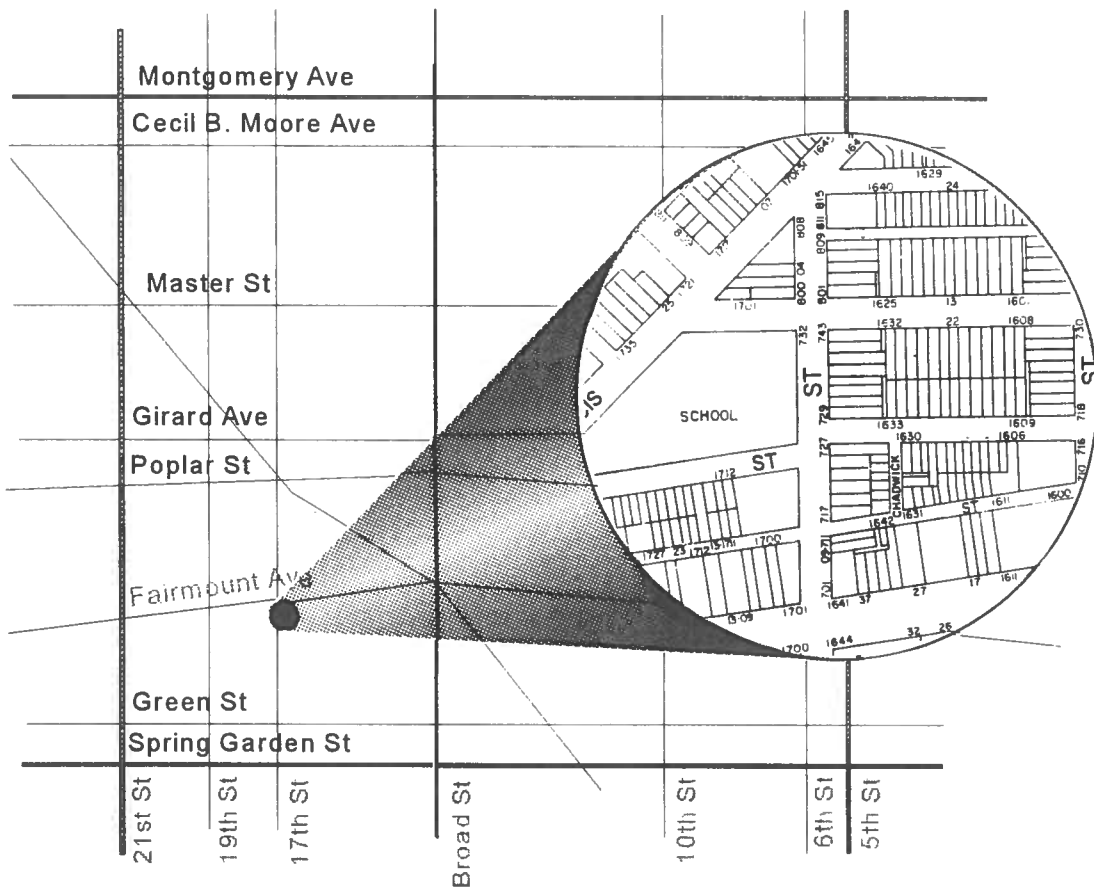


# Home in North Philadelphia



by John Kromer  
Director of Housing  
City of Philadelphia

July, 1993

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# CITY OF PHILADELPHIA

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JOHN KROMER  
DIRECTOR

This paper is intended to stimulate interest in and discussion of a subject which is critically important to Philadelphia in the 1990s and the 21st century: the revitalization of the central core of Lower North Philadelphia.

This predominantly residential area is:

- Located within walking distance of North Broad Street;
- Bordered on the north by Temple University and on the south by the Vine-Spring Garden district, an area which has been heavily influenced by Center City development pressures during the past decade; and
- Targeted for significant commitments of housing and community development funding, based in part on a history of public funding for development and service programs over the past two decades or more.

The central core of Lower North Philadelphia defined by these characteristics (referred to as "Lower North Philadelphia" in this paper) is bounded by Spring Garden Street, Montgomery Avenue, 5th Street and 20th Street. The area includes some or all of the Poplar, Ludlow, Yorktown, Spring Garden, Francisville and Cecil B. Moore/North Central neighborhoods.

Although its neighborhoods have experienced much disinvestment and abandonment during past decades, this core area of Lower North Philadelphia is an extraordinary resource for Philadelphia which needs to be preserved and revitalized.

This paper suggests that it is now possible to establish a strong, effective, coherent housing development strategy for

this core of Lower North Philadelphia--a strategy which could guide substantial improvement of the area as a whole during the 1990s

The approach which I am proposing for further consideration in this paper would broaden and strengthen current development plans and could be implemented without disrupting housing production projects currently being organized or executed.

The specific measures proposed could be adopted in whole or in part. A total reworking of existing plans is not called for-- simply a more unified, area-wide approach and, where appropriate, a consolidation of resources to produce greater benefit to the area as a whole.

If such a strategy were to be established, based on a collaborative effort by community members, government, the private sector and local institutions, then the full value of this central core of Lower North Philadelphia could be realized, and the area could become an attractive, affordable, secure home for current and future North Philadelphians for years to come.

A handwritten signature in black ink that reads "John Kromer". The signature is written in a cursive, flowing style with a large initial "J".

John Kromer  
Director  
July 1993

## Lower North Philadelphia Needs a Better Housing Strategy...

- **To protect the interests of current residents.** Homeowners who have chosen to live in Lower North Philadelphia neighborhoods need to feel that their commitment is justified and that the area will be worth living in during the coming years. Renters, including public housing residents, deserve decent housing and an attractive, secure environment.
- **To balance nearby private development and stabilize neighborhood development patterns.** In the past decade, institutions and corporations—including Temple University, Bell Atlantic and Philadelphia Gas Works—have completed major development in Lower North Philadelphia. While this development provides important economic benefits, it needs to be complemented by reinvestment in housing and neighborhoods, so that non-residential development will not become the dominant feature of the area.
- **To offset development pressure and gentrification from nearby Center City neighborhoods.** Lower North Philadelphia needs a strong base of reasonably priced public and private rental housing to protect the area as an affordable housing resource at a time when housing costs in adjacent Center City neighborhoods continue to increase.
- **To protect past public and private investment.** Lower North Philadelphia neighborhoods have received substantial public funding through urban renewal and community development programs. The North Broad Street corridor and its key intersections represent important centers of economic development activity. Substantial private equity has been invested in development projects across the area. More systematic housing development is needed to build on and add to this investment.

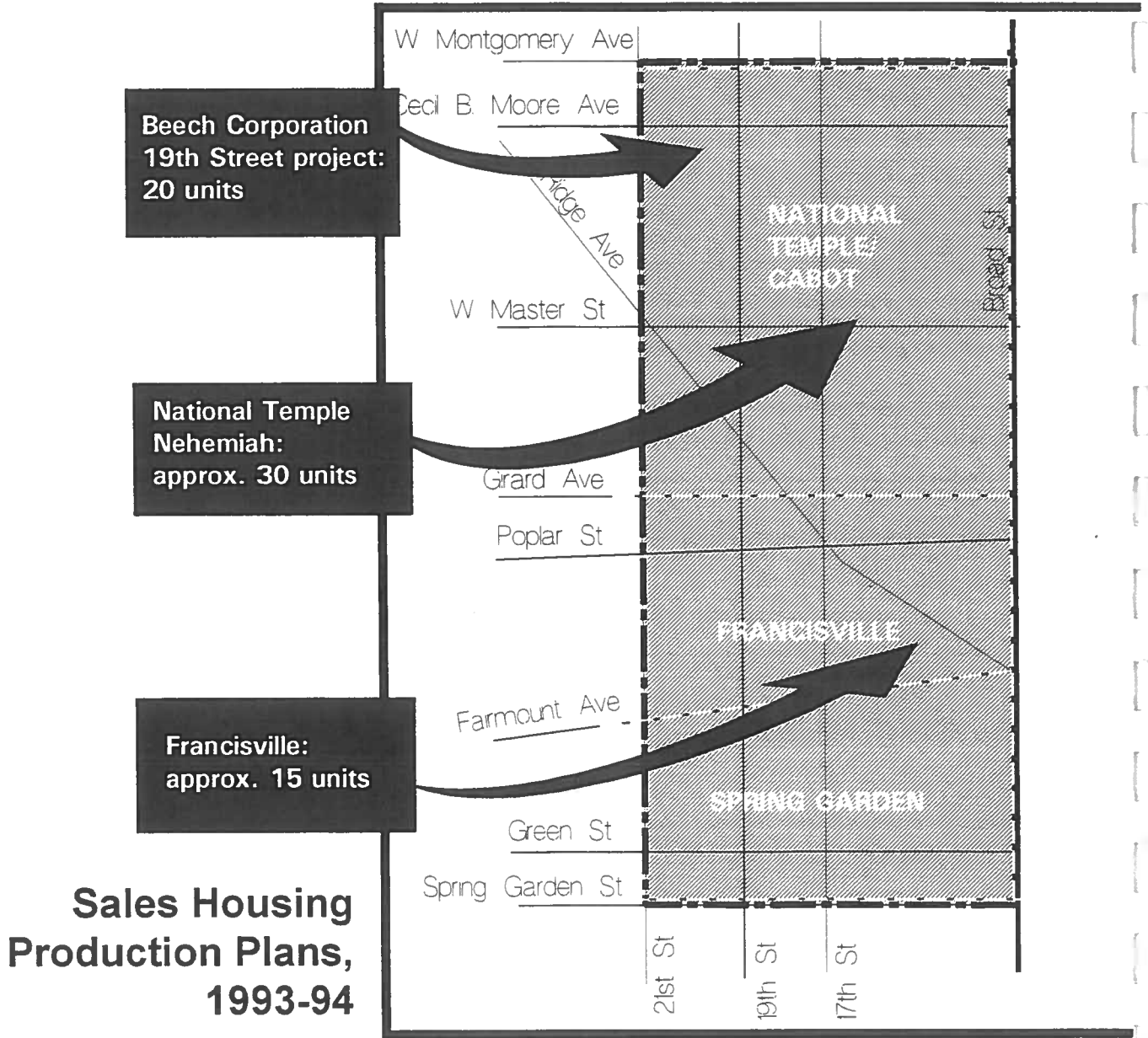
*For these reasons, Lower North Philadelphia needs a stronger, more coherent housing strategy. If organized effectively, such a strategy could have a powerful impact on this area and adjacent sections of Philadelphia during the 1990s and into the 21st century.*

## Problems

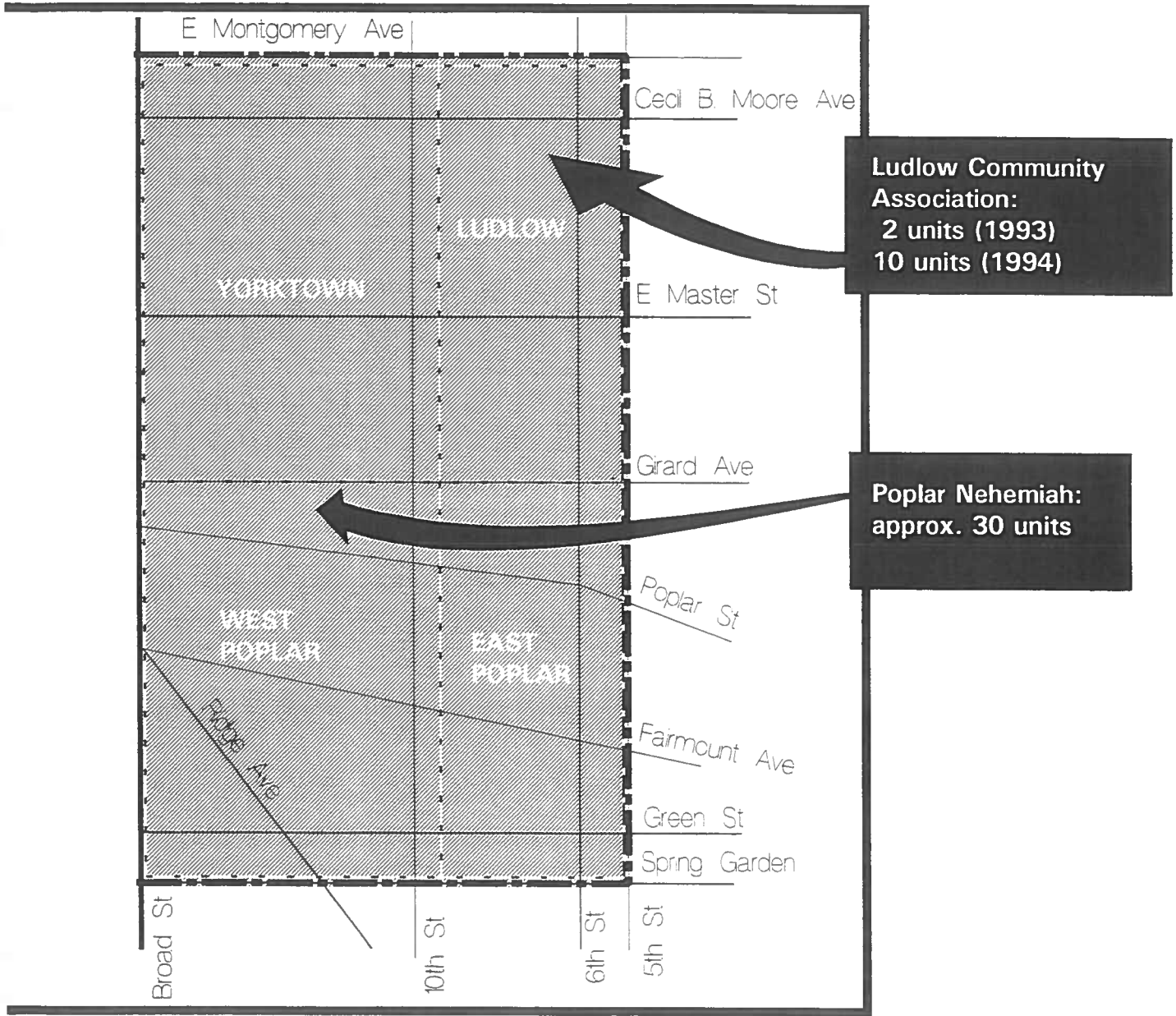
*The lack of a coherent area-wide housing strategy has generated some serious problems which need to be resolved to make Lower North Philadelphia a strong residential area for the 1990s and the 21st century.*

# Problem 1: Duplication of Effort

Planned sales housing development projects are competing against each other for a limited homebuyer market.



The market for sales housing in Lower North Philadelphia consists of a significant number of current residents expected to "trade up" from rental apartments to purchase homes priced at about \$30,000.

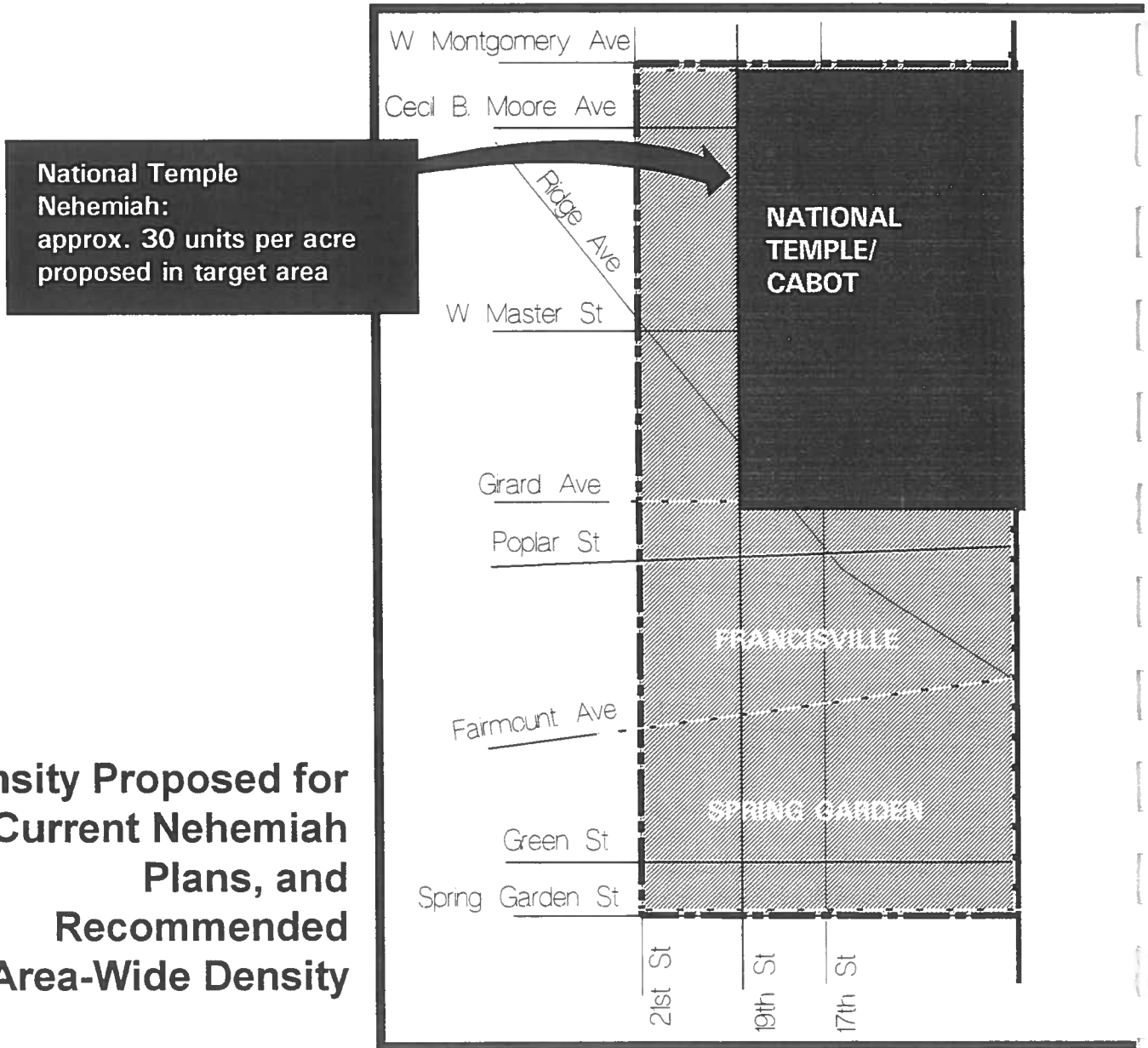


For housing production to succeed, a much broader market has to be attracted, and housing needs to be developed across the area, rather than on a fragmented basis. Limitations of public funding and site control prevent this from happening now.



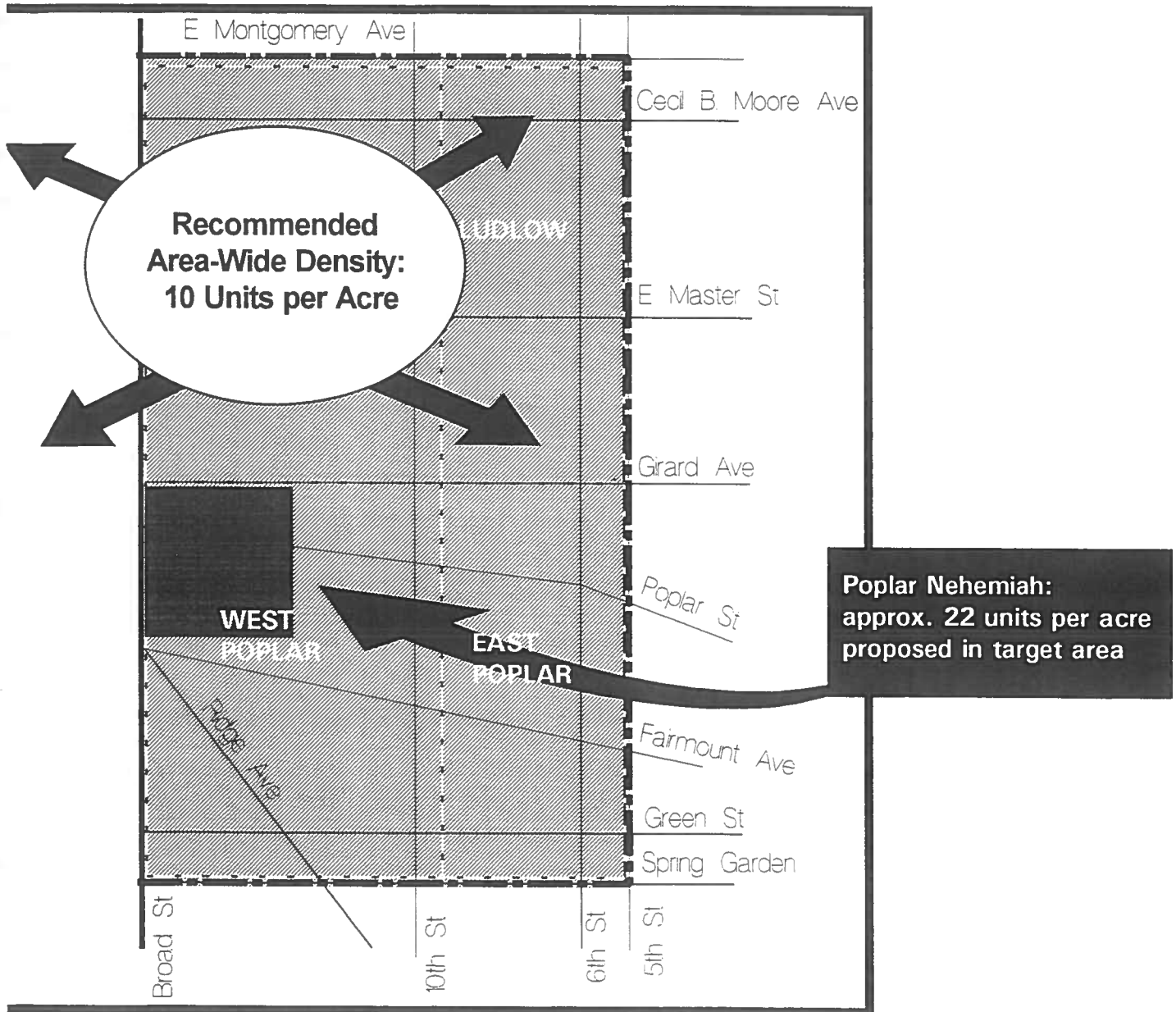
## Problem 2: Density of Housing Development

Commitments to large-scale housing production call for a much higher density than is needed in present-day Philadelphia.



**Density Proposed for Current Nehemiah Plans, and Recommended Area-Wide Density**

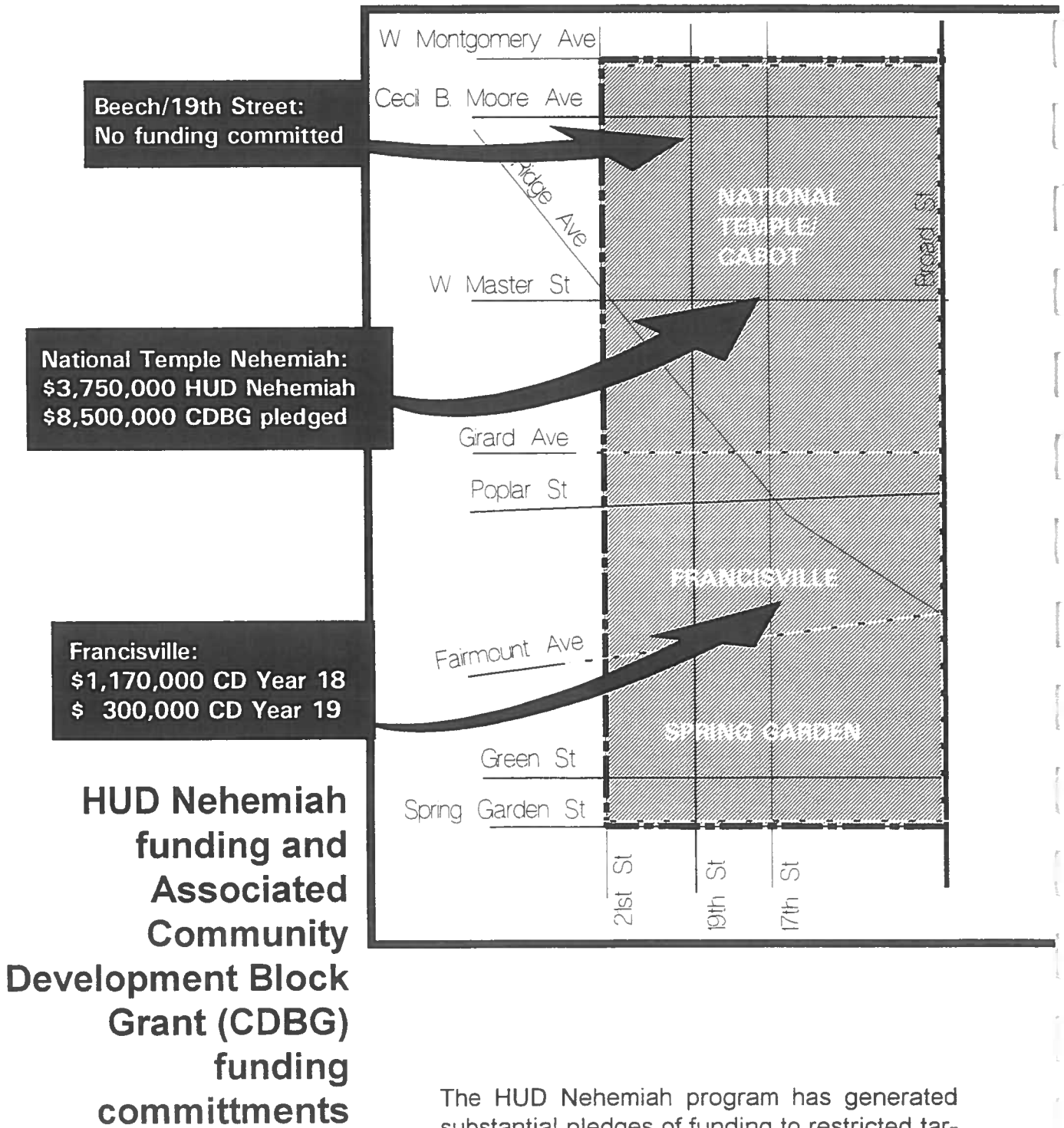
HUD Nehemiah projects in the Cecil B. Moore and Poplar areas call for high-density concentrations of row housing development, consistent with the Nehemiah program emphasis on reducing per-unit housing cost and making a strong impact in targeted areas. However, Philadelphia in the 1990s does not need the same



high level of housing density as it did a century before, when North Philadelphia was a manufacturing center with worker housing densely clustered around factories. Lower density development would offer residents amenities such as side yards and driveways --and a "spread out" development approach could revitalize acres of North Philadelphia--not just target area blocks.

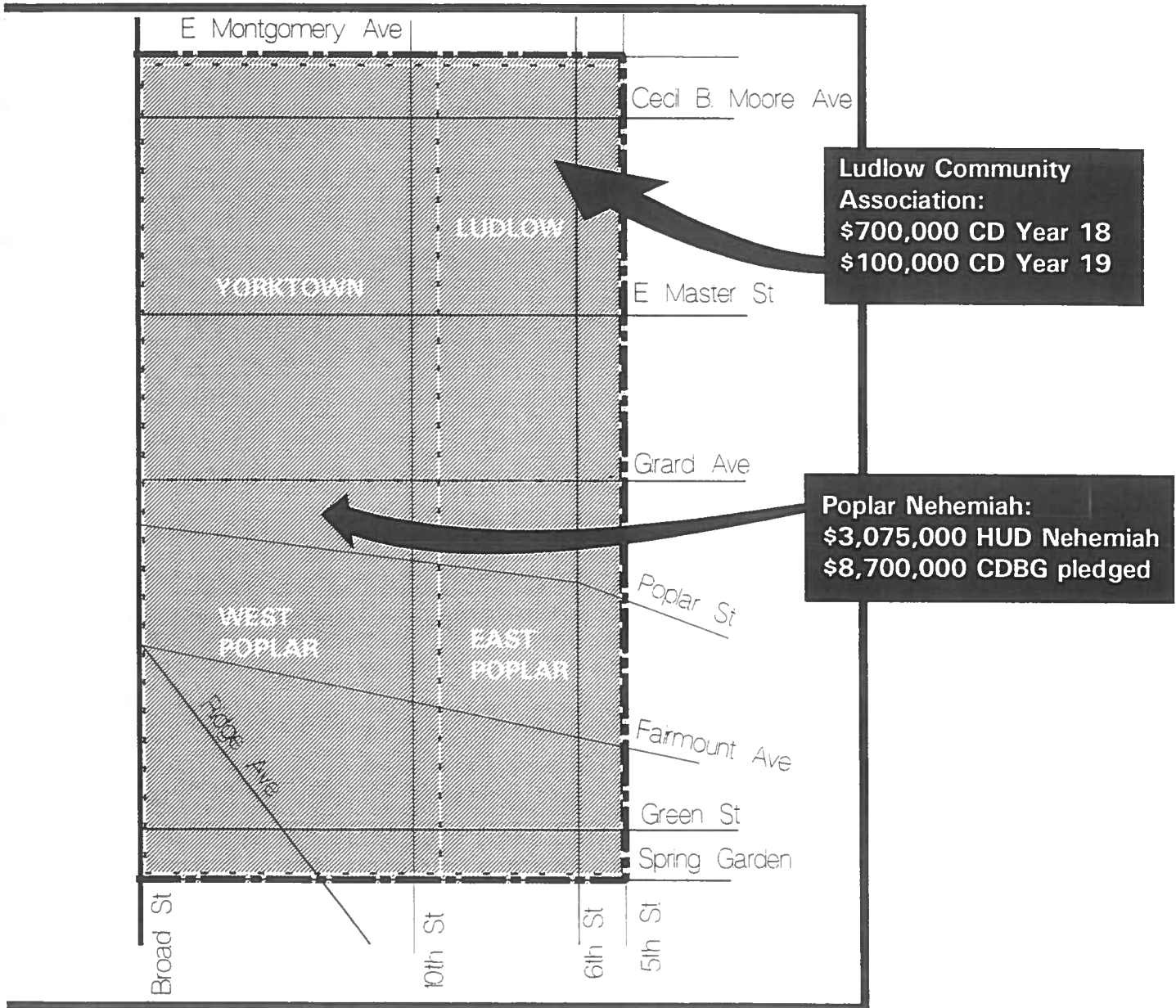
# Problem 3: Disproportional Funding Commitments

Public funding commitments do not support a strategy of reinvestment in Lower North Philadelphia as a whole.



The HUD Nehemiah program has generated substantial pledges of funding to restricted target areas to support a density of development which is higher than needed. The Nehemiah focus on relatively small target areas leaves

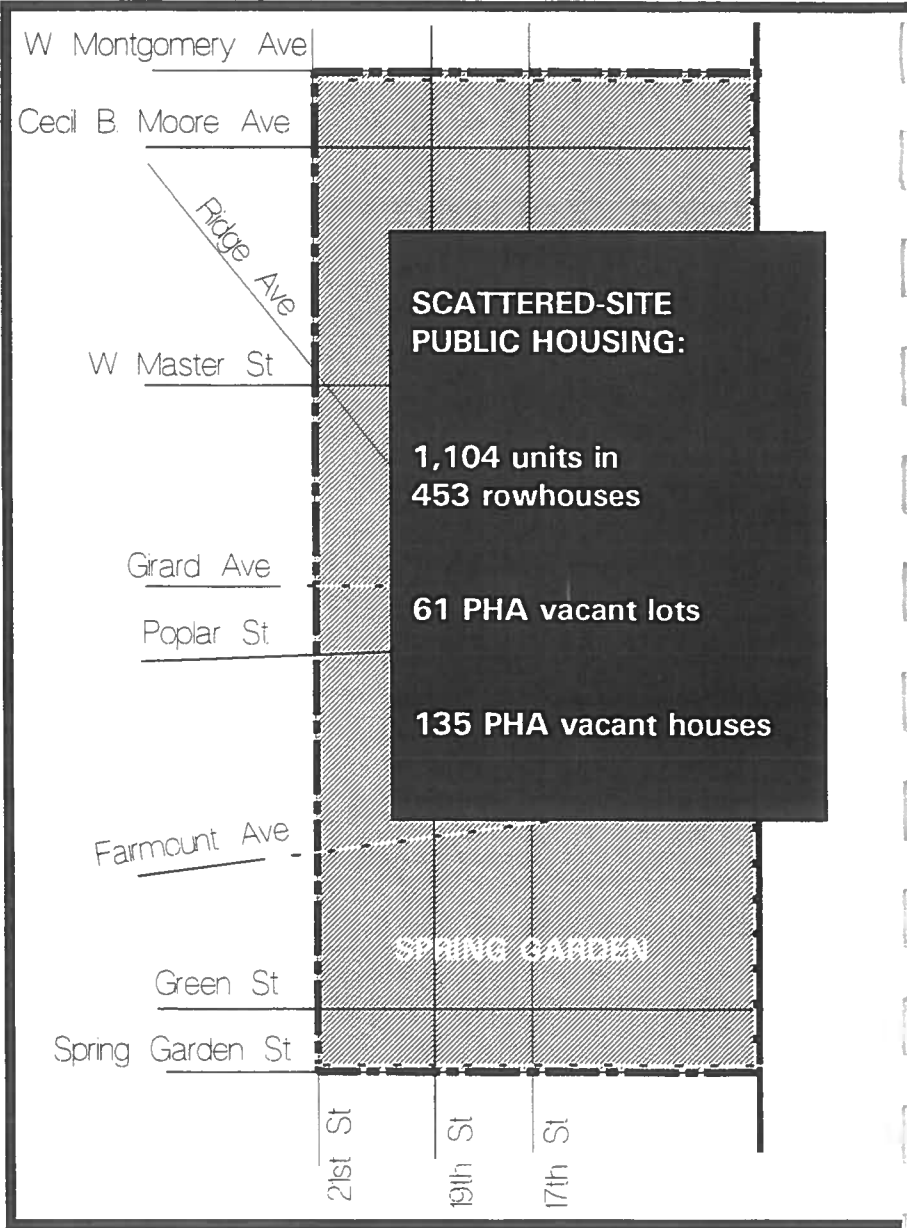
From an area-wide perspective, some neighborhoods are over-funded, while most are under-funded.



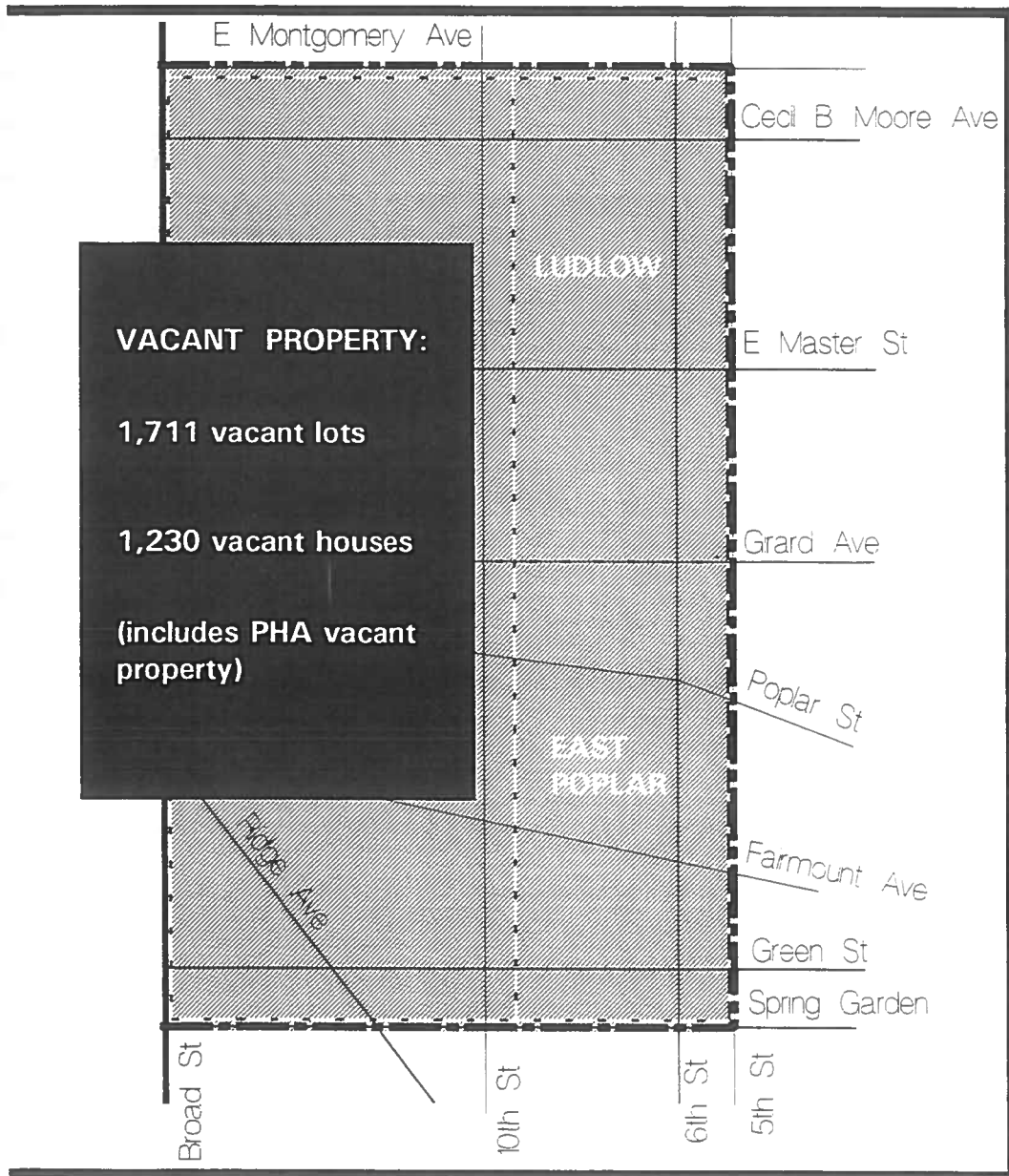
other portions of Lower North Philadelphia with far less funding than the amount needed to support a broad residential reinvestment program leading to permanent improvement.

# Problem 4: Vacant and Deteriorated Real Estate

Lower North Philadelphia's public housing and vacant property problems are not being fully addressed by current development approaches.



Neglected scattered-site public housing stock, along with vacant houses and lots across Lower North Philadelphia will generate further disinvestment if they are not treated systematically. Some Philadelphia Housing



Authority row houses are poorly located or in deteriorated condition. A significant number of vacant PHA properties are not planned for constructive re-use. Other vacant property--much of it in public ownership--is hazardous or unsightly, and detracts from efforts to market the area as a desirable place to live.

## Lower North Philadelphia's Strategic Advantage

Despite the problems associated with the area and past development approaches, Lower North Philadelphia is well positioned for a broad revitalization strategy because:

- The area is located near key Philadelphia economic centers: Center City, Temple University and North Broad Street;
- The area already possesses many **centers of strength**: developed, well-maintained, fully occupied properties which can serve as anchors for future development activity; and
- The area's community development corporations have already succeeded in completing significant housing production activities, and these production sites clearly define the future **centers of opportunity** for Lower North Philadelphia: locations where housing production activities can supplement past development and make a significant impact.

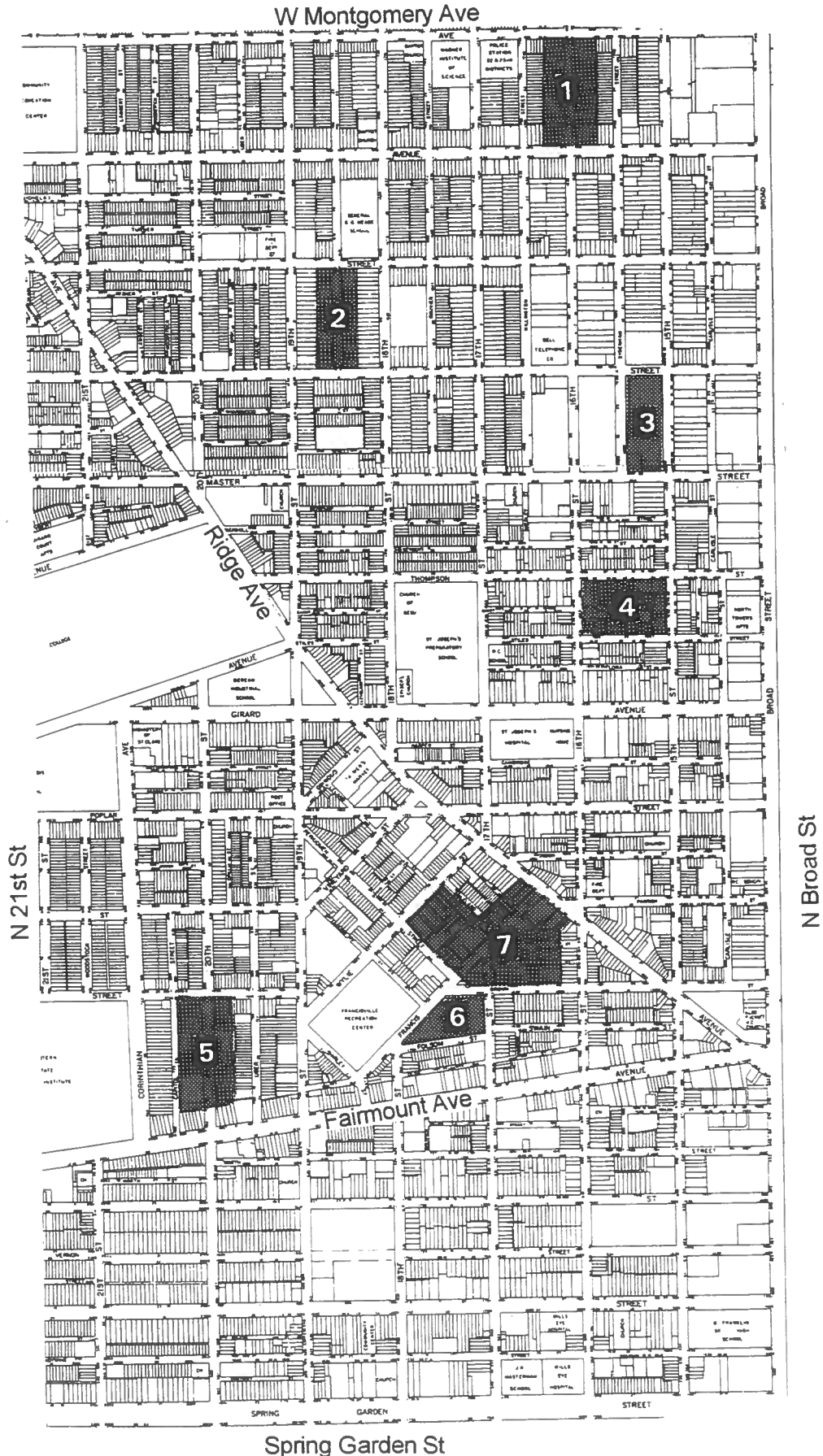
These features of Lower North Philadelphia give the area a strategic advantage: a clear frame of reference for area planning and a history of successful development which defines current strengths and future opportunities.

# Centers of Strength

Centers of strength in Lower North Philadelphia include past development which has upgraded the physical environment and stabilized the area as a whole; as well as recent development which restores vacant or under-used property to full occupancy, makes the area more attractive and demonstrates commitment to reinvestment in the community.

It is significant that major development of past decades remains well occupied and in reasonably good condition. Some of this past development, such as the Yorktown homeowner community and the West Poplar rental townhouses, has sustained itself well despite abandonment and disinvestment which has occurred nearby during the years since the construction and initial occupancy of these sites.

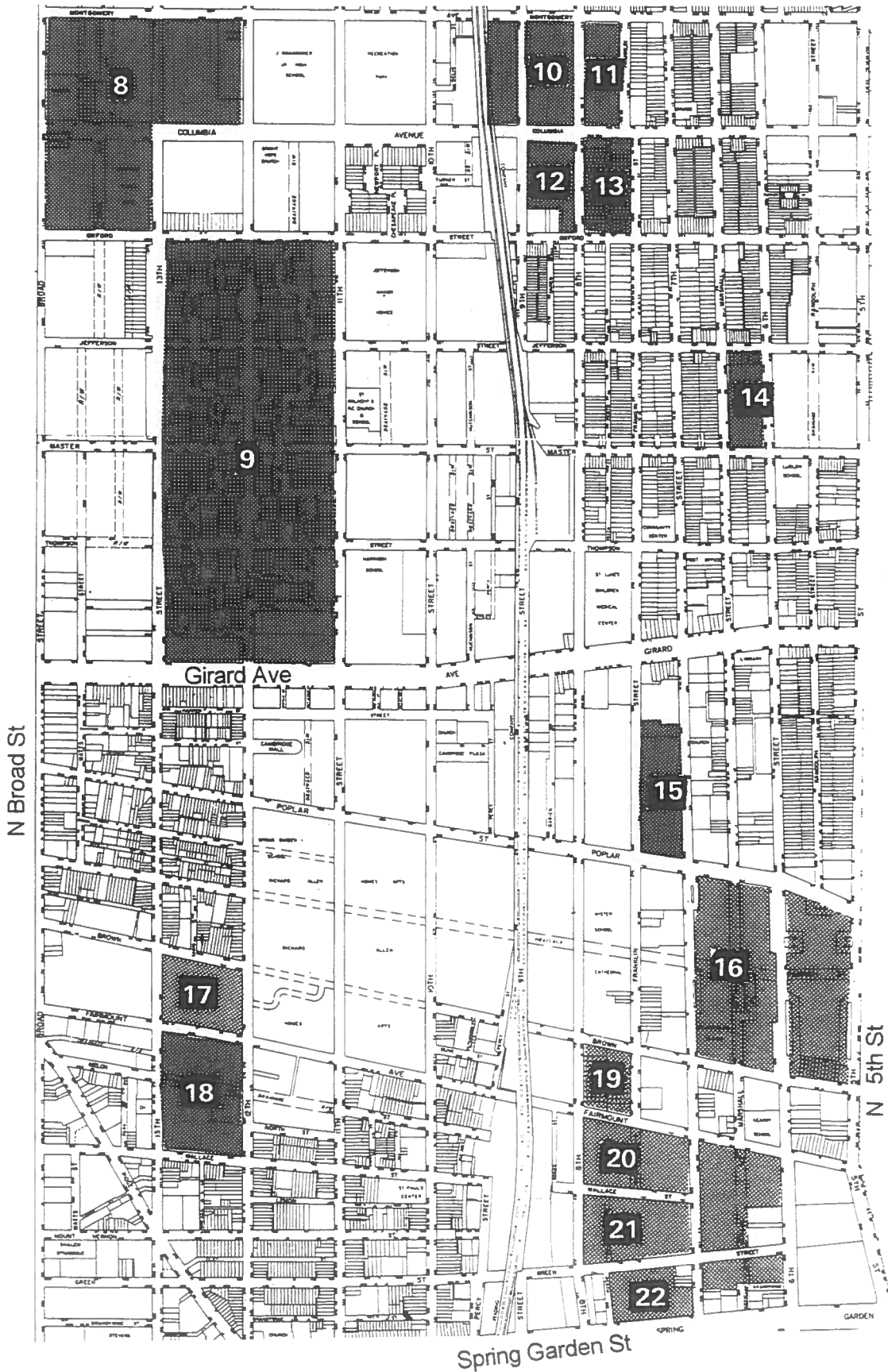
Recent development has addressed vacancy and deterioration on key blocks and has been completed in some of the communities which have suffered most from long-term disinvestment. Development in the northern section of the Ludlow community, for example, includes attractive affordable housing, a community recreation and service facility and other major development which, although not directly neighborhood-related, is generally compatible with the nearby residential community.





E Montgomery Ave

## COMPLETED DEVELOPMENT



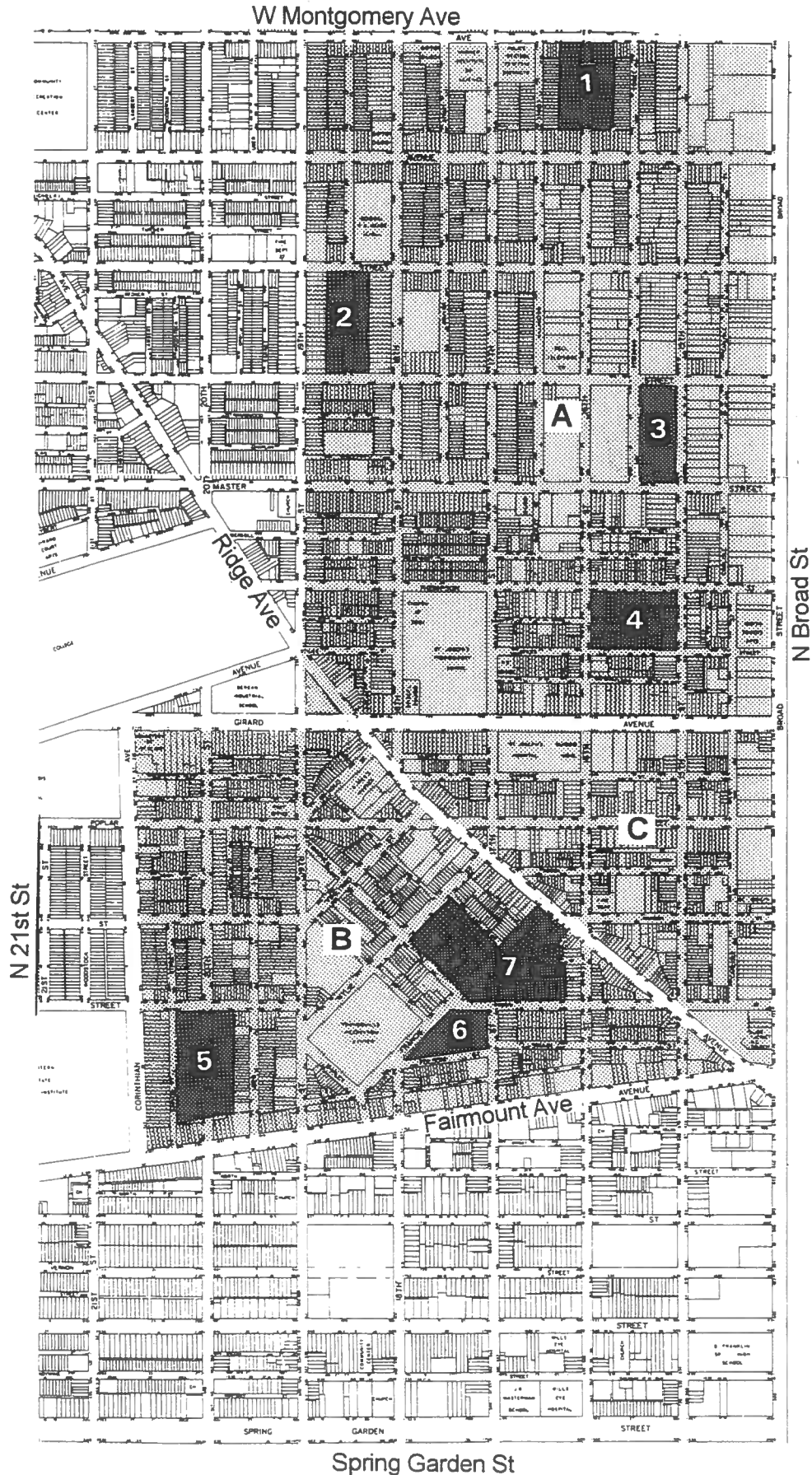
- 1 Cecil B. Moore Project  
98 units, 1992
- 2
- 3 Robert Nix Homes  
39 units, 1984
- 4 Cabot Townhouses  
23 units, 1983
- 5 Brown St. homeownership  
87 units, 1981
- 6 Darrah School Apartments  
27 units, 1986
- 7 Francisville PHA and Francisville III  
49 units, 1993
- 8 Temple University
- 9 Yorktown  
635 units, 1964
- 10 PGW Headquarters,  
1984
- 11 R.W. Brown Recreation  
Center, 1987
- 12 Gray Manor  
130 units, 1981
- 13 Ludlow Modular  
2 units, 1993
- 14 Villas de Hace  
24 units, 1992
- 15 Ascension Manor I & II  
280 units, 1969 & 1978
- 16 - Liberty
- 17 - Guild West Elderly
- 18 - West Poplar  
Family Housing  
140 units, 1980
- 19 - Coop Family  
88 units
- 20 - Penn Towne Family  
187 units
- 21 - Spring Garden  
Public Housing  
205 units, 1978
- 22 Guild House Elderly  
91 units, 1966

# Centers of Opportunity

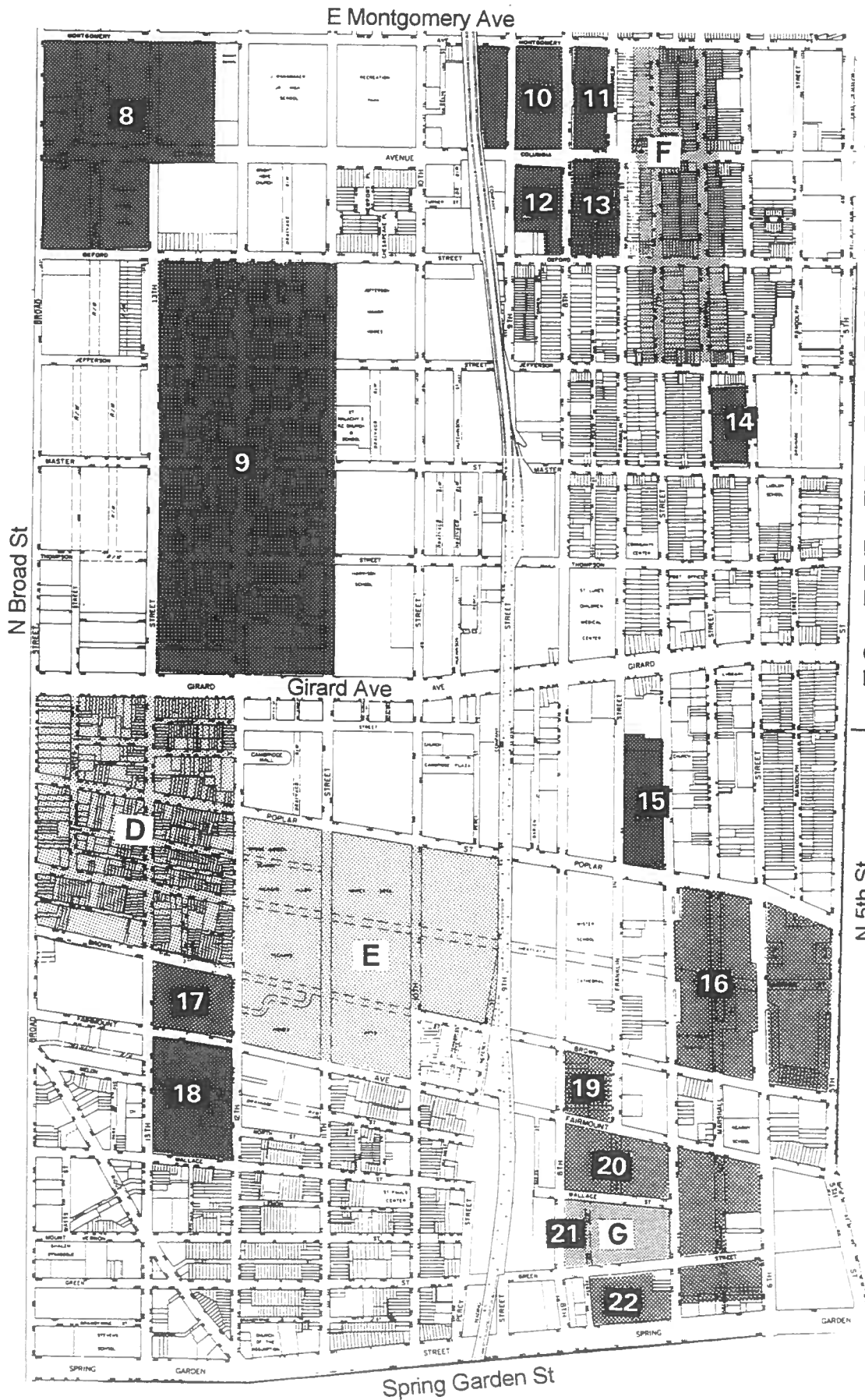
Centers of opportunity in Lower North Philadelphia have been created through the initiatives of community-based organizations serving the area's neighborhoods. Nearly every one of the communities across the area is represented by an organization which has a significant record of performance in community planning and development.

Several groups have completed extensive neighborhood development plans and obtained commitments of funding and services to implement these plans.

Two community-based organizations, Francisville Community Development Corporation and National Temple Non-Profit Corporation, have developed many rental and sales housing units.



# PLANNED DEVELOPMENT 1993-94



**A - NATIONAL TEMPLE**  
Nehemiah Homeownership

**B - FRANCISVILLE:**  
In-Fill Sales Housing

**C - FRANCISVILLE:**  
PHA Replacement Housing  
Private Rental Rehabilitation

**D - POPLAR NEHEMIAH**  
Homeownership

**E - RICHARD ALLEN HOMES**  
Reconstruction / Modernization

**F - LUDLOW**  
Franklin Street Corridor  
Homeownership

**G - SPRING GARDEN HOMES**  
Public Housing, Hope 3 Grant

## Approach

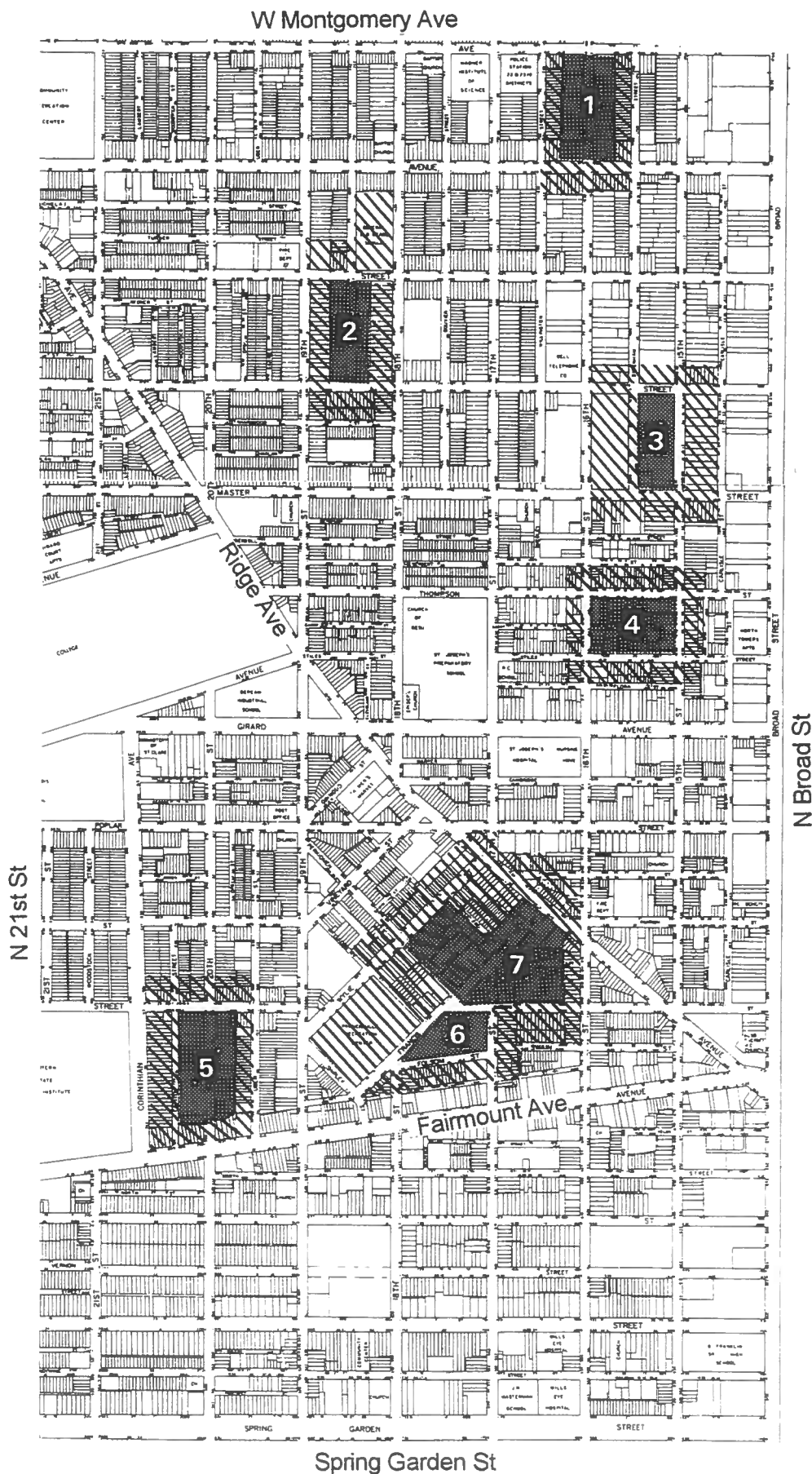
A more effective housing strategy for Lower North Philadelphia can be organized quickly, without disrupting current development plans, reducing funding commitments or breaking promises to communities. A strengthened approach for Lower North Philadelphia would:

- **Unify** fragmented planning efforts by making them part of an area-wide strategy;
- **Consolidate** resources to pool development expertise and take advantage of economies of scale; and
- **Support** neighborhood plans and housing production on a long-term basis, over a period of five years or more.

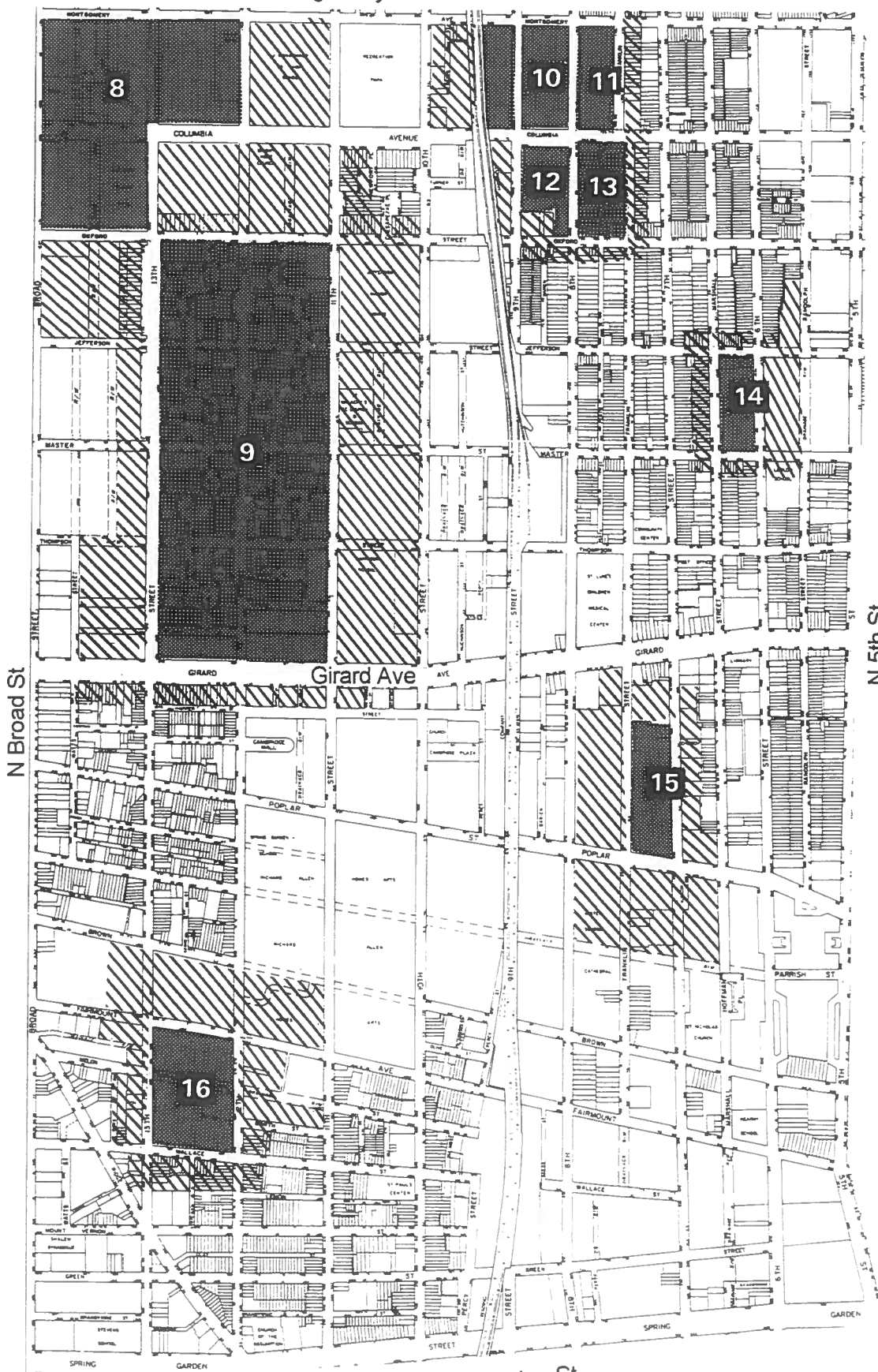
# STEP 1: EVALUATE Area Centers of Strength

The condition and immediate surroundings of existing centers of strength in Lower North Philadelphia should be evaluated. This evaluation should focus on the following:

- Is physical upgrading needed to improve the developed project? For example, is there a need in Yorktown for a repair program to upgrade the existing housing? Would a pre-purchase counseling and settlement grant assistance program be beneficial to prospective homebuyers of houses currently for sale?
- What physical treatment of adjacent blocks needs to be completed in order to reinforce past and current investment? For example, what public agency actions – such as real estate acquisition, conveyance, site preparation and development project funding – need to be taken in order to assure improvement of blocks surrounding the R.W. Brown center?



E Montgomery Ave



N Broad St

Girard Ave

N 5th St

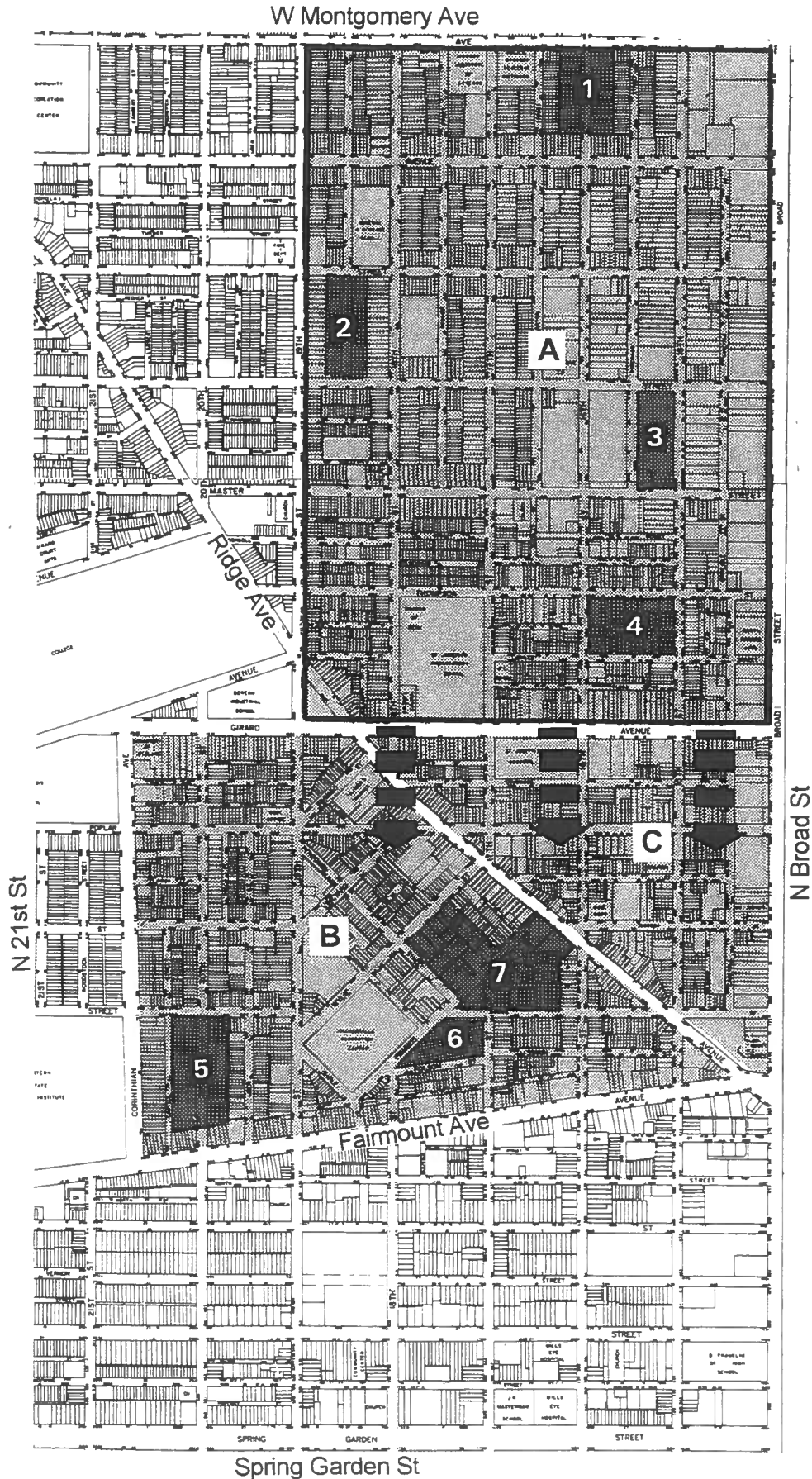
Spring Garden St

# STEP 2: PLAN to Fill Out Centers of Opportunity

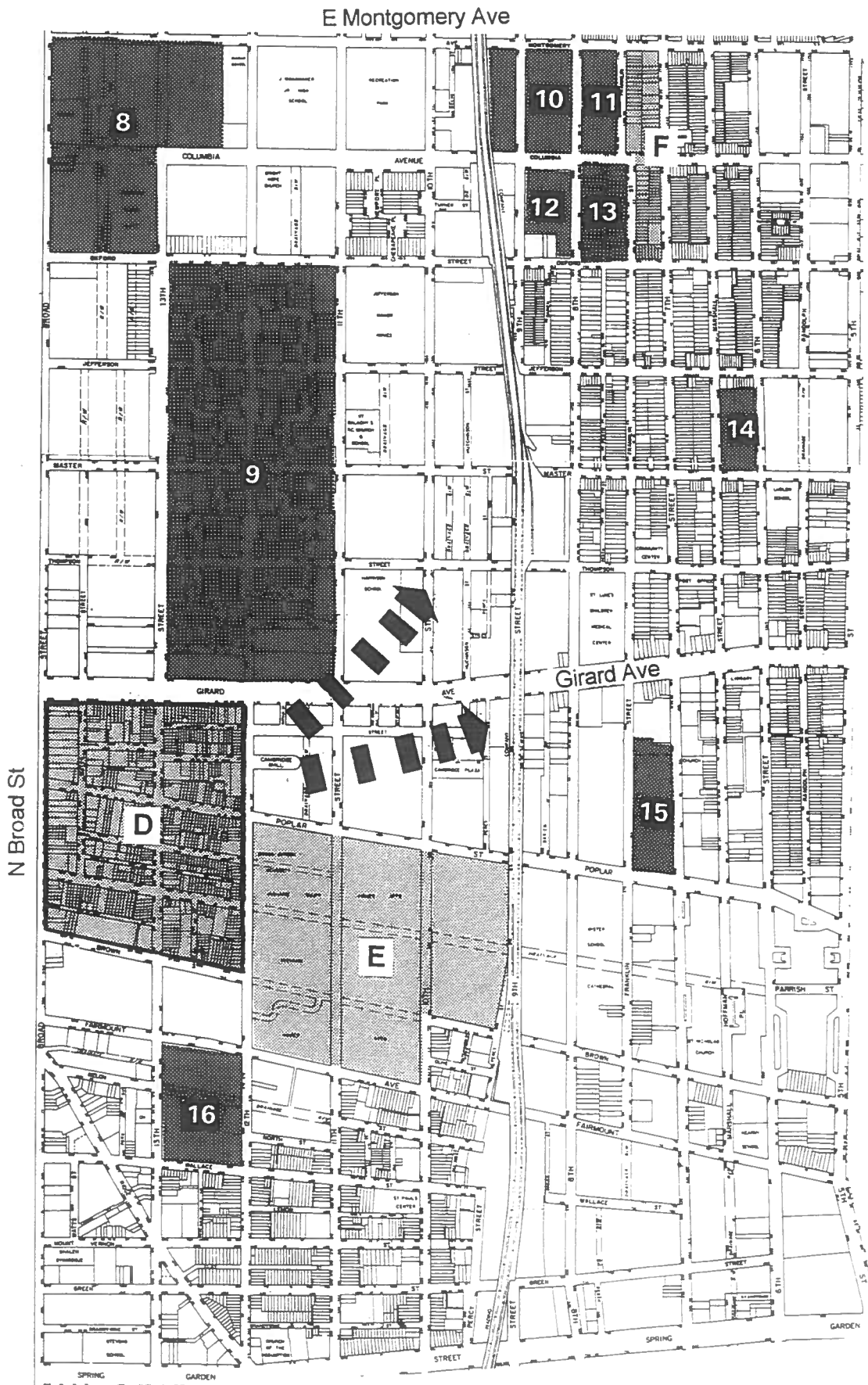
Ambitious housing development plans should be established for Lower North Philadelphia neighborhoods, expanding recent development to fill out centers of opportunity.

Housing development plans should:

- Be long-term, and describe activities to be completed over a period of five years or more, beginning in 1993-94.
- Call for the production of new housing each year, to demonstrate continuous development activity and sustained reinvestment; and
- Maintain existing community features through preservation programs for occupied housing, upgrading of open space, reconstruction of streets and sidewalks and abatement of hazards and nuisances created by vacant buildings and lots.



# STEP 3: REDUCE Density, EXPAND Target Areas



- Reduce housing density for future sales housing development in Lower North Philadelphia in order to generate more benefit per acre.
- Design site plans and building prototypes for sales housing to include driveways and open space where practical and desirable.
- After assuring that HUD Nehemiah funding resources will produce enough sales housing to fill out existing target areas, seek HUD authorization to expand Nehemiah boundaries in order to fully use the HUD subsidy (and associated pledges of CDBG funds) to produce results over a broader area.



## **STEP 4: UNIFY Development Management Resources**

- Bring neighborhood groups together to set annual goals for an area-wide strategy, to share information and to establish consensus on priorities and plan elements.
- Consider employing the same development team—developer, builder, architect, engineer, legal counsel, accountant, marketing agent—to complete the development of both Nehemiah projects. Leadership of the respective neighborhood sponsors would continue to be maintained in each of the two Nehemiah areas.
- Consider organizing a community-sponsored development team to plan, develop and manage scattered-site public housing across the area, with significant leadership and equity ownership participation by public housing residents.

## **STEP 5: CONTROL and MAINTAIN Vacant Property in the Area**

- Seek to obtain enough City Capital Program funding to demolish hazardous vacant structures across the area, consistent with current Department of Licenses and Inspections policy favoring cost effective "string demolition."
- Explore prospects for new sources of funding for environmental clean-up and site preparation of housing development sites.
- In coordination with the City's Vacant Property Review Committee, establish disposition plans for every vacant property in the area, based on a ranking of properties in the following order of priority:
  - Properties to be included in site assemblage for publicly-funded development projects to be implemented in next 18 months;
  - Properties to be conveyed for privately-funded development;
  - Properties to be conveyed for privately developed and maintained open space (side and rear yards); and
  - Properties to be maintained for future disposition (development more than 18 months away).

## **STEP 6: ADVOCATE for Supportive Public Policy and Commitments**

Through an area-wide coalition, advocate politically for the following government actions to advance development in Lower North Philadelphia.

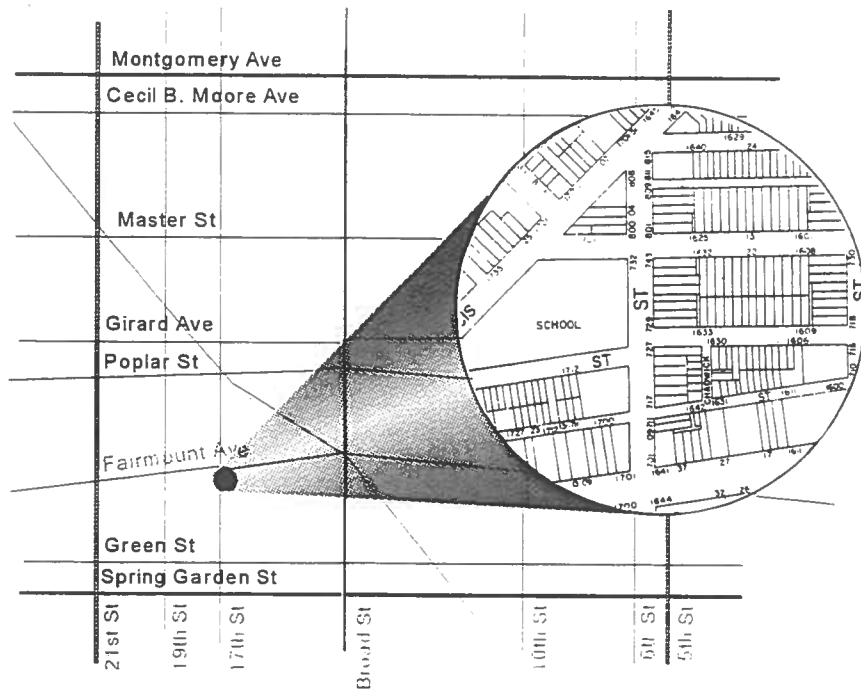
- *HUD funding of the \$50 million URD/HOPE 6 grant to support the reconstruction of Richard Allen Homes. The reconstruction proposal calls for elimination of the existing "courtyard" site plan, the construction of new streets and the reorientation of buildings to create a neighborhood environment similar to that of the surrounding communities.*
- *HUD authorization to expand Nehemiah area boundaries, so that the HUD subsidy can be made available across a broader area to provide greater benefit.*
- *Philadelphia Housing Authority Board of Commissioners authorization of community leadership in a formal planning process for PHA scattered site properties across the area.*
- *Subsequent PHA Board actions such as authorization of non-PHA management of public housing sites in the area where desired by public housing residents.*
- *Funding through the City's Community Development Block Grant Program of emergency repair, weatherization, housing counseling, settlement assistance, small rental property rehabilitation financing (e.g., the MEND II program) and home improvement loan financing (e.g., Action Loans) on a year-round basis at a level sufficient to meet the level of demand for these programs across the area.*

## Results

An effective area-wide strategy for Lower North Philadelphia should be sufficiently well organized and supported to achieve the following results.

- Production of 200 - 300 units of housing per year for the next five to seven years, to include sales, private rental, and public housing, both east and west of Broad Street, in rehabilitation and new construction ventures.
- Strengthening of community organizations in the area, and maintenance of a leadership and advocacy role by an area-wide coalition headed by community members from neighborhoods across the area.
- Establishment and ongoing operation of an area-wide development management resource—either a professional development team which performs tasks directly or a single coordinating agency which assigns responsibilities to others.
- Broadening of the sales housing market, to attract a substantial number of buyers from outside the area while continuing to provide affordable homeownership opportunities for area residents.
- Increased neighborhood-oriented economic development (e.g., retail commercial, professional and social services) along the area's key corridors: North Broad Street, Fairmount, Girard and Cecil B. Moore Avenues.

***Leadership and support from community, government, private and institutional interests could produce a stronger area-wide strategy for Lower North Philadelphia which could begin to deliver constructive results immediately.***



***“The successful implementation of community development activities — through effective collaborations among government, private sector and neighborhood interests — influences both city residents and others to think more positively about Philadelphia, to consider Philadelphia a more attractive place and to view Philadelphia as a center of interest and opportunity. . . ”***

***— Final Statement and Plan for Year 19  
Office of Housing and Community Development***