a historic structure, such as when a fire or other natural disaster strikes.
Funding Amounts (if provided): Emergency grants typically range from \$1,000 to \$5,000, but unlike the majority of our grant funding, a cash match is not required for intervention projects.

Eligibility: Funding is restricted to nonprofit organizations and public agencies.

Application Details: Email grants@savingplaces.org if you believe your project qualifies for this type of funding. Please note: our emergency funding is very limited.

Email or weblink: <http://www.preservationnation.org/resources/find-funding/special-funds/#Emergency>



Resources for non-profit/community organizations (continued):

Organization: Pennsylvania Historical Museum Commission

Program Name: Keystone Historic Preservation Construction Grants

Description: PHMC provides funding for construction activities through its Keystone Historic Preservation Construction Grants with revenue from the Commonwealth's Keystone Recreation, Park and Conservation Fund. Funding is available to nonprofit organizations and local governments for small construction projects for publicly accessible historic resources.

Funding Amounts (if provided): \$5,000 - \$50,000 50/50 Cash Match required

Eligibility: Nonprofit organizations and public agencies that own or support a publicly accessible historic property listed, or eligible for listing, in the National Register of Historic Places, or that own or support a contributing historic property in a National Register Historic District may apply for grant assistance. Please check with the grant manager to confirm organizational eligibility.

Email or weblink: http://www.portal.state.pa.us/portal/server.pt/community/grants/3794/keystone_historic_preservation_construction_grant_program/417951

Organization: Pennsylvania Historical Museum Commission

Program Name: Keystone Historic Preservation Project Grants

Description: Funding under the Keystone Historic Preservation Project Grant program is available to nonprofit organizations and local governments for the planning and development for publicly accessible historic resources listed in or eligible for listing in the National Register of Historic Places. The purpose of the grant is to support projects that identify, preserve, promote and protect historic and archaeological resources of Pennsylvania for both the benefit of the public and the revitalization of communities.

Funding Amounts (if provided): \$5,000 - \$25,000 50/50 Cash Match required

Eligibility: Certified Local Governments, Colleges and Universities, Conservancies, Historic Preservation Organizations, Historical Societies, Local Governments, Museums, Religious Institutions, Other historical organizations, Museums and historic sites that are owned by the Pennsylvania Historical and Museum Commission but operated by independent nonprofit organizations, Multipurpose Organizations

Email or weblink: http://www.portal.state.pa.us/portal/server.pt/community/grants/3794/keystone_historic_preservation_project_grants/426654



Resources for non-profit/community organizations (continued):

Organization: Pennsylvania Horticultural Society

Program Name: Garden Tenders

Description: A training course for those interested in starting community gardens on vacant lots, in parks, around schools and churches, or other locations. Participants gain hands-on gardening experience and learn how to establish successful, self-sustaining community gardens. Introductory topics include basic horticulture, finding a site, recruiting and keeping volunteers, assessing and finding resources in your neighborhood, planting and garden maintenance, and forming partnerships.

Eligibility: PHS Garden Tenders is open to groups, individuals, educators, and anyone interested in gardening with others.

Application Details: Sally McCabe 215-988-8846

Email or weblink: gardentenders@pennhort.org

Organization: Pennsylvania Horticultural Society

Program Name: LandCare

Description: LandCare, which “cleans and greens” selected lots in key neighborhoods across the city. This includes removing all debris and weedy vegetation, grading, adding compost enriched topsoil, and planting grass and trees to create park-like settings. A signature post and rail fence defines the land as a cared for property. After improvements are completed, the sites are regularly cleaned and mowed during the growing season.

Funding Amounts (if provided): LandCare services are offered at no cost to the selected vacant lots.

Eligibility: Targeted neighborhoods and particular sites are selected in consultation with the staff of the Office of Housing and Community Development. Philadelphia LandCare is a community development program and is intended to improve the quality of life and support private and public investment in neighborhoods. Elected officials, community-based organizations, and other city agencies, the City Commerce Department and Planning Commission also contribute to final selections.

Application Details: Bob Grossmann, 215-988-8884

Email or weblink: rgrossmann@pennhort.org

<http://phsonline.org/greening/landcare-program/landcare-faqs/>



Resources for non-profit/community organizations (continued):

Organization: Pennsylvania Housing Finance Agency
Program Name: Homeownership Choice Program (HCP)
Description: HCP provides funds for the development of single-family homes for purchase in urban communities. HCP is intended to be a part of a municipality's comprehensive approach to increase the net investment in housing in urban areas while building mixed-income communities and encouraging diversity of homeownership. HCP encourages market-sensitive and innovative land-use planning concepts and works in concert with commercial development and community and downtown revitalization efforts. The focus is on the development of new homeownership opportunities and the transformation of disinvested urban neighborhoods into attractive places to live, thereby offering a viable alternative to sprawling development.
Eligibility: Program requires partnerships between the municipality, a for-profit and non-profit builder/developer. Minimum size is 50 units.
Application Details: 717-780-1801, Director, Office of Strategic Planning and Policy, PHFA / 215-686-9750, Director - OHCD

Organization: Pennsylvania Housing Finance Agency
Program Name: PennHOMES
Description: PHFA provides permanent financing for rental projects through the PennHOMES Program. It offers interest-free, deferred payment loans to support the development of affordable rental housing for lower-income residents. Financing is structured as primary or secondary mortgage loans. Funding Amounts (if provided): Developers may receive up to \$22,500/unit in PennHOMES financing but increase their chances of receiving financing if requesting a lower per-unit amount. Application is competitive.
Eligibility: Eligible sponsors include for-profit or nonprofit entities.
Application Details: 717-780-3882, Director of Development, PHFA

Organization: State of Pennsylvania
Program Name: Neighborhood Assistance Program
Description: A project must serve distressed areas or support neighborhood conservation. Projects must fall under one of the following categories: affordable housing programs, community services, crime prevention, education, job training or neighborhood assistance.
Funding Amounts (if provided): Tax credit percentage varies.
Eligibility: Neighborhood Organizations
Email or weblink: http://newpa.com/sites/default/files/uploads/NAP_Guidelines_2014.pdf



Appendix



Belmont, Its People and Place

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Appendix



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