

You Call That

SOLD

**AFFORDABLE** COMMUNITIES HOUSING JUSTICE CAMPAIGN

S NOT BRAIN

FEBRUARY 2024

# EXECUTIVE SUMMARY



Income Is Not Keeping Pace with Rising Housing Costs and Housing Expenses Are Out of Reach for Too Many Philadelphians

- Between 2000 and 2022, the citywide median home value rose by 107%, while median income rose by only 9%.
- 1 out of 3 homeowners and half of all renters in Philadelphia are paying more than they can afford for housing.

#### Housing Insecurity Affects Every Council District

• In every Council District, more than 35% of renters and more than 20% of homeowners are housing cost burdened leaving little or no money for other necessities.

#### City Housing Programs Are Not Reaching Those Who Need Them Most

- 30% of Philadelphia households earn learn less than \$30,000 per year.
- Philadelphians who earn over \$68,000 per year are eligible for the majority of the City's affordable housing programs. Even those who earn over \$100,000 per year are eligible for a number of our programs.

### **PROMISES NOT KEPT**

- The Philadelphia Coalition for Affordable Communities won campaigns to create new sources of funding for affordable housing.
  - Yet those funds are not being used to provide homes for Philadelphians who need them most.
- We must demand that our elected officials keep their promises.

### THE COST OF BROKEN PROMISES

#### **Communities Are Being Broken Apart**

• In North, West, and South Philadelphia, displacement due to rising housing costs has pushed 32% of Black residents out of their neighborhoods.

#### We Are Burdening Taxpayers

- Families losing their homes are doubling or tripling up or moving into shelters. The cost for shelter per year for a family of four is \$84,500.
- When living in substandard or over-crowded housing children can be taken from their families and placed in foster care. It costs \$45,000 per year to house and care for a child in foster care.
- Without adequate and accessible housing many seniors and people with disabilities end up in **nursing homes that cost more than \$70,000 per year.**
- Our taxes pay for many of the costs that come from the failure to house our city's residents.

Photos here and on cover by Andriana Ortiz

## THE SOLUTION

It is critical to rethink the way we use our housing funds to address the city's affordable housing crisis. We need to commit to spending half of all housing dollars on households who need them most. This will enable families to make repairs, preserve affordability and support the production of new truly affordable homes.

### WHY NOW?

**Philadelphia is recovering from the pandemic.** Although the city experienced economic decline and population loss during the pandemic, Philadelphia is now gaining jobs, and development continues to flourish. This is great news for the city. However, as the city continues to grow out of the pandemic, we need to ensure that all Philadelphians' lives are improving as a result of this recovery. There are a record number of housing units being developed, but they are predominantly for higher income households. They are not housing our families who are most in need. This causes displacement of too many of our existing residents – pushing out poor and working-class families, many of whom are people of color, from their communities. Now is the time to ensure housing for those most in need.

**Now is the time.** There is no time like the present. By dedicating resources to our families most in need, we can correct course by housing families rather than displacing them. City Council can protect our most vulnerable residents and make Philadelphia a national model for housing equity. Let's seize this moment.

#### WHAT IS PCAC?

The Philadelphia Coalition for Affordable Communities (PCAC) is a coalition of 77 community, disability, faith, labor, and urban agriculture organizations that have joined together to pass laws that address the City's housing and food affordability crises.

Through our Housing Justice Campaign, we are working together to keep our communities strong and defend our right to stay.

### CALL TO ACTION FOR CITY COUNCIL

The Philadelphia Coalition for Affordable Communities calls on City Council members to:

PASS LEGISLATION THAT MANDATES 50% OF ALL FEDERAL, STATE, AND LOCAL HOUSING DOLLARS BE DEDICATED TO HOUSEHOLDS EARNING 25% OF AREA MEDIAN INCOME (AMI) OR LESS (approximately \$28,600).

LET'S PUT OUR HOUSING RESOURCES WHERE THEY ARE MOST NEEDED.

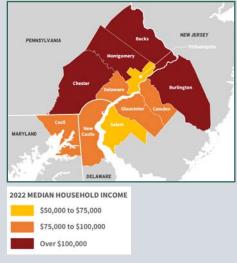
# THE PROBLEM

Eligibility for the City's affordable housing programs is tied to the Philadelphia region, **which is much richer than the city itself.** 

Area Median Income (AMI) includes the surrounding counties, where the median household incomes are up to double the City's median income.

#### PHILADELPHIA'S MEDIAN INCOME IS **ONLY HALF** OF AREA MEDIAN INCOME.

FIGURE 1 MEDIAN INCOME BY COUNTY



*Source: American Community Survey 5-Year estimates, 2018-2022* 

## **2** Photo by Andriana Ortiz

#### HOUSING COSTS ARE OUT OF REACH FOR TOO MANY.

As Philadelphia continues to grow out of the pandemic, housing costs are going up, and too many families cannot afford safe, quality housing. Decades of disinvestment have left too many of our communities struggling to meet basic needs. Now that investment is occurring, rather than supporting our long-term residents, it is pushing too many of these residents out, because costs are rising at a pace much faster than incomes. While Philadelphia needs the increased tax base that comes with increased development, these additional resources must then be directed to those who are most in need.

Although the city has dedicated more resources to housing, those resources are not going to families who really need them. This is because too many of the City's housing programs provide support to households earning over \$100,000 per year. This does not make economic sense in a city where the median income is about \$57,000.<sup>1</sup> We must hold City Council accountable and make them live up to their promise to provide quality, affordable housing for all.

#### AREA MEDIAN INCOME IS NOT PHILADELPHIA MEDIAN INCOME.

Hundreds of thousands of Philadelphia families are facing an affordability crisis and are not safely housed. Although housing resources exist and have been increasing locally in record amounts, public dollars and land are not being dedicated to those most in need. Part of the reason is that housing resources are typically allocated based on Area Median Income (AMI), which includes wealthier suburban areas in the surrounding counties.

For Philadelphia and its surrounding counties, the household AMI is \$114,400 per year.<sup>2</sup> However, in the City of Philadelphia, the actual median household income, or Philadelphia Median Income (PMI) is about \$57,000. Therefore, when the City includes households at 100% or even 120% of AMI in its housing programs, precious resources are going to households earning up to \$137,280 per year in a city where half of the households earn less than \$57,000 and a third of the households earn less than \$30,000.





## **30% OF MONTHLY HOUSEHOLD INCOME** is an affordable amount to spend on housing costs, including rent and utilities. That means:

IF YOUR HOUSEHOLD	30% OF YOUR MONTHLY INCOME IS:	HOW MANY NEED HOUSING IN THIS RANGE?	ANOTHER WAY TO THINK ABOUT THIS:
\$11,000 per year through Supplemental Security Income (SSI)	\$275	<b>60,000 Households</b> earn less than \$10,000 per year	<b>1 in 11</b> (9%) Philly households earn less than \$10,000 per year
\$15,080 per year from a full time minimum wage job	\$377	43,400 Households earn between \$10,000 and \$15,000 per year	~1 in 6 (16%) Philly households earn less than \$15,000 per year
\$24,860 per year (2023 poverty level for parent with two children)	\$620	62,000 Households earn between \$15,000 and \$25,000 per year	~1 in 4 (25%) Philly households earn less than \$25,000 per year

Sources: American Community Survey 5-Year estimates, 2018-2022; 2023 Supplemental Security Income (SSI) Rate; 2023 Poverty Guidelines

#### DID YOU KNOW?

- One out of every three Philadelphia households earn less than \$30,000 per year. This is about 200,000 households.
- Half of these households, or **100,000 families, earn less than \$15,000 per year**. This is what folks working a full-time, minimum wage job earn.
- A person making \$15,000 per year, based on the standard of spending no more than 30% of income on housing costs, can pay \$377 per month in housing costs. Housing costs include rent or mortgage, utilities, property taxes and insurance.
- The average City-subsidized apartment in Philadelphia rents for \$1,000 per month.

#### TABLE 1 HOW MUCH IS AFFORDABLE?

IF YOUR ANNUAL INCOME IS:	MONTHLY HOUSING EXPENSES CAN BE:
\$10,000	\$250
\$15,000	\$375
\$20,000	\$500
\$25,000	\$625
\$30,000	\$750
\$35,000	\$875
\$40,000	\$1,000 PHILLY MEDIAN for Black/Brown households
\$45,000	\$1,125
\$50,000	\$1,250 2022 PHILLY MEDIAN half of folks should spend less
\$60,000	\$1,500
\$65,000	\$1,625
\$75,000	\$1,875 PHILLY MEDIAN for white households in Philly
\$100,000	\$2,500

The median rent in Philly in January 2024 was **\$1,371 per month**.<sup>3</sup> A household would need to **earn over \$58,840 per year** to afford this rent.

\$58,840 IN YEARLY INCOME EQUATES TO EARNING \$26.37 PER HOUR, OR THREE AND A HALF TIMES THE CURRENT MINIMUM WAGE (\$7.25/HOUR).

3

## HOUSING COST-BURDEN IS ON THE RISE

Residents **across the city** experience housing cost burden.

#### THE ISSUE AFFECTS RENTERS AND HOMEOWNERS IN EVERY CITY COUNCIL DISTRICT.

Housing cost burdened means that more than 30% of a household's income goes to cover housing expenses, such as rent or the mortgage as well as utilities like electricity, gas, and water. *Severely* housing cost burdened means more than 50% of a household's income goes to cover housing expenses.

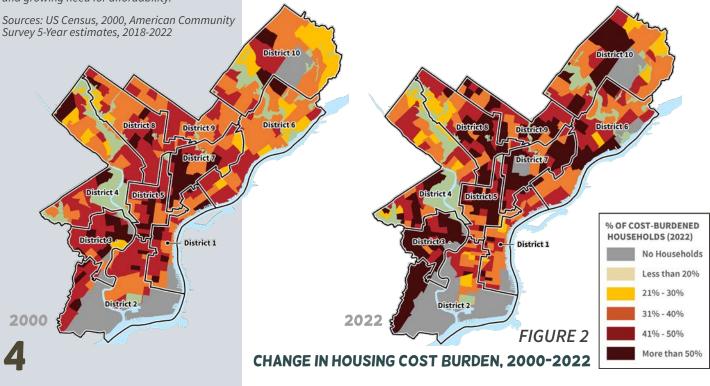
- In Philadelphia, **244,000 households were housing cost burdened** in 2022. This is **37%** of all citywide households.
- **130,000 households** or **20%** of all households were severely cost burdened in 2022.

#### TABLE 2 CHANGE IN HOUSING COST BURDEN BY CITY COUNCIL DISTRICT

• This means **one out of every two renters** and **one out of every three homeowners** is housing cost burdened, leaving little or no money to cover food, medicine, transportation, and other necessities.<sup>4</sup>

PHILADELPHIA CITY COUNCIL DISTRICT	1	2	3	4	5	6	7	8	9	10	CITYWIDE
CITY COUNCIL MEMBER	Squilla	Johnson	Gauthier	Jones	Young	Driscoll	Lozada	Bass	Phillips	O'Neill	
RENTER HOUSEHOLDS											
Cost-Burdened in 2000	41%	43%	46%	40%	43%	39%	49%	42%	39%	41%	43%
Cost-Burdened in 2022	37%	43%	54%	43%	46%	53%	59%	54%	51%	50%	<b>49</b> %
Percent Change	-10%	0%	+17%	+7%	+7%	+36%	+20%	+29%	+31%	+22%	+14%
OWNER HOUSEHOLDS					-			-		-	
Cost-Burdened in 2000	25%	27%	27%	24%	24%	21%	28%	26%	25%	21%	25%
Cost-Burdened in 2022	24%	25%	30%	24%	26%	24%	32%	29%	31%	22%	27%
Percent Change	-4%	-7%	+11%	0%	+8%	+14%	+14%	+12%	+24%	+5%	+8%

Purple indicates increased housing cost burden and growing need for affordability.



## **1 IN 3** PHILADELPHIA HOUSEHOLDS EARNS UNDER \$30,000 PER YEAR.

Those households are Black, Latinx, White, and Asian. They are friends, neighbors, and family members who work in childcare centers, nursing homes, restaurants, stores, movie theaters, parking lots, hair salons, factories, laundries, and in our homes doing personal care.



- The dire human cost is that **55% of these renters earning less than \$30,000 per year do not have an affordable housing option** in Philadelphia.<sup>5</sup>
  - Not having an affordable housing option creates what is known as a housing gap, or the gap between what is needed and what exists.
  - In 2000, Philadelphia had an affordable housing gap of 50% for renter households earning less than \$20,000 per year. By 2020, this gap had grown to 60% for renter households earning less than \$20,000 per year.<sup>6</sup>

#### TABLE 3 CHANGE IN INCOME AND HOUSING COSTS

PHILADELPHIA CITY COUNCIL DISTRICT	1	2	3	4	5	6	7	8	9	10	CITYWIDE
CITY COUNCIL MEMBER	Squilla	Johnson	Gauthier	Jones	Young	Driscoll	Lozada	Bass	Phillips	O'Neill	
CHANGE OVER TIME: 200	0-2022										
Median Household Income	70%	41%	4%	6%	45%	-3%	-7%	-12%	-17%	-5%	9%
Median Rent	55%	42%	35%	21%	53%	27%	26%	16%	19%	12%	28%
Median House Value	244%	212%	100%	89%	360%	77%	64%	85%	57%	64%	107%

#### **INCOME IS NOT KEEPING PACE WITH RISING COSTS**

Between 2000 and 2022 the city-wide median house value rose by 107%, while median income only rose by just 9%. Rising home values can result in increased property taxes, which can cause displacement, especially for longterm homeowners, low-income renters, and households on fixed incomes.

- In some neighborhoods, home values have increased by more than 350%, and rents in some areas have gone up 50% or more.
- This is forcing too many of our residents to live in unsafe or over-crowded housing and to be displaced from their long-term communities.

Purple indicates loss or decrease. Green indicates growth or increase.

Sources: US Census, 2000, American Community Survey 5-Year estimates, 2018-2022

## HOUSING INSECURITY AFFECTS EVERY COUNCIL DISTRICT

#### TABLE 4 HOUSEHOLDS AT HIGHER RISK OF HOUSING INSECURITY BY COUNCIL DISTRICT

#### HOUSING INSECURITY IS RAMPANT IN PHILADELPHIA.

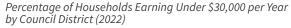
**It is not an isolated issue.** Every Council District has low-income households, low-income seniors, and people living with disabilities. Roughly 35% of Philadelphians with a disability live below the poverty level compared to 20% of residents without a disability.

PHILADELPHIA CITY COUNCIL DISTRICT	1	2	3	4	5	6	7	8	9	10	CITYWIDE
CITY COUNCIL MEMBER	Squilla	Johnson	Gauthier	Jones	Young	Driscoll	Lozada	Bass	Phillips	O'Neill	
HOUSEHOLDS			,								
% of Households Earning Less Than \$30,000	19%	23%	40%	27%	35%	26%	41%	37%	30%	21%	30%
% of Senior Households Earning Less Than \$30,000	37%	40%	54%	40%	49%	36%	53%	45%	38%	33%	42%
% of Households With A Person With A Disability	21%	21%	30%	28%	30%	32%	48%	36%	36%	30%	31 %

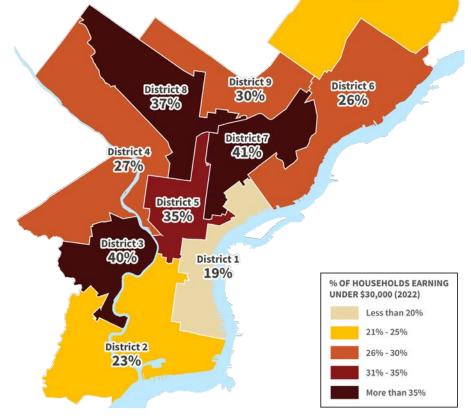
Orange indicates higher than city-wide level.

*Source: American Community Survey 5-Year estimates, 2018-2022* 

#### FIGURE 3







## CITY HOUSING PROGRAMS ARE NOT REACHING RESIDENTS WHO NEED THEM MOST

#### HOUSING RESOURCES ARE GOING TO THE WEALTHY.

Although half of all households in Philly earn less than \$57,000 per year, almost all of the City's limited resources for "affordable" housing are open to households that earn *more* than \$57,000 per year.

- The U.S. Department of Housing and Urban Development (HUD) defines eligibility for affordable housing programs based on Area Median Income (AMI) and not Philadelphia Median Income (PMI). Currently 100% of AMI is \$114,400 and 100% of PMI is \$57,537. In other words, PMI is **half** of AMI. This means that AMI does **NOT** represent Philadelphia household income, and therefore, housing programs tied to AMI are priced too high to serve Philadelphia's most vulnerable households.
- Funding from the Neighborhood Preservation Initiative can go to households earning up to \$114,400 year.
- The new Housing Trust Fund, funded with 0.05% of the City's General Fund budget, can support households earning up to \$137,280.
- Low Income Housing Tax Credits, the City's major funding source for preserving and building new affordable rental units, targets households earning up to 60% AMI, or families who earn more than \$68,000 per year.
- The Turn the Key Program, the City's resource for new first-time homebuyers is accessible to households earning up to \$137,280.

## TOO MANY OF THE CITYS HOUSING PROGRAMS ARE NOT SERVING PHILADELPHIA'S MOST VULNERABLE FAMILIES.

## WHAT IS THE NEIGHBORHOOD PRESERVATION INITIATIVE?

The Neighborhood Preservation Initiative (NPI) is a 4-Year, \$400 million program created by City Council in 2021 to expand and protect affordable housing.<sup>7</sup>

The problem is, in the first two years, only 5% of housing dollars went to the one program designed for households earning less than 30% of AMI, while 25% of dollars benefited households earning 100% of AMI.<sup>8</sup>

#### ONLY ONE PROGRAM IS DESIGNED TO SERVE PHILADELPHIA'S MOST VULNERABLE HOUSEHOLDS.

#### TABLE 5 WHO IS ELIGIBLE FOR AFFORDABLE HOUSING PROGRAMS?

PROGRAM NAME	DESCRIPTION	MAXIMUM INCOME FOR ELIGIBILITY							
PROGRAMS FOR RENTERS:									
Permanent Housing for Homeless	Affordable Housing Production	30% AMI	\$34,320						
PHLhousing+	Shallow Rent Assistance	50% AMI	\$57,200						
LIHTC New Construction	Affordable Housing Production	60% AMI	\$68,640						
LIHTC Preservation	Affordable Housing Preservation	60% AMI	\$68,640						
Eviction Diversion Program	Targeted Financial Assistance	80% AMI	\$91,520						
PROGRAMS FOR HOMEOWNERS:									
Heater Hotline	Heater Repair	150% Federal Poverty Level	\$41,625						
Basic Systems Repair Program	Home Improvement Grant	60% AMI	\$68,640						
Adaptive Modifications Program	Accessibility Improvements	60% AMI	\$68,640						
Tangled Title Fund	Legal Costs	Priority to 80% AMI	\$91,520						
Philly First Home	Downpayment Assistance	100% AMI	\$114,100						
Turn the Key Program	Soft Second Mortgage	100% AMI	\$114,400						
Restore, Repair, Renew	Home Improvement Loan	120% AMI	\$137,280						

*Source: Philadelphia Division of Housing and Community Development Income Guidelines* 

#### **TANASHA WALKER**

# THE COST

LORRAINE MOBLEY

#### TANASHA WALKER, RENTER

In the heart of Philadelphia, Tanasha Walker, a 33-year-old mother, is confronting the realities of a city in dire need of affordable rental housing for families like hers. She has a 7-year-old daughter and a 13-year-old son to care for and works as a dispatcher at Amtrak. She's been searching for a home she can afford for more than a year.

In 2022 Tanasha with her children moved to North Carolina for a new job, but after experiencing a burglary where most of their belongings were stolen, they needed to come back to Philadelphia and move into the home of a family member—three of them sharing a single room. Tanasha's situation serves as a call to action, emphasizing the critical need for more accessible, affordable, and safe housing options for families who are renters in our city.

#### LORRAINE MOBLEY, HOMEOWNER

Lorraine Mobley, a 75-year-old lifelong Philadelphian and retiree, faced challenges maintaining her West Philly home. After struggling on her own she learned of Rebuilding Together Philadelphia, a program that supports homeowners like her to cover the cost of needed repairs. With this help, she was able to install a new roof, update her electrical system, and add outdoor lighting for safety. Lorraine is a staunch advocate for such programs and talked with her neighbors so they too could benefit from the program. Without programs like this one, many people who helped build our city would be displaced or living in unsafe housing. Her story is a testament to the lasting influence of initiatives that prioritize using our city's housing resources for the people who need them most.



#### DOMONIQUE HOWELL, DISABLED RENTER

Domonique Howell is a strong advocate for affordable, accessible housing. As a person with a disability and a mother of a 10-year-old daughter, she's navigated these issues first-hand.

Domonique and her daughter faced eviction and became homeless due to changes imposed by her landlord. Finding an affordable home to rent that is wheelchair accessible in Philadelphia is very, very difficult; but it was **impossible** to find a City Homeless Shelter that was equipped to support someone with a disability. Domonique and her daughter had to couch surf in friends' living rooms for almost a year until she could find an accessible apartment that her family could afford.

The cost of not housing our residents safely and affordably is dire indeed. By not housing our residents in safe, secure housing, we are burdening our taxpayers with the most expensive forms of housing. To keep an existing resident in their home costs about \$17,000 through the City's Basic System Repair Program (BSRP). Without this help, too many of our seniors end up in nursing homes, which cost, on average in Philadelphia is \$5,970 per month, or \$70,000 per year.<sup>9</sup> The majority of nursing home costs are covered through Medicare and Medicaid. These two programs are funded by our tax dollars.

In North, West and South Philadelphia, displacement due to rising housing costs has pushed 32% of Black residents out of their neighborhoods since 2000. Further, families losing their homes are doubling or tripling up or moving into shelters. While the average cost to our city of supporting the development of a single new Low Income Housing Tax Credit apartment is around \$60,000, the cost per night per person of a shelter is \$58 or \$21,000 per year. For a family of four this equates to \$84,500 per year and is not a permanent home.

When living in substandard or overcrowded housing, children can be taken from their families and placed in foster care. Foster parents are paid \$45,000 per year to house and care for a child in Philadelphia.

Our tax dollars are paying for the MOST expensive ways to house people in shelter, foster care, and nursing homes, while our City's housing programs are benefiting households earning more than \$100,000 a year.

IF WE DO NOT INVEST MORE OF OUR RESOURCES IN **TRULY AFFORDABLE HOUSING**, WE WILL CONTINUE TO **PAY A HIGHER PRICE TO HOUSE OUR FAMILIES**.

MEANWHILE, THE FAMILIES DISPLACED OR BROKEN APART PAY AN EVEN STEEPER PRICE.

## PROMISES MADE... PROMISES BROKEN

THE CITY IS SPENDING PRECIOUS RESOURCES ON PROGRAMS THAT BENEFIT MUCH WEALTHIER HOUSEHOLDS.

FIGURE 4

CHANGE IN NUMBER OF

for Philadelphia" (October 2018)

**RENTAL UNITS AT HIGH AND** 

**LOW ENDS OF THE MARKET** Source: "Housing for Equity: An Action Plan

SINCE 2016, PHILADELPHIA HAS

LOST AN ADDITIONAL 37,000 UNITS UNDER \$800/MONTH,

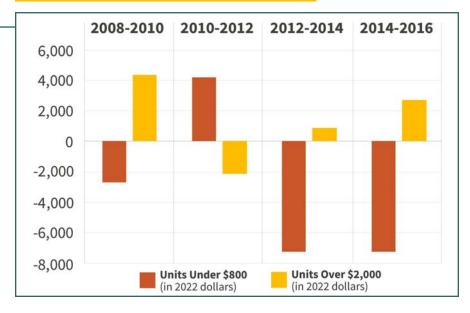
WHILE GAINING 26.000 UNITS

**OVER \$2,000/MONTH.**<sup>11</sup>

In the face of these housing and affordability challenges, the Philadelphia Coalition for Affordable Communities has consistently come together to fight for and win additional housing resources. Due to these efforts, there are now hundreds of millions of additional local housing dollars dedicated to affordable housing in Philadelphia. When City Council passed legislation creating these resources, our City's leaders made promises that these dollars would go to preserve and produce **TRULY** affordable homes. **We must now rise again to ensure these resources are dedicated where they are most needed – to house Philadelphia's most vulnerable families.** We cannot remain silent until there is quality, safe affordable housing for all.

Philadelphia is losing affordable units while gaining expensive units. According to the City's Housing Action Plan, between 2008 and 2016:

- Philadelphia lost 13,000 low-cost apartments renting for \$800 or less (affordable to households earning roughly \$30,000 per year).
- During this same period, Philadelphia added 6,000 high-end apartments renting for \$2,000 or more (affordable to households earning at least \$80,000 per year less than 10% of all households citywide).<sup>10</sup>



#### UNFORTUNATELY, THE TREND CONTINUES.

## 10

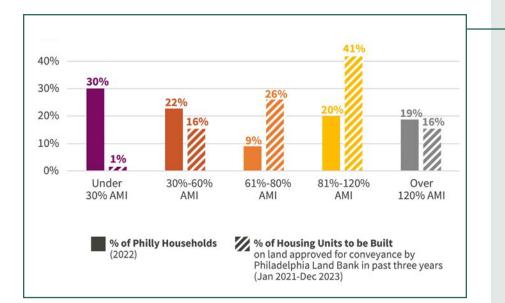


#### Photos by Andriana Ortiz

To meet the current need for affordable housing for the lowest income households, **Philadelphia needs at least 55,000 additional units that rent for less than \$750 per month**, and that is if we stem the ongoing loss of affordable units. Over the past two years, the City has produced fewer than 250 new affordable units per year. At this rate it will take 220 years to fill the current need for truly affordable housing.

Given these facts, it does not make economic or human sense for the city to target households earning over \$100,000 with its valuable housing subsidy dollars, and yet, that is where the City is directing its limited resources.

- Approximately 60% of homes being developed on land is targeted to only 40% of the households in Philadelphia (over 80% of AMI).<sup>12</sup>
- Only 5% of Neighborhood Preservation Initiative housing program dollars are serving the lowest income households, while 25% have benefited households earning 100% of AMI.<sup>13</sup>



#### FIGURE 5

#### WHO HAS BENEFITED FROM HOUSING BUILT ON LAND FROM THE LAND BANK?

Sources: Philadelphia Land Bank Board Minutes, January 2021-December 2023; American Community Survey 5-Year estimates, 2018-2022

THE DISPARITY BETWEEN WHO IS MOST IN NEED AND WHO IS BENEFITING FROM PUBLIC RESOURCES COULD NOT BE MORE CLEAR.

# THE TIME IS NOW ....

OVER THE PAST TWO YEARS, PHILADELPHIA **PRODUCED FEWER THAN 250 NEW AFFORDABLE APARTMENTS** PER YEAR.

AT THIS RATE, IT WILL TAKE **220 YEARS TO FILL THE AFFORDABLE** HOUSING GAP.



WE MUST RETHINK THE WAY WE USE OUR VALUABLE PUBLIC FUNDS TO ADDRESS PHILADELPHIA'S AFFORDABLE HOUSING CRISIS.



# THE SOLUTION

Photos by Andriana Ortiz

#### **A CALL TO ACTION**

City Council MUST pass a law that commits the City to spend 50% of its housing dollars (inclusive of federal, state, and local sources) on the households who need it the most: those earning \$28,600 or less (approximately 25% of AMI).

As a coalition of people who are most directly impacted by the affordable, accessible housing crisis, we envision a Philadelphia that works for everyone.



## SAY YES SO WE CAN BE HERE TO STAY!

#### **END NOTES**

- I American Community Survey 5-Year Estimates, 2018-2022.
- **2** HUD Section 8 annual income limits, effective May 15, 202.
- **3** Apartmentlist.com.
- 4 American Community Survey 5-Year Estimates, 2018-2022
- 5 Ibid
- 6 Octavia Howell. The State of Housing Affordability in Philadelphia, page 17. The Pew Charitable Trusts. September 2020.
- 7 https://phlcouncil.com/neighborhood-preservationinitiative/
- 8 https://www.phila.gov/departments/departmentof-planning-and-development/about/our-results/ neighborhood-preservation-initiative-npi-dashboard/
- 9 Familyassets.com
- 10 Housing for Equity: An Action Plan for Philadelphia, 2018, page 4.
- American Community Survey 5-Year Estimates, 2010, 2012, 2014, 2016, 2018, 2020, and 2022.
- **12** Land Bank Board Minutes, January 2021 December 2023.
- 13 https://www.phila.gov/departments/departmentof-planning-and-development/about/our-results/ neighborhood-preservation-initative-npi-dashboard/

## TAKE A STAND FOR HOUSING JUSTICE!

## 

#### INVITES YOU TO

#### JOIN OUR COALITION AND JOIN OUR CAMPAIGN

The Philadelphia Coalition For Affordable Communities (PCAC) is a coalition of community, disability, faith, labor, and urban agriculture organizations that have joined together to pass laws that address the City's housing and food affordability crises.

Through our Housing Justice Campaign, we are working together to keep our communities strong and defend our right to stay.

#### **CURRENT COALITION MEMBERS:**

- 15 Now
- 215 People's Alliance
- ACHIEVEability
- ACT UP Philadelphia
- Advocates for the West Fairhill Community
- AFSCME District Council 47
- All That Philly Jazz
- Applied Mechanics
- Aquinas Center Youth Voices
- Arab American CDC
- Caucus of Working Educators
- Center City Organized for Responsible Development
- CCP Faculty Federation
- Circle of Hope
- Community Legal Services
- Dignity Housing
- Disabled In Action
- East Park Revitalization Alliance
- Farm to City, LLC
- Firm Hope Baptist Church
- Friends Rehabilitation Program
- Habitat for Humanity
- Homeless Advocacy Project
- Housing Alliance of Pennsylvania
- Impact Services Corporation
- Kensington Corridor Trust

- Kensington Renewal
- Liberty Resources
- Liberty Housing Development Corporation
- Life Center Association
- Logan Orchard and Market
- Lutheran Settlement House
- Mariposa Food Co-op
- Mental Health Partnership
- Mt Vernon Manor CDC
- My Place Germantown
- Horizon House
- New Jerusalem Laura
- New Kensington CDC
- Norris Square Community Alliance
- One Art Oasis
- Philadelphia Area Cooperative Alliance
- PASNAP
- Penn Future
- People's Emergency Center
- Philadelphia Jobs with Justice
- Philadelphia Orchard Project
- Philly Tenants Union
- Poor People's Economic Human Rights Campaign
- Reclaim Philadelphia
- Regional Housing Legal Services
- Resource Generation
- Save Smith School

- SEIU 32BJ
- SEIU Healthcare Pennsylvania
- Self-Determination Housing Project of PA
- Showing Up for Racial Justice (SURJ)
- Simple Homes
- Southwest CDC
- Spatial Justice Lab
- Sunrise Movement Philadelphia Hub
- The Maple Corporation
- The Simple Way
- Snyderville CDC
- TURN
- UNITE HERE Local 274
- United Communities Southeast Philadelphia
- United Food and Commercial Workers
- United Home
- United Home Care Workers of Pennsylvania
- Universal Homes
- Veterans Administration Medical Center
- Viola Street Residents Association
- West Philadelphia Mennonite Church
- Women's Community Revitalization Project
- Working Families Partnership
- Youth United for Change

FOR MORE INFORMATION OR TO GET INVOLVED:

Find us at www.phillyaffordablecommunities.org Contact Nora Lichtash: nlichtash@wcrpphila.org