

The Problem

- More than one out of every eight Philadelphia homeowners cannot afford to make needed repairs to their home.
- This is a crisis which endangers the strength of our neighborhoods and the growth of our city. Although the City's political leaders acknowledge the need for home repair assistance, this crisis far outweighs the resources that have been dedicated to it.
- The City's main home repair program reaches less than one out of ten homeowners who qualify for this help.

The Costs

The deterioration of owner-occupied Philadelphia homes leads directly to:

- **Housing abandonment**
Housing with serious problems, such as cracks in the walls or holes in the roof, may be abandoned in as little as five years. There are 26,000 abandoned homes in Philadelphia.
- **Lower property values**
An abandoned house next door reduces your home's value by \$7,000.
- **Costly demolition of unsafe houses**
It costs City taxpayers \$20,000 to demolish a vacant house.
- **Families losing their homes and moving into shelters**
It costs City taxpayers \$21,000 a year to keep a family in a homeless shelter.
- **Seniors and homeowners with disabilities moving unnecessarily to nursing facilities**
It costs City taxpayers \$40,000 a year to keep a person in a nursing home.
- **Children being taken from their families and placed in foster care**
It costs City taxpayers \$13,000 a year to put a child in foster care.
- **Foreclosures**
Many Philadelphians lose their homes to foreclosure because they were victims of predatory home improvement loans that couldn't be repaid. Hundreds of Philadelphians lost their homes to foreclosure last year.

The average cost to tax payers to repair a home under the City's home repair program is \$5,300. How would you like your tax dollars be spent?

What Needs to Be Done

- Double the amount of funds that the City budgets for the Basic Systems Repair Program (BSRP).
- Link new private market housing and commercial development with the improvement of existing homes. Require private developers to contribute to a housing fund that would be used to maintain affordable housing.
- Implement a pilot systematic roof preservation program.
- Streamline the Basic Systems Repair Program (BSRP) procedures to increase capacity and efficiency and reduce wait times.

During the past year, the Women's Community Revitalization Project (WCRP), Association of Community Organizations for Reform Now (ACORN), and United Communities Southeast Philadelphia (UCSEP) interviewed hundreds of low-income homeowners in three Philadelphia neighborhoods to document the benefits and challenges of living in older Philadelphia homes.

Most owners described their fear of not having the money needed to keep up with repair costs. Many others told of the damage being done to families, community health, property values, and their ability to sell their home when a neighboring home deteriorates before their eyes.

Virtually all shared a sense of pride at achieving the "American Dream" of owning a home, but many described that dream turning into a nightmare when they were forced to make the decision to put up with a leaky roof or dangerous wiring in order to pay for heat, medical treatment, or food.

We have also worked with researchers from the Graduate School of Social Work and Social Research at Bryn Mawr College to calculate the extent of this crisis citywide, and with expert consultants who analyzed and proposed improvements to the City's Basic Systems Repair Program. This report draws from Bryn Mawr's research and the consultants' study, as well as the homeowner interviews; it helps give voice to the tens of thousands of Philadelphians who struggle to keep a safe, dry roof over their heads.

This project is generously supported by the William Penn Foundation.

We urge you to join us in our efforts to win more resources for home repair and preservation for low-income Philadelphia homeowners.

For information, call one of these organizations:

Women's Community Revitalization Project (215) 627-5550, United Communities Southeast Philadelphia (215) 468-6111 or ACORN (215) 765-0042.



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Maria Carter* lived in a row house that she had lived in since she was a child. She not only grew up there but raised her family there and hoped to one day pass the home on to her children. She had even taken out a loan to make some needed home improvements.

Ms. Carter became very concerned when the home next door fell into disrepair. The house became vacant, the roof began to sag and bricks began falling into Maria's backyard. Upon calling the City's Department of License and Inspections to report it, she was told that because her home was not in imminent danger she would be added to the existing long list of properties to be sealed before this one.

Two years later, the vacant home collapsed taking the shared wall between the two homes with it causing both homes to become uninhabitable. They now owned an uninhabitable home with an outstanding loan along with a new bill from the City to cover demolition costs.

Ms. Carter, her son, and granddaughter were forced to live with relatives for more than one year until they were able to find an affordable apartment where they reside today.

* not her real name

Upper Right Cover Photo: Dorothy Ruffin, member of Disabled in Action

More than one out of every eight Philadelphia homeowners—an estimated 43,000 households—cannot afford to make needed repairs to their home.

As a result, we are losing houses to abandonment, home owners to shelters, children to foster care and the elderly and disabled to nursing homes.

All because these home owners did not have \$500-\$5,000 to hire a contractor to stop seepage in the bathroom, leaks in the roof, or fix faulty wiring that results from normal wear and tear on an older home.

Impact of the Home Repair Crisis:

Unmet home repair needs hurt us all – residents, neighborhoods, and the city as a whole

“Resuscitating dilapidated housing stock must become a priority if city neighborhoods are to thrive and support business.”

Emerging Trends in Real Estate PriceWaterhouseCoopers, 2002¹

The average cost to taxpayers for a contractor to repair a home under the City's Basic Systems Repair Program is \$5,300.² The cost of not repairing these homes can be more than eight times this amount. How would you like your tax dollars to be spent?

Providing repair grant to low-income owner to preserve Homeownership:	\$ 5,300
Placing children in foster care due to unsafe living situation:	\$ 13,500
Maintaining displaced family in homeless shelter for one year:	\$ 21,000
Demolishing house after substantial deferred maintenance creates public nuisance:	\$ 22,000
Providing nursing home care to a disabled individual or a senior who cannot remain in his/her home due to housing deterioration:	\$ 40,000

Homes with serious problems, such as cracks in the walls or holes in the roof, may be abandoned in as little as five years.

The U.S. Census Bureau has found that some types of home repair problems lead to vacancy and abandonment within just five years. For example, nearly one in four homes with cracks in the wall and one out of seven homes with holes in the roof were abandoned within five years of reporting the problem.³ In 2004, Philadelphia had approximately 26,000 abandoned homes.⁴ *How many of these homes could have been saved?*

Abandoned houses lower surrounding property values.

If a homeowner has to walk away from their house because they cannot afford to fix it, that abandoned house will bring down neighbors' home values by nearly \$7,000.⁵ As values decline on a block, it makes less sense for owners to invest in repairs. This depresses the entire neighborhood's real estate market.

More families must go into the City's homeless shelter system and seniors and homeowners with disabilities may need to move unnecessarily to a nursing home.

One Philadelphia City official calls the Basic Systems Repair Program (BSRP), the City's main home repair grant program, “our biggest homeless prevention plan.” Every year families go to homeless shelters and seniors and homeowners with disabilities move to nursing homes because their house has deteriorated to a point that it is no longer safe or comfortable. City taxpayers pay \$21,000 to keep one family in a homeless shelter for one year - four times the average repair grant to preserve a home under BSRP. The average long-term nursing home care cost is \$40,000 per year - almost eight times the average BSRP grant.

Children are separated from their families.

When the City's Department of Human Services (DHS) finds a child living in unsafe housing conditions and their family can neither afford to make repairs nor move elsewhere, they will remove the child to foster care until repairs are made. DHS employees cite serious conditions, such as a large hole in the roof, or electrical wiring that could pose a fire threat or non-functioning plumbing, as cause for placing a child in foster care at a minimum cost of \$37.00 a day, or \$13,458 a year.

Causes of the Home Repair Crisis in Philadelphia:

Philadelphia's home repair challenge is twice that of other American cities

Philadelphia's home repair need is twice that of the average American city. In 1990, 12% of owner-occupied houses in Philadelphia had extensive and severe home repair problems compared to 6% on average for other American cities.⁶

There are a number of factors that explain this:

- 1. Three of every five Philadelphia households are homeowners.**
Philadelphia has one of the highest homeownership rates of any city in the nation. Philadelphia's primary investors in repair and rehabilitation of our housing are individual homeowners, not large landlords.
- 2. Philadelphia has more poor homeowners than most cities.**
Thirty-eight percent of homeowners fall at or below the poverty line - that is twice the rate of Atlanta and Chicago and more than three times the rate of New York or Boston.
- 3. Eighty-one percent of Philadelphia's owner occupied houses are over forty years old.**
The age threshold commonly used to signal a greater need for maintenance and systems replacement in a home is 40 years.
- 4. Philadelphia's poor and senior homeowners are more likely to live in old homes with the greatest ongoing repair needs.**
Three out of every four poor homeowner households live in homes built prior to 1950, and more than four out of five homeowners over age 65 live in homes built prior to 1960.
- 5. Philadelphia incomes in real dollars are declining while housing costs are rising.**
Philadelphia family incomes over the past three decades have not kept up with inflation. As a result, in real 1999 dollars over the past four decades, median family incomes have declined while median house prices rose.⁷ Thus as houses have aged, a family's home buying power and home maintenance investment capacity has decreased.



Leaky roofs cause the most common home repair problems

Lucy Cruz* is an artist and a mother of two girls. Eight years ago, Lucy bought a small rowhouse. One morning last year Lucy felt water dripping from the ceiling of her bedroom into her bed. Her daughters ran to tell her that water was dripping into their rooms as well. And when they went downstairs they discovered that water was also dripping into the kitchen and the living room - straight through the floors of the upstairs bedrooms.

Being resourceful, Lucy bought roof-patching tar, got up on the roof and patched the holes the best she could. This staved off the leaks for about a month. Then they came back and were worse than before.

The leaks have forced the family to all sleep together in one small room when it rains - a room they created by putting up dry wall.

Lucy got estimates from professional roofers but they were well beyond her budget. The roofers have told her that with every month that goes by, the leaks are causing serious damage to beams and flooring and could start to affect the electrical wiring.

Lucy said she's trying to save up the money, but in the meantime, she and her daughters pray for dry weather.

* not her real name

The City's Basic Systems Repair Program is open to homeowners with incomes at or below 150% of the federal poverty line. For a three-person household, perhaps two-parents with one child, that is \$23,000. So, who are Philadelphia's homeowners who earn less than \$23,000 annually? Workers who earn \$11.00 an hour or less. These are the people who drive our ambulances and taxis, teach our pre-schoolers, guard our office buildings, take care of our seniors and work at the neighborhood Rite Aid.

Occupation	Average Annual Wage
Ambulance drivers and attendants	\$17,663
Barbers	\$14,096
Bartenders	\$16,677
Cashiers	\$16,861
Child care workers	\$16,689
Cooks, restaurant	\$19,511
Data entry	\$22,285
Food preparation and serving workers	\$15,951
Freight movers	\$22,887
Home health aides	\$18,353
Laundry and dry cleaning workers	\$18,644
Manicurist	\$22,144
Nursing Aides	\$21,417
Parking lot attendants	\$14,951
Pharmacy technician	\$20,597
Pre-school teachers	\$19,947
Retail salespersons	\$19,068
Security guards	\$18,914
Taxi drivers and chauffeurs	\$17,476

Source: Pennsylvania Department of Labor and Industry, 2002-03 Occupational Wage Data for Philadelphia County

Defining the Home Repair Crisis:

13,770 Philadelphia's homeowners have severe unmet repair needs that cost an average of \$5,300 to fix.⁸

Who Is Hardest Hit By The Home Repair Crisis?

Homeowners with incomes of less than \$20,000 are most likely to have unmet home repair needs. A U.S. Census Bureau study found that a homeowner's ability to keep up with home repairs is directly tied to how much money they earn.⁹ Homeowner households with incomes lower than \$20,000 are significantly less likely to make needed repairs to their homes. Even wealthier households, when their income temporarily decreases due to a loss of job, reduce the amount they spend on home maintenance.¹⁰

Experience shows that the majority of low-income homeowners with home repair needs use their available resources to attempt to make the needed repairs before, and in addition to, turning to city grant programs.

How Severe Are Their Repair Problems?

Of the estimated 43,000 Philadelphia homeowners with unmet repair needs, approximately 13,770 homeowners have extensive and severe home repair needs, such as three or more of the following problems: water leaks, holes in the floor, wall cracks wider than a dime, three or more heating breakdowns lasting six hours each in the last 90 days; or exposed electrical wiring where fuses/breakers blew three or more times in the last 90 days. These 13,770 homeowners satisfy the income eligibility for the City's Basic Systems Repair Program - 150% of the federal poverty line - or \$23,000 for a family of three - and most have BSRP eligible repair needs. **In addition, an estimated 29,000 income eligible homeowners have one or two less extensive repair needs** that may not yet be severe enough to fall under BSRP.

What Are The Most Common Major Repairs Needed?

Water leaks from outside the house pose the most common repair problem¹¹ for Philadelphia homeowners. One in four Philadelphia homeowners own homes that are not watertight. Of these, more than half have roof leaks. Leaking plumbing or sewer pipes inside the home are next most common repair problem facing homeowners.¹²

What Is The Cost To Make These Repairs?

The average cost to taxpayers to repair a home under the Basic Systems Repair Program is \$5,300.¹³ The cost of not repairing these homes can be more than eight times this amount.

What Is The City's Current Strategy To Deal With Our Home Repair Crisis?

Philadelphia offers one home repair grant program and three home improvement loan programs.

The Basic Systems Repair Program (BSRP) offers grants to homeowners living in single-family homes for repairs to electrical, plumbing, heating, roofing and structural problems. To be eligible, households must have incomes no higher than 150 percent of the federal poverty line (\$23,000 for a household of three). At low cost to taxpayers (\$5,300 on average per house), BSRP helps make homes livable, blocks and neighborhoods more viable and potentially preserves homeownership.

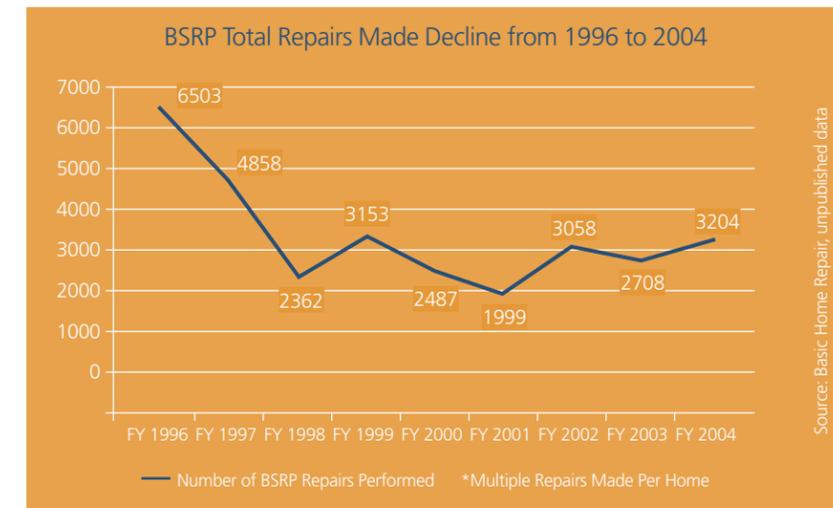
A recent study showed that of the 12,000 homes which received BSRP assistance between 1995 and 2000, only 117, or less than 1%, became abandoned, compared with a 4% abandonment rate for the City as a whole.¹⁴

But BSRP is severely under-funded and reaches less than one tenth of those homeowners¹⁵ who qualify for home repair help and, as a result, waiting lists are long.

Since FY1996, funding for the program has declined from \$16 million to \$11 million in FY05. The number of repairs made annually has dropped from 6,503 in FY1996 to 3,204 in FY04.

Basic Systems Repair Program (BSRP) internal documents that track funding, number of repairs and wait times recognize the problem: "[t]his program is not funded at a level that can possibly meet demand. The backlog has continued to lengthen over the past several years."¹⁶

In some years, like FY02, qualified applicants so outpaced funding that BSRP funds were used up nine or ten months into the fiscal year leaving two to three months without any capacity to help qualified homeowners.



Deborah Brittingham* lives with her daughter in a row home just around the corner from the home she grew up in.

She is actively involved in her neighborhood and is a committee person. Deborah was employed for many years as a state social worker and is now retired and lives on a fixed income.

A number of years ago, she purchased a house from a neighbor for \$1 plus an agreement to take on \$8000 worth of delinquent tax and utility debt.

Deborah worked every night on the house's interior and paid a local handyman \$800 to fix the roof that was leaking into the second floor rooms. The leaks returned, the handyman disappeared and Deborah had no more money to invest in her roof.

Deborah applied to the Basic Systems Repair Program (BSRP) for assistance.

Contractors for BSRP came out about one year after Deborah called and fixed the roof and put in a new heater. Today, Deborah says, "I have a lot of work to do but I've made it a livable home."

If she hadn't gotten help from BSRP, she says, "I couldn't have bought a heater or put more money into the roof. I would have had to do something, maybe walk away from the house."

* not her real name

Routine BSRP wait times of one year or more contribute to home deterioration.

Although BSRP is an emergency program, homeowners typically must wait over a year from application to assistance. The average wait for a homeowner to obtain roofing repairs is one year, while the average wait for plumbing repairs is one and a half years. BSRP currently has a backlog of 3,500 approved cases.¹⁷

As a result, leaks and holes are given months to expand in size and cause further deterioration. Many homeowners don't even bother applying for assistance even though they qualify.

In fact, hundreds of homeowners surveyed in three Philadelphia neighborhoods in 2004 said they could not wait over a year and instead attempted to patch a major problem themselves or hired unskilled contractors, both of which often make the problem worse. In severe cases, some homeowners ended up having to abandon their homes.

What are the primary causes of BSRP's long wait times? The most direct cause is inadequate funding to keep the programming functioning throughout the year. BSRP intake for homeowners continues even when there is no funding to complete repairs and as a result, some homeowners must wait until the following fiscal year to receive help. In addition, complex intake practices and artificial distinctions between repairs that cost under and above \$3500 create common delays.

Philadelphia also has three loan programs, which in partnership with private lenders, provide low-interest home improvement loans. For low-income households, however, loans rarely offer an effective financing option.¹⁹

Their homes often have low value and they have little money to pay back debt. Furthermore, under all three city home improvement loan programs, 236 loans were issued in FY 2004 for a total of \$4.1 million - this is in comparison to the more than 3,200 repairs made under BSRP with a budget of \$11 Million. For these reasons, we focus on the Basic Systems Repair Program as the primary strategy for addressing this crisis.



Homeowners learn how to refurbish a window at United Communities Southeast Philadelphia

What Needs To Be Done To Address Our Home Repair Crisis

Philadelphians know what happens when we don't invest in our housing stock: abandonment, blight, declining property values and higher costs to taxpayers to address housing emergencies. Therefore, we urge the Mayor and City Council to:

(1) Double funding for the existing Basic Systems Repair Program.

An estimated 13,770 households living in neighborhoods across the city meet income and home repair need requirements for BSRP. Yet only 1,400 households are helped annually (with an average of 1.4 repairs performed on each house) - one in ten of these households.

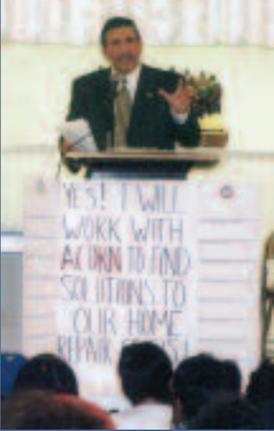
Philadelphia must double our investment and make needed repairs to 2,800 homes per year in order to reach all 13,770 households in the next five years. When we compare the cost to fix the homes within the next five years and prevent further deterioration with the cost to demolish the homes after they have become uninhabitable, the choice is clear. The \$73 million needed over five years to expand BSRP to meet the need of 13,770 homeowners is 1/8th of the cost to taxpayers of demolishing these housing units (\$303 million) and sheltering these families for one year at a cost of \$289 million.

Expanding BSRP is a cost-effective way to preserve Philadelphia's affordable homes and keep our families decently housed.

*Explore converting some future grants into 0% Deferred Home Improvement Loans.

Houses in many neighborhoods across the city are increasing in value. Appreciation rates over the past five years exceeded 25 percent in some neighborhoods. The city can stretch limited funds by offering 0% deferred loans that permit the borrower to pay back the loan upon sale or transfer rather than a grant. Similar to deferred loan programs in many other cities across the nation, the homeowner will not be required to make payments during the years they are living in the home, but when they sell or transfer the property, some of the appreciation in their home value will be used to repay the loan.

Deferred loans could help create a revolving fund to keep up with future repair needs after the current backlog is substantially eliminated. (Deferred loans only work well in neighborhoods with a viable housing market and strong appreciation. In neighborhoods where there is insufficient appreciation between the origination of the loan and sale of the home to pay for repairs, the loan would be converted back into a grant.)



ACORN gets pledge from Councilman Rizzo to fight for more home repair resources

Recommendations

- Double funding for the existing Basic Systems Repair Program.
- Link new private market development with the improvement of existing homes.
- Speed up Process to Serve More Residents—Combine the two BSRP tiers and speed intake.
- Create a Pilot Roof Preservation Program.

(2) Link new private market development with the improvement of existing homes.

In exchange for contributing to an established fund for repair and preservation of homes of low-income homeowners, large-scale residential and commercial developers could be offered incentives, such as a density bonus (permitting more housing units per acre) and a streamlined permitting process.

For the first time in decades, regional private developers are building new market rate homes and commercial spaces in Philadelphia neighborhoods. It is essential that these new mostly upper-income developments help existing residents to reap the benefits of neighborhood revitalization.

Utilizing private and public subsidy dollars to preserve homes will help lessen resistance to new development, build more integrated mixed income neighborhoods and lower the chance that blight from abandoned homes will lessen the attractiveness or value of new housing over time.

For example, there is currently over \$500 million in private development planned or under construction in lower North Philadelphia.²⁰ Dedicating a mere 1% of this investment to home repair for existing low-income homeowners would result in the preservation of nearly 1,000 homes using the current BSRP per-house average cost.

(3) Speed up Process to Serve More Residents—Combine the two BSRP tiers and speed intake.

BSRP has two distinct tiers with differing qualification procedures. Approximately one in four homes assigned to Tier 1 (repair costs less than \$3,500) is later reclassified as Tier 2 (repair costs up to \$12,500). When this happens, all work stops; the owner is required to submit detailed income documentation required for Tier 2 and, after completing this second intake procedure, goes to the end of the Tier 2 wait list. A unified program with a single qualification standard will eliminate these delays.



Heating System Before BSRP Assistance

The Weatherization Assistance Program (WAP) and the Low Income Energy Assistance Program (LIHEAP) have income requirements the same as or more stringent than BSRP. By recognizing that any homeowner who has been accepted for WAP or LIHEAP benefits in the current program year is income-eligible for BSRP, the program could speed up Tier 2 enrollment dramatically and eliminate the need for two tiers. WAP data are already available to BSRP staff; LIHEAP enrollment would be confirmed by an electronic link to the state's database.

Change the way BSRP work orders are written up.

Currently, under BSRP, an initial inspection defines the scope of work given to a contractor. BSRP inspectors sometimes miss a critical repair need, or misjudge the cost of a repair because additional problems are revealed only after work has begun. The requirement for a change order in all such cases causes substantial delays.

A changed procedure could eliminate this problem. Inspectors should issue more flexible work orders that reflect a careful evaluation of all major systems, but let the contractor determine the specific materials and quantities for a given repair and make minor adjustments to the scope within a specified contingency limit.

(4) Create a Pilot Roof Preservation Program.

The greatest threats to Philadelphia homes are water leaks from outside the home, primarily from the roof. Once water invades the home, it causes deterioration of the house structure, as well as every major system. In recognition of this, we propose a pilot project to determine if creating watertight homes block by block can preserve the housing stock of Philadelphia neighborhoods. This pilot program would encourage a systemic approach to roof repair on structurally viable row homes.



Heating System After BSRP Assistance

Conclusion

Between 1990 and 2000, Philadelphia lost 13,000 housing units, most to abandonment. Today an estimated 13,770 additional Philadelphia homes are at risk because their owners do not have the financial resources to make essential home repairs.

At our current rate of assistance under the Basic Systems Repair Program, the majority of these homes will deteriorate before help can arrive. We cannot afford to lose any more of our homes and there is no reason that we have to.

Philadelphia has in place a cost-effective grant program to help low income homeowners repair their houses. For about \$5,300 a house, Philadelphia can help its residents to preserve their homes rather than spending over four times that amount to tear them down.

The Women's Community Revitalization Project, Association of Community Organizations for Reform Now (ACORN), United Communities Southeast Philadelphia (UCSEP) and thousands of homeowners urge the Mayor and City Council to double funding for BSRP, link new private market development with an investment in existing homes, streamline BSRP procedures to increase efficiency and create a pilot roof preservation program to **PRESERVE PHILADELPHIA'S HOMES AND SAVE OUR NEIGHBORHOODS.**



ACORN member

Appendix

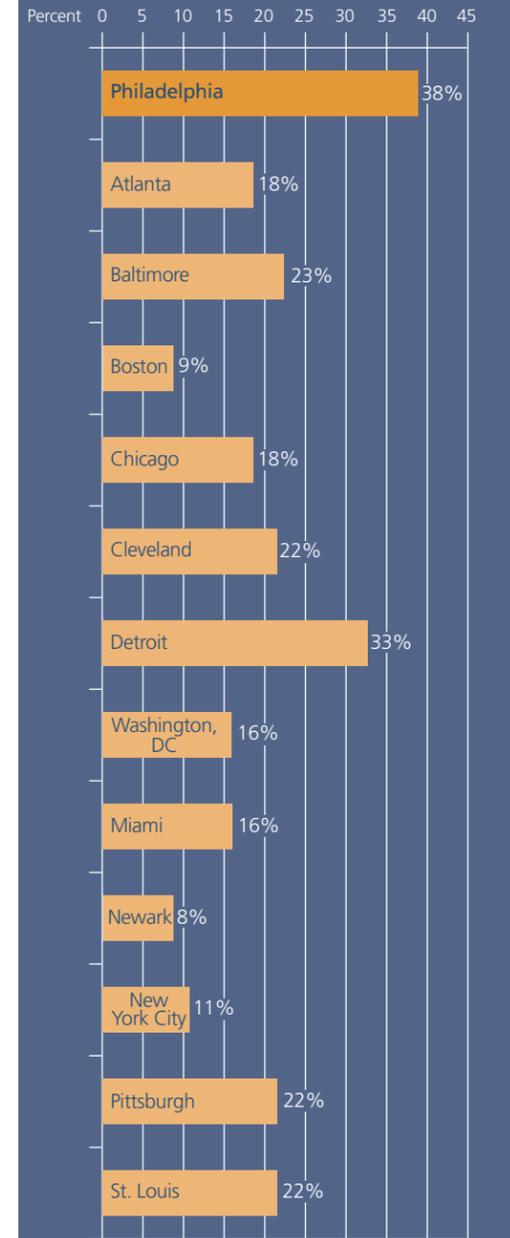
The Home Repair Crisis: Council District by Council District*

Council District	Number of Owner Households with Incomes under \$20,000	Percent of Owner Households with Incomes under \$20,000	Percent Owner Households with Income Below \$20,000 Paying >30% of Income on Housing Costs
1 DiCicco	11,563	30.9%	50.5%
2 Verna	11,057	31.5%	52.5%
3 Blackwell	9,228	34.9%	53.3%
4 Nutter	8,482	23.4%	52.6%
5 Clarke	9,589	34.4%	44.0%
6 Krawjewski	9,259	21.6%	51.6%
7 Mariano	11,006	35.9%	54.9%
8 Reed Miller	8,042	24.9%	57.2%
9 Tasco	8,015	20.8%	59.6%
10 O'Neill	5,981	14.1%	56.4%

Source: 2000 U.S. Census

* Research shows that low-income homeowners are likely to live in homes that need repairs that they cannot afford to make.

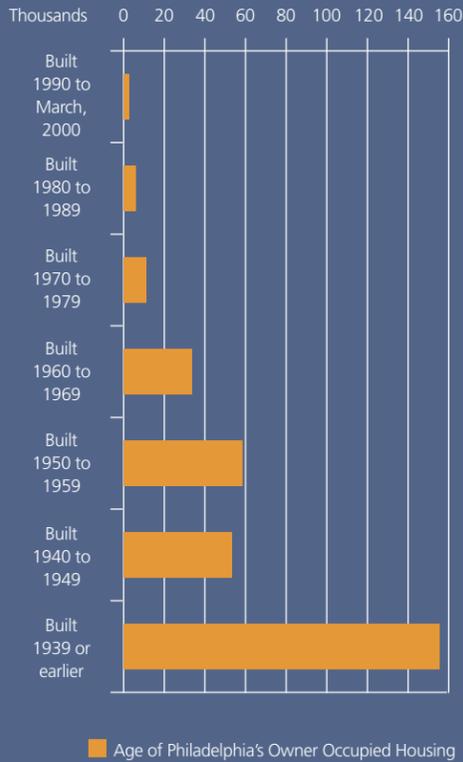
Philadelphia Has The Highest Percentage of Poor Homeowners



Source: 2000 U.S. Census

PHILADELPHIA'S HOME REPAIR CRISIS

The Majority of Philadelphia's Owner Occupied Homes Were Built in the First Half of the 20th Century

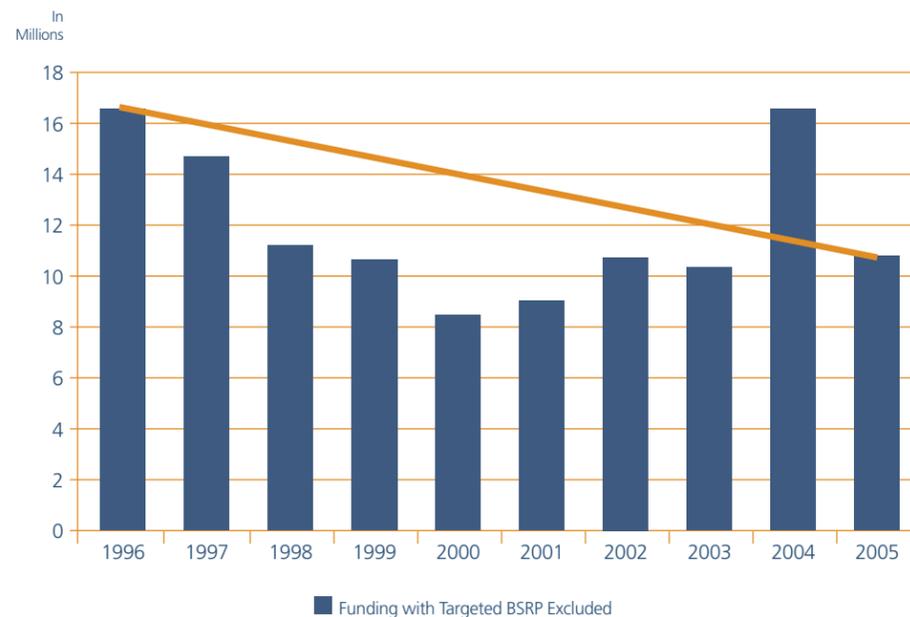


Source: 2000 U.S. Census

BSRP Repairs Completed in Each Council District

Council District	BSRP Completed Cases (July 1, 2002-June 30, 2004)	Percent BSRP Completed Cases (July 1, 2002-June 30, 2004)
1 DiCicco	420	7%
2 Verna	672	11%
3 Blackwell	881	15%
4 Nutter	628	11%
5 Clarke	942	16%
6 Krawjewski	107	2%
7 Mariano	577	10%
8 Reed Miller	906	15%
9 Tasco	767	13%
10 O'Neill	12	0.2%

Basic Systems Repair Program Funding Declines with Exception of 2004 One Time Infusion of NTI Money



Footnotes

1. *Emerging Trends in Real Estate*, PriceWaterhouseCooper (2002).
2. Corey Shdaimah, Roland Stahl and Sanford F. Schram, *When You Can See the Sky Through Your Roof; Home Repair Policies in Philadelphia*, Graduate School of Social Work and Social Research Bryn Mawr College (2005).
3. Barbara Wilson, *These Old Houses: 2001* (Issued by the U.S. Census Bureau February 2004).
4. City of Philadelphia Neighborhood Transformation Initiative Demolition web page <http://www.phila.gov/nti/demolition.htm>.
5. *Blight Free Philadelphia: A Public-Private Strategy to Create and Enhance Neighborhood Value*, Research for Democracy (2001).
6. *Affordable Homeownership: Measuring the Net Benefits to Homeownership for Low and Moderate Income Households in the City of Philadelphia*, City Research, p.10 (June 2001).
7. Comprehensive Housing Affordability Strategy (CHAS) 2000 Census Special Tabulation Data, U.S. Department of Housing and Urban Development.
8. *"When You Can See the Sky Through Your Roof; Home Repair Policies in Philadelphia"*, April 2005 - Bryn Mawr Graduate School of Social Work and Social Research - p. 6.
9. *House Beautiful - Patterns of Home Maintenance*, Bureau of the Census Statistical Brief (April 1994).
10. Joseph Gyourko and Joseph Tracy, *Using Home Maintenance and Repairs to Smooth Variable Earnings* (March 20, 2003) <http://rider.wharton.upenn.edu/~vred/GyourkoWorking%20Papers%2002-03/Home%20Maintenance.pdf>.
11. This estimate of numbers of homeowners with minor repair needs is based on best available data from the American Housing Survey (1999).
12. 1999 American Housing Survey for Philadelphia County (Area One), Table 3-7.
13. *"When You Can See the Sky Through Your Roof"*.
14. *Blight Free Philadelphia*.
15. *"When You Can See the Sky Through Your Roof"*.
16. BSRP Estimated Timeline (Call-to-Contractor Assignment) by trade (March 2002).
17. Jeffrey Allegretti, Court Dispit and Tony Neri, *Expanding Capacity and Speeding Production in the Basic Systems Repair Program*, WCRP, April 2005.
18. BSRP internal document estimating wait times for Tier 1 and Tier 2 repairs. Last revised 3/05.
19. The three loan programs are the PHIL, the Mini-PHIL and the PHIL-Plus Home Improvement Loans. NTI Fiscal Year 2004 Fourth Quarter Report <http://www.phila.gov/nti/4q04.htm>.
20. Philadelphia Daily News, North Philly's Rebirth, August 30, 2004, p. 3.



Juan Coreano, WCRP member and leader of Faith Enterprises, Inc.