



**WEST PHILLY
PROMISE
NEIGHBORHOOD**

**ISSUE BRIEF:
HOUSING**

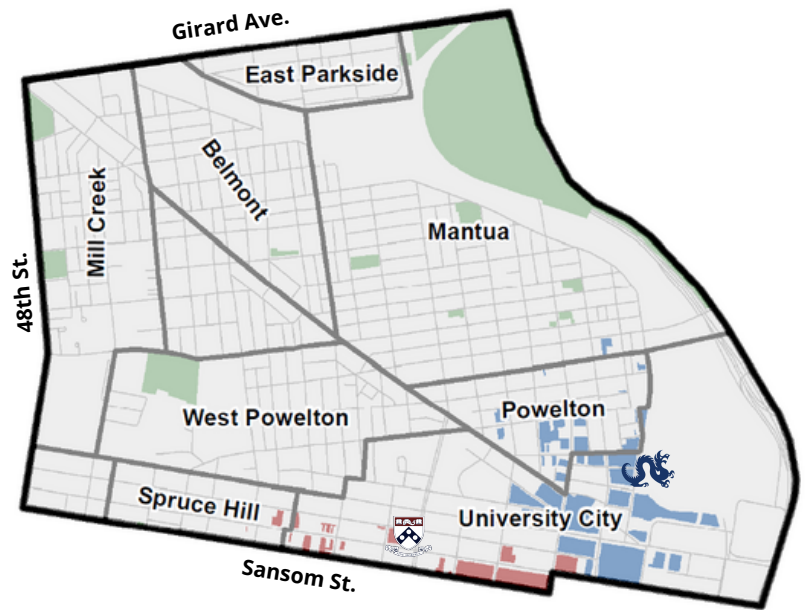


**WEST PHILLY
PROMISE
NEIGHBORHOOD**

The West Philly Promise

Neighborhood is a 5-year initiative funded by a U.S. Department of Education grant to support cradle to career opportunities for children living or going to school in the Promise Neighborhood footprint.

The overall Promise Neighborhood footprint is about 2 square miles bordered by Girard Avenue to the North, Sansom St. to the South, 48th to the West, and the Schuylkill River to the East. This area includes the Belmont, Mantua, Mill Creek, Powelton Village, West Powelton/Saunders Park, and East Parkside neighborhoods.



Source: US Census - American Community Survey

In this data brief, we will explore data related to the state of housing within the West Philly Promise Neighborhood and compare the Promise Neighborhood to the city overall. Homeownership can be a significant source of wealth for families while housing insecurity can be a significant burden, negatively impacting other factors such as education and health. Housing concerns are complex and affect Promise Neighborhood residents in many ways. Pages 3 and 4 of this brief overview some of the historical decisions that impact the housing landscape today, as described in the rest of the brief.

HOUSING INSECURITY IN PHILADELPHIA

Housing insecurity occurs when an individual or family has unstable or unsafe shelter. People who live in large cities experience housing insecurity due to economic and structural factors that impact resource allocation. In Philadelphia, housing insecurity includes the burden of high housing costs, residential instability, people experiencing homelessness, and the quality of the housing.

Housing Cost Burden

53%

OF PHILADELPHIA
RESIDENTS PAID
30% OR MORE OF
THEIR INCOME IN
RENT IN 2020¹

Residential Instability

17

PHILADELPHIA'S
AVERAGE EVICTIONS
PER DAY IN 2021²

Homelessness

6666

PHILADELPHIANS
SERVED IN
EMERGENCY
SHELTERS IN 2021³

Housing Quality

7789

TOTAL HOUSING
UNITS WITHOUT
COMPLETE KITCHEN
OR PLUMBING
FACILITIES IN 2020¹

INSTITUTIONAL HOUSING DECISIONS

Housing insecurity is often measured by effects on individuals, but it is important to consider how institutions and systems create individuals' and families' housing circumstances. The decisions that shape housing mostly involve patterns of economic investment (or lack of it) and impact access to resources and health. The effects of these decisions are explored further in this brief. Investment in housing can impact the collective wealth of residents in an area. Showing historical investment patterns reveal how -and in whom- systems historically invested and, thus, how they could change.

BACKGROUND

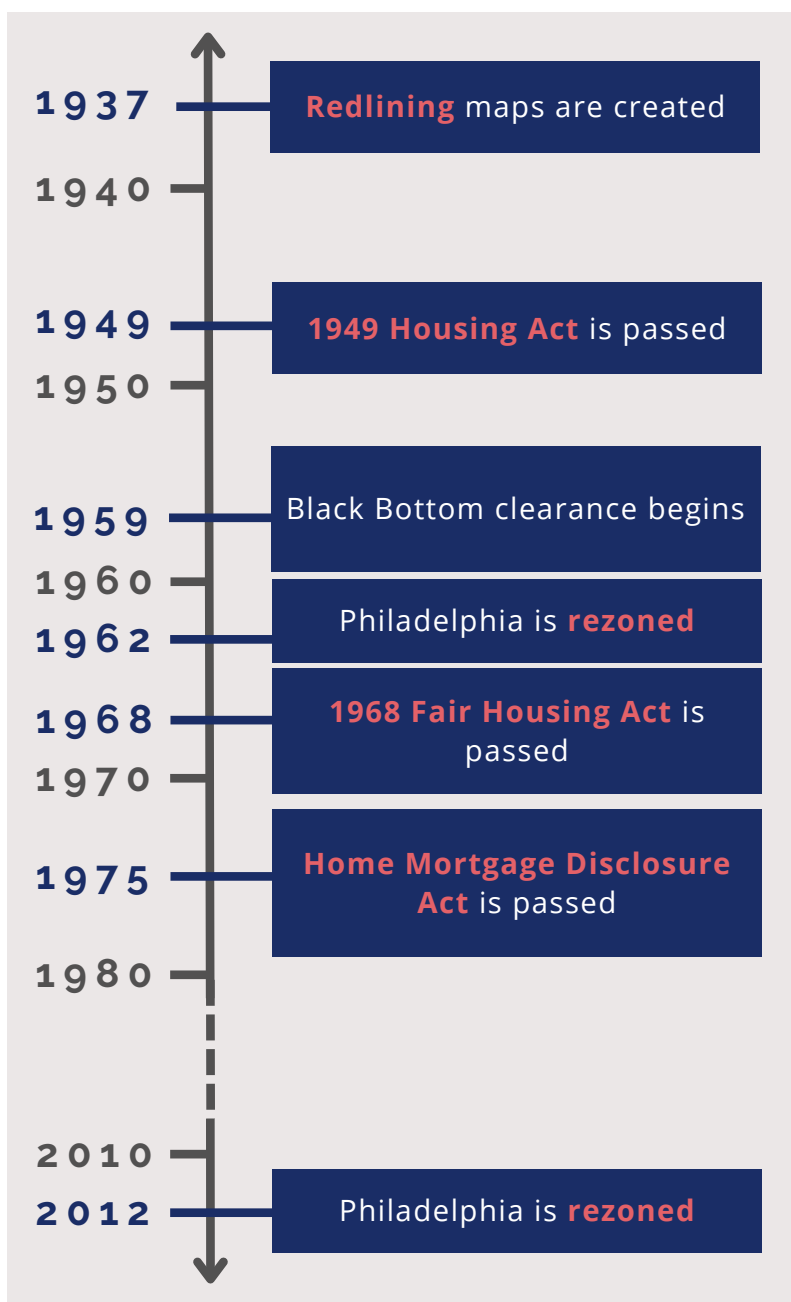
Historically, policymakers prevented investment in predominantly Black neighborhoods, like the PN. In collaboration with the Home Owner's Loan Corporation (HOLC), government officials denied homeownership to people of color by creating maps which ranked and assigned neighborhoods a color and letter based on residents' perceived creditworthiness.

Areas given a "D" rating were primarily home to Black residents. These areas were outlined in red on the maps, leading to the term "**redlining**." Banks and lending companies denied loans to residents in redlined neighborhoods. Maps of these areas in Philadelphia were created in 1937.

The **1949 Housing Act** further funded other unfair practices. In West Philadelphia, it was used to label a portion of the PN known as Black Bottom as a "slum", allowing universities to take much of the land for institutional use.⁴ Today, this neighborhood is called University City.

One way to see changes in land use due to such policies is to look at zoning. In Philadelphia, major **zoning changes in 1962 and 2012** expanded academic and commercial areas in the PN.

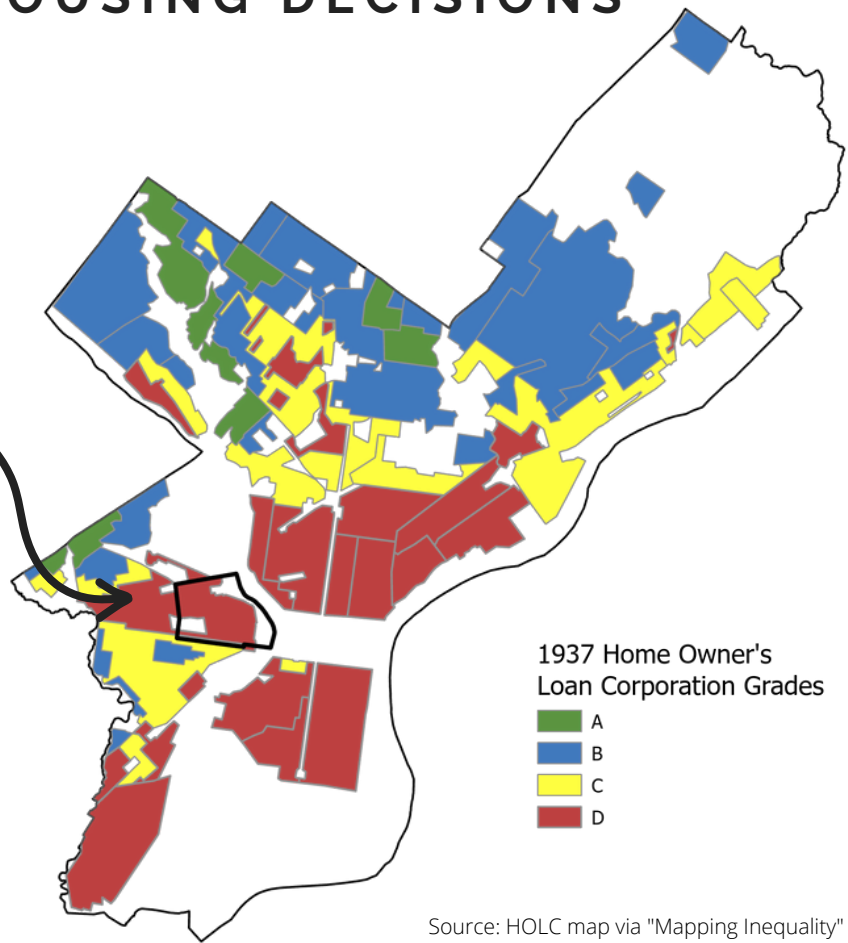
The **1968 Fair Housing Act** ended redlining, but the practice had lasting effects. Redlining made it difficult to get loans to repair or purchase homes, causing many homes to deteriorate. This made it harder for residents to fix their homes or sell them. However, because of the **1975 Home Mortgage Disclosure Act**, it is easier to track unfair lending practices. Despite this, lending companies and banks still deny home loans or offer loans that are too expensive in areas that were once redlined.



INSTITUTIONAL HOUSING DECISIONS

REDLINING

The map to the right is a copy of the one created by Home Owner's Loan Corporation (HOLC) and government officials in 1937. As you can see, the **PN was almost entirely marked in red** due to the "D" rating given by HOLC. This means that residents in this area would not have received loans. A small portion of Spruce Hill was given a "C" rating. Non-residential areas (seen in white on the map) were not given a rating.

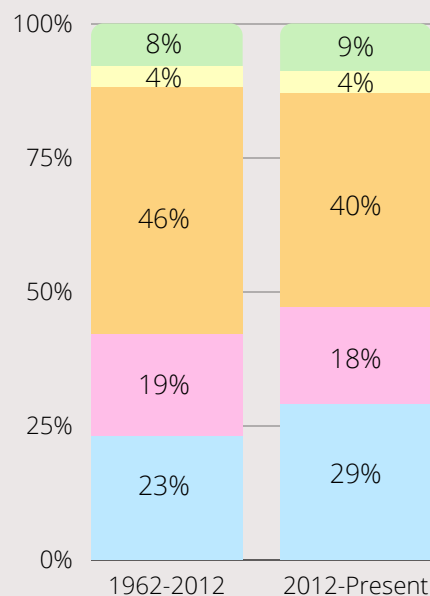


Source: HOLC map via "Mapping Inequality"

ZONING DISTRICTS

Zoning is a legal method of categorizing land based on how it can be used. In Philadelphia, there are four classifications: commercial, industrial, residential and special purpose. Commercial zones are areas of business. Manufacturing or larger plots of land for business use are considered industrial zones. Residential zones are primarily homes and apartments. Areas with parks or other open spaces are designated as special purpose, as are institutions like academic or medical centers.

CHANGES IN ZONING DISTRICT AREA BY TYPE IN THE PN



Many zoning districts in the Promise Neighborhood were recategorized in 2012. The bar chart to the left gives a breakdown of land by zoning designation before and after the 2012 rezoning.

Zoning Base Districts

- Commercial
- Industrial
- Residential
- Special Purpose (Institutional)
- Special Purpose (Parks & Open Space)

Source: Philadelphia Department of Licenses & inspections, 2022

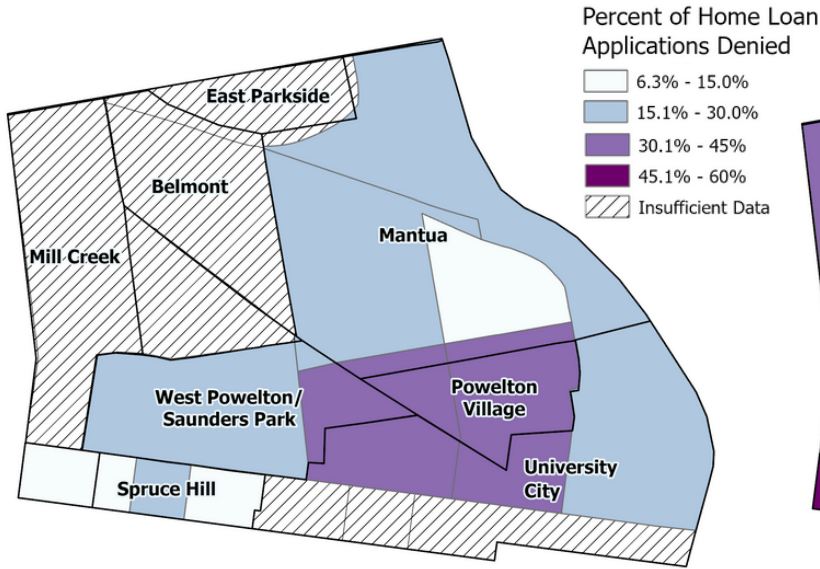
26%

**INCREASE IN
COMMERCIAL
ZONED DISTRICTS IN
PN (1962 TO 2012)**

HOME LOANS

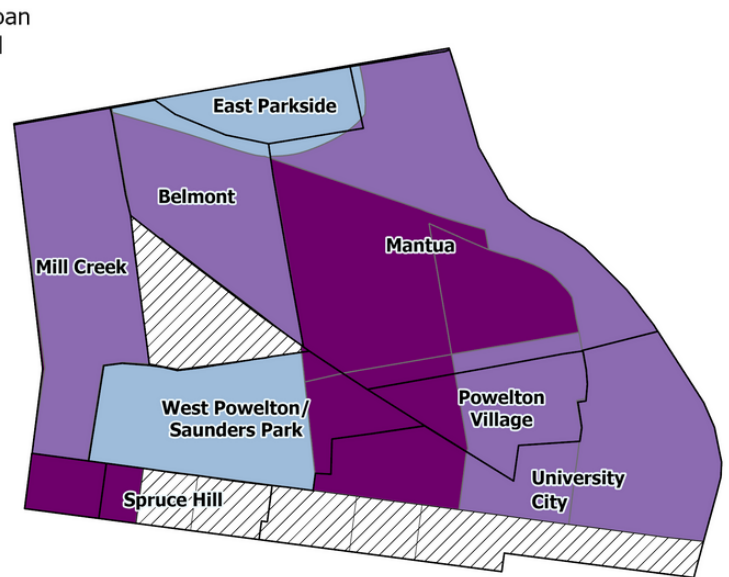
A high rate of home loan denials often indicates an area is undergoing disinvestment as banks find the area "too risky" to invest in. However, the maps below show denial rates in many areas of the PN are different according to race. For example, in areas of Spruce Hill and Mantua, **the percentage of home loan applications denied to Black applicants is much higher than for white applicants**. In one area of Mantua, 9% of white applicants were denied and 60% of Black applicants were denied.

HOME LOANS DENIED TO WHITE APPLICANTS



Source: PolicyMap, FFEIC 2020

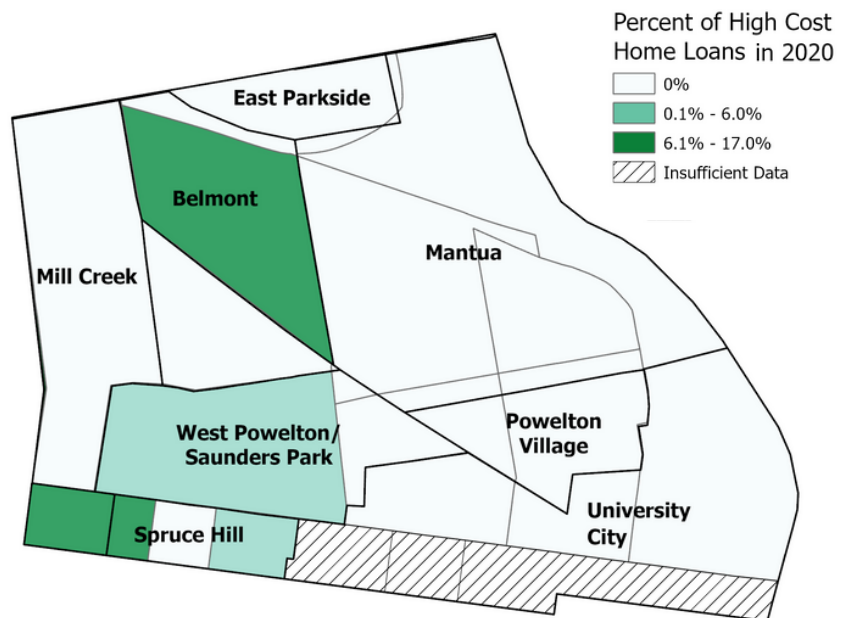
HOME LOANS DENIED TO BLACK APPLICANTS



Source: PolicyMap, FFEIC 2020

HIGH-COST HOME LOANS

Investment under the wrong conditions can also cause problems. For example, high-cost or "predatory" loans are often given to individuals who cannot afford them and eventually are foreclosed upon. In areas with low levels of loan denial, like West Powelton/Saunders Park and areas of Spruce Hill, a greater percentage of loans are high-cost. This suggests that, despite lower denial rates, it may still be financially burdensome for community members. **Belmont and a portion of Spruce Hill have a relatively high percentage of high-cost loans indicating predatory lending practices are occurring in these areas.**

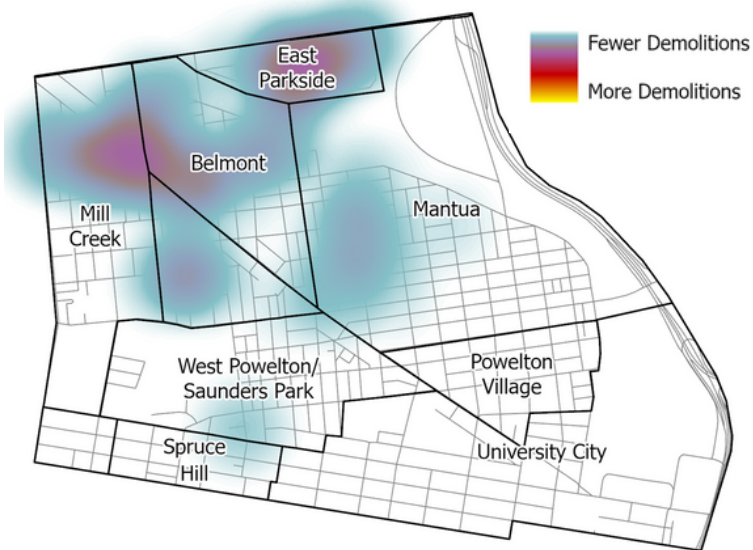


Source: PolicyMap, FFEIC 2020

DEMOLITION & NEW CONSTRUCTION PATTERNS

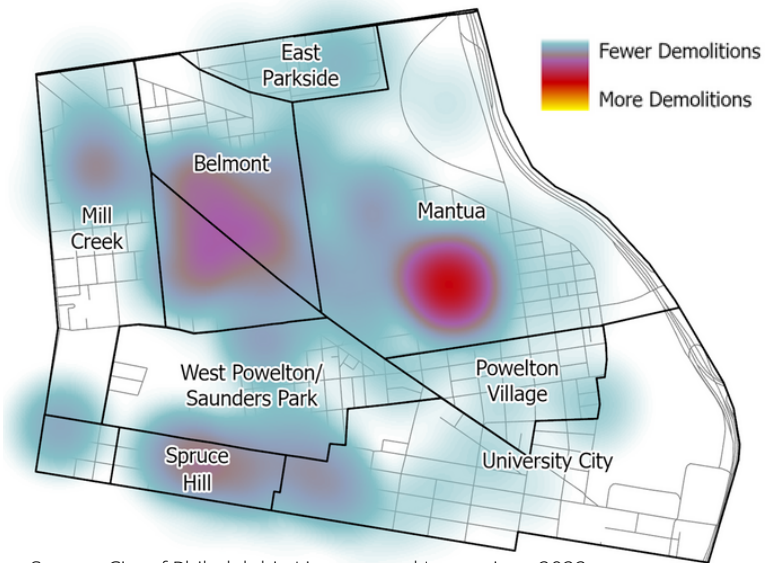
Over time, neighborhood disinvestment and unfair lending practices can lead to building demolition as structures lose value or fall into disrepair. There are two ways to initiate the demolition of a building: violation of city code or requesting a permit from the city. **Violation demolitions are structures torn down by the city because they have become dangerous to live in** and received a violation from the Philadelphia Department of Licenses and Inspections. **Buildings that are not hazardous but have lost value may be demolished by individuals or businesses who obtain a permit.**

VIOLATION DEMOLITIONS



Source: City of Philadelphia Licenses and Inspections 2022

PERMIT DEMOLITIONS



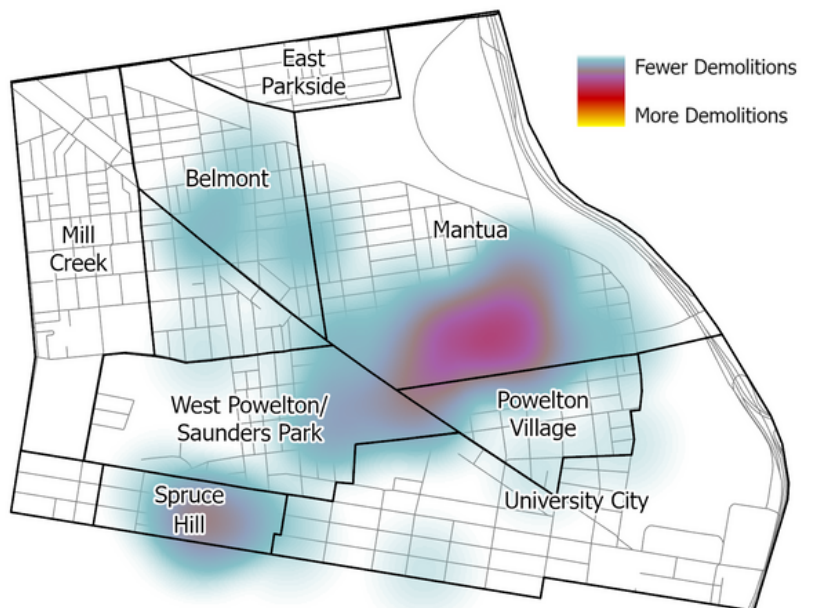
Source: City of Philadelphia Licenses and Inspections 2022

The maps above show where most demolitions took place from 2016 to 2021. **Demolitions can change the way neighborhoods look and function for residents.** For example, violation-initiated demolitions, like those in East Parkside and Mill Creek, may lead to vacant lots, while permit-initiated demolitions, like those in Mantua and Belmont, may lead to new types of housing.

Looking at which demolitions are followed by new construction, and which are not, can tell us about how much structures and land are worth to developers. This may also demonstrate patterns of profit-driven development.

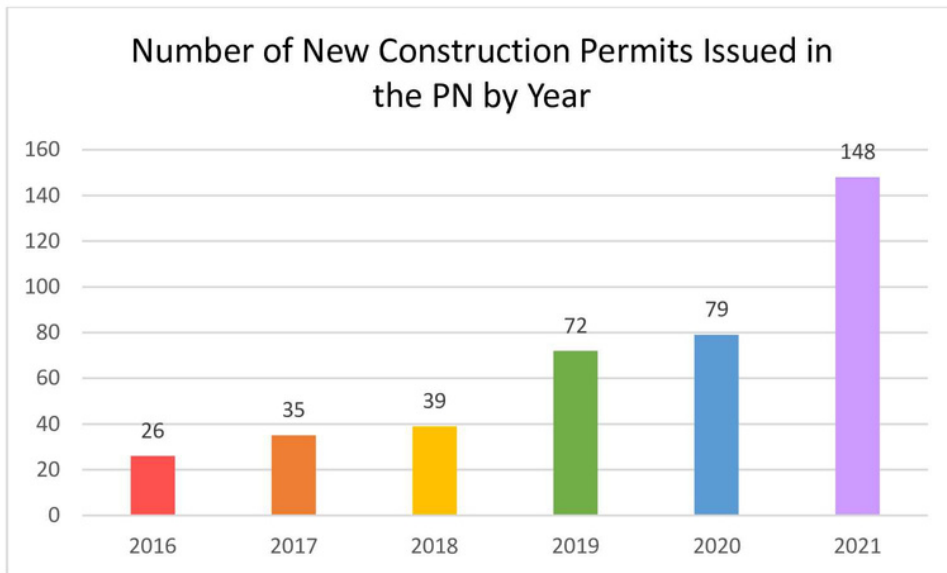
From 2016 to 2021, the majority of all demolitions that were permit-initiated were followed by new construction in the same location in the PN. These areas of overlap are shown in the map to the right. The brighter purple areas may show where the expected profit of development is high because the value of a new building was considered worth more than the current structure and the cost of construction.

PERMIT-INITIATED DEMOLITION AND NEW CONSTRUCTION



Source: City of Philadelphia Licenses and Inspections 2022

NEW CONSTRUCTION

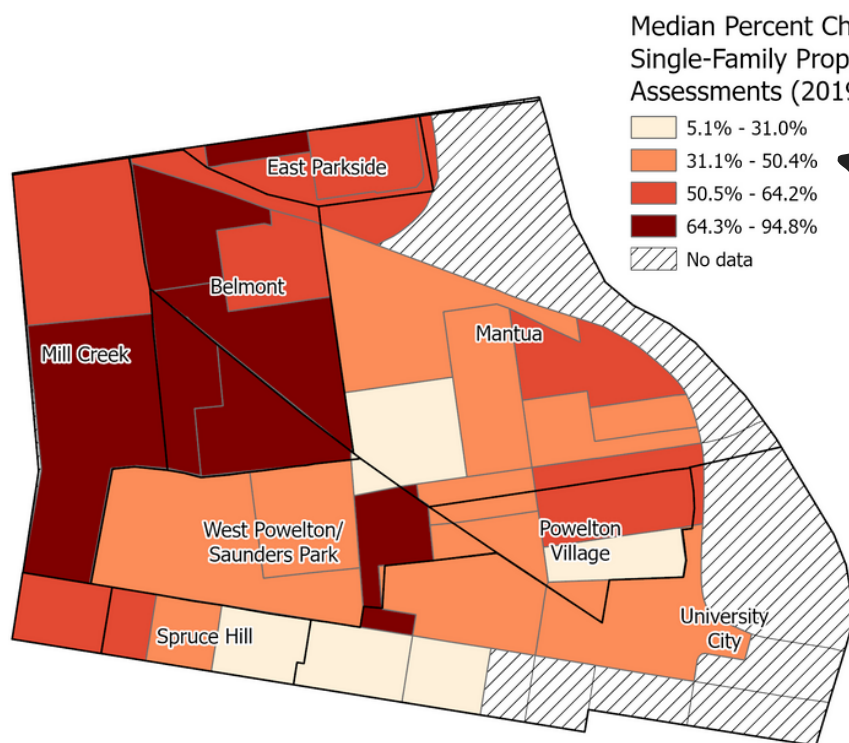


Source: City of Philadelphia Licenses and Inspections 2021

Some demolitions are followed by the construction of new buildings. As the chart to the left shows, the number of new construction permits issued in the Promise Neighborhood has been increasing since 2016. In fact, **the number of permits rose nearly 280% from 2018 to 2021** and increased approximately 90% from 2020 to 2021 alone. The jump in 2021 may be a consequence of the statewide construction bans that were implemented for a portion of the COVID-19 pandemic in 2020.

CHANGE IN PROPERTY ASSESSMENT

Demolition and new construction provide insight as to what land and structures may be worth, but the City of Philadelphia also assesses home values through a standardized process. Periodically, the City reassesses property values for every dwelling in the city. These assessments determine property taxes for residents. In 2022, the Office of Property Assessment (OPA) released new values that will determine real estate taxes for 2023. Rapidly increasing taxes can show changes in a neighborhood and be especially burdensome for long-term residents.

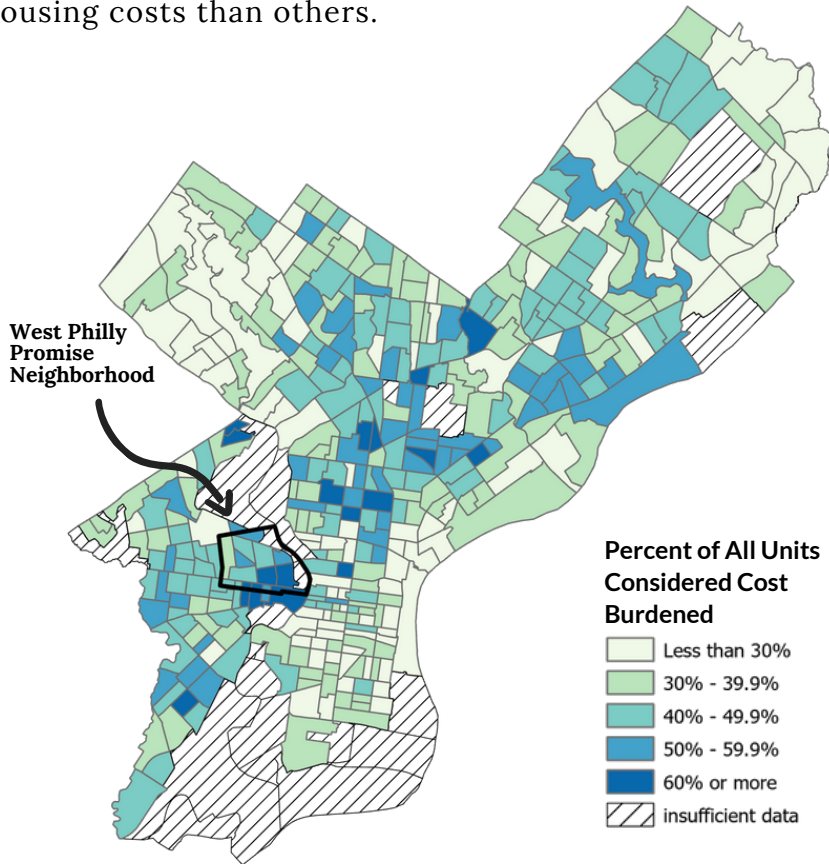


In the 2022 assessment, median property values in the PN increased significantly compared to the rest of the city. **The median property value in the PN rose 50.4% from 2019 to 2023 compared to 31.0% in Philadelphia.** The map to the left shows the changes across the different neighborhoods in the PN, with darker colors indicating a greater percent increase. Property values increased the most in Mill Creek and Belmont.

Source: City of Philadelphia Office of Property Assessment 2022

HOUSING COST BURDEN

The policies and actions discussed on the previous pages have created inequitable conditions for individuals across Philadelphia. For example, some households spend more of their income on housing costs than others.



Housing cost burden is defined by the percentage of a household's monthly income that is spent on housing. Households that spend over 30% of their income on housing are considered **cost-burdened**.

The map to the left shows which areas of the city contain residents who are burdened by housing costs. In darker areas, more residents are cost-burdened. In most of Philadelphia, about 39% of residents are cost-burdened. **Within certain areas of the Promise Neighborhood (University City, Spruce Hill and Powelton Village), over 60% of residents are cost-burdened by housing.**

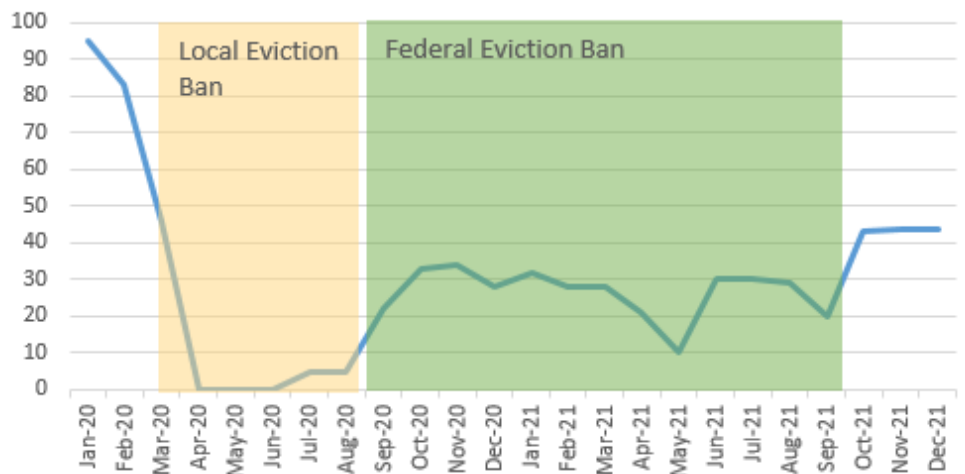
Source: US Census - American Community Survey 2020

EVICITION RATE

Evictions occur when a landlord removes a renter from a housing property. Evictions often disrupt family stability and make it difficult for renters to regain safe housing. Evictions occur legally and illegally, but only legal evictions are tracked. The graph below only shows legal evictions and so underestimates true eviction rates.

The graph to the right shows that the number of eviction filings fell sharply in the PN in April 2020 due to a temporary city-wide COVID-19 eviction ban to protect renters. Fewer than 10 evictions were filed per month from April 2020 through September 2020 when the local ban was lifted, and federal protection went into effect.

Number of Eviction Filings in the PN (2020-2021)



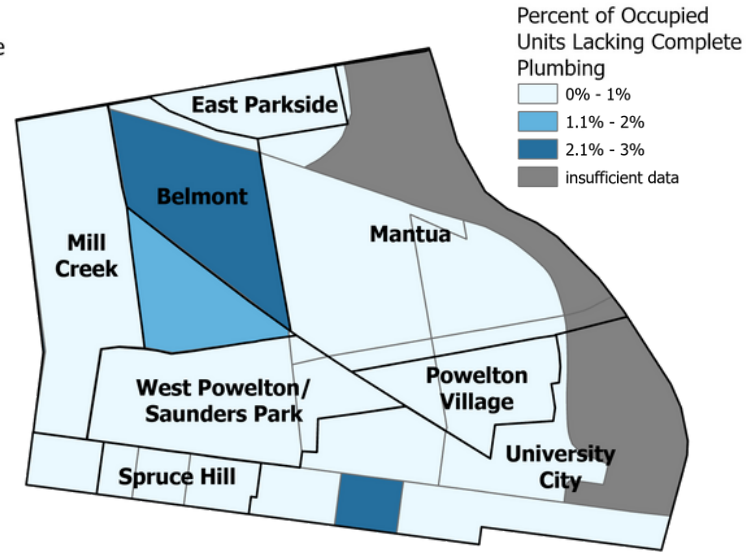
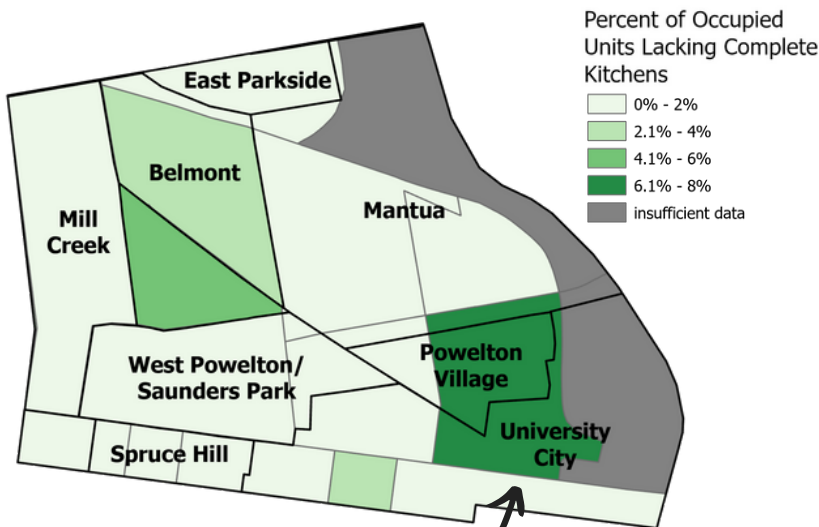
Source: Eviction Lab 2022

HOUSING QUALITY

Housing quality refers to the condition of the housing units. The maps below show the percentage of units within the West Philly Promise Neighborhood that lack complete kitchen or plumbing facilities. Belmont and East Parkside both have higher rates of housing units without these essential facilities.

Complete kitchen facilities are units that have access to a sink with piped water, a range or cookstove, and a refrigerator

Complete plumbing facilities are units that have hot and cold piped water, a flush toilet, and a bathtub or shower

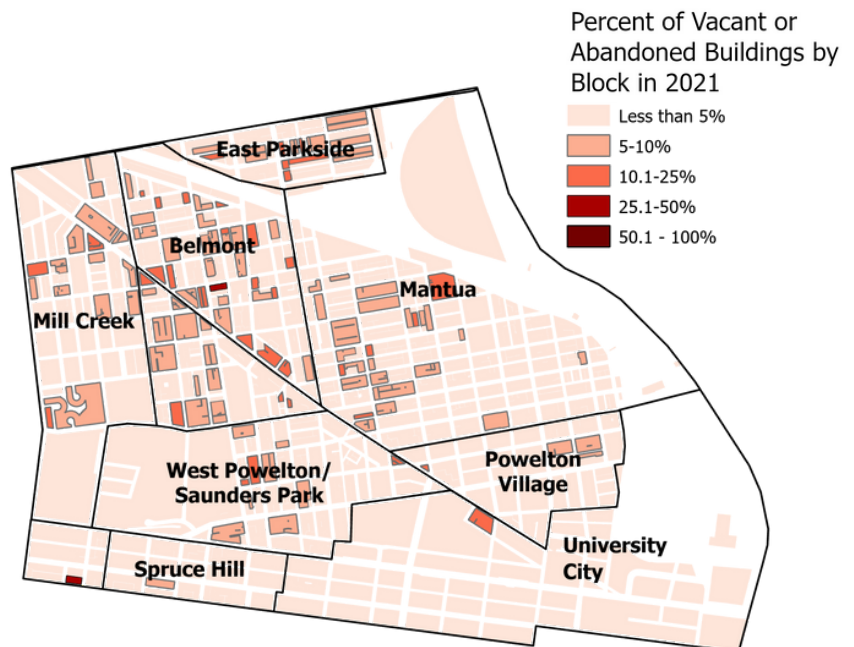


Note: Many of the units without complete kitchen facilities here could be student housing

Source: US Census - American Community Survey 2020

VACANT AND ABANDONED PROPERTIES

Vacant and abandoned properties are often a sign of disinvestment in the community. These properties are associated with more crime, increased risk for poor health outcomes, and dropping property values. These factors contribute to overall community decline. The map to the right shows what percentage of the houses in each block in the PN are vacant or abandoned. **The neighborhoods with the highest percentage of vacant or abandoned properties are Belmont and East Parkside. As you get closer to University City, there are fewer vacant properties.** Overall, there were fewer vacant buildings by block in 2021 than in previous years. This may be due to the demolition and new construction forces as described on the previous pages.



Source: City of Philadelphia, 2021

West Philly Promise Neighborhood Data and Research Core

The role of the Data and Research Core is to build an infrastructure for research, evaluation, data access, and dissemination for the West Philly Promise Neighborhood initiative. The goal of the Core is to develop and implement data systems to sustain lasting change within the Promise Neighborhood community. Data is collected at the child, family, and school-level to support, inform and evaluate the project. Biennial neighborhood surveys are conducted with households with children ages 0-18 in the Promise Neighborhood footprint to better understand contextual factors and population-level improvements over time. As a part of the Data and Research Core, the goal of the indicators briefs is to provide community stakeholders with data snapshots that can be utilized to advance community programming and social change. Through data analysis and visualization, these briefs provide data and information to contextualize the factors impacting the West Philly Promise Neighborhood.

Data Sources:

This brief uses contextual data to describe baseline conditions for the West Philadelphia Promise Neighborhood Community. The data is from 2020 except where otherwise stated. Home loan data is shown with 2010 census tracts.

- 1 [US Census - American Community Survey](#). (2020).
- 2 [Eviction Lab](#). (2022). Princeton, University
<https://staging.evictionlab.org/eviction-tracking/philadelphia-pa/>
- 3 [Office of Homeless Services](#). (2021). FY2021 Data Snapshot. City of Philadelphia.
<http://philadelphiaofficeofhomelesservices.org/wp-content/uploads/2021/10/FY2021-Data-Snapshot.pdf>
- 4 [Segregation by Design](#). (n.d). Philadelphia: Black Bottom
<https://www.segregationbydesign.com/philadelphia/black-bottom>

To learn more about redlining, watch this video: <https://www.youtube.com/watch?v=2o-yD0wGxAc>

Recommended citation:

Munn, T., Carl, J., Fusfeld, Z., Lê-Scherban, F., Carroll-Scott, A. West Philly Promise Neighborhood, Issue Brief: Housing (2021) Dornsife School of Public Health, Drexel University: Philadelphia, PA; May 2023

For more resources related to these data, please visit our website:

<https://westphillypn.org/how-we-measure-success/neighborhood-indicators>



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