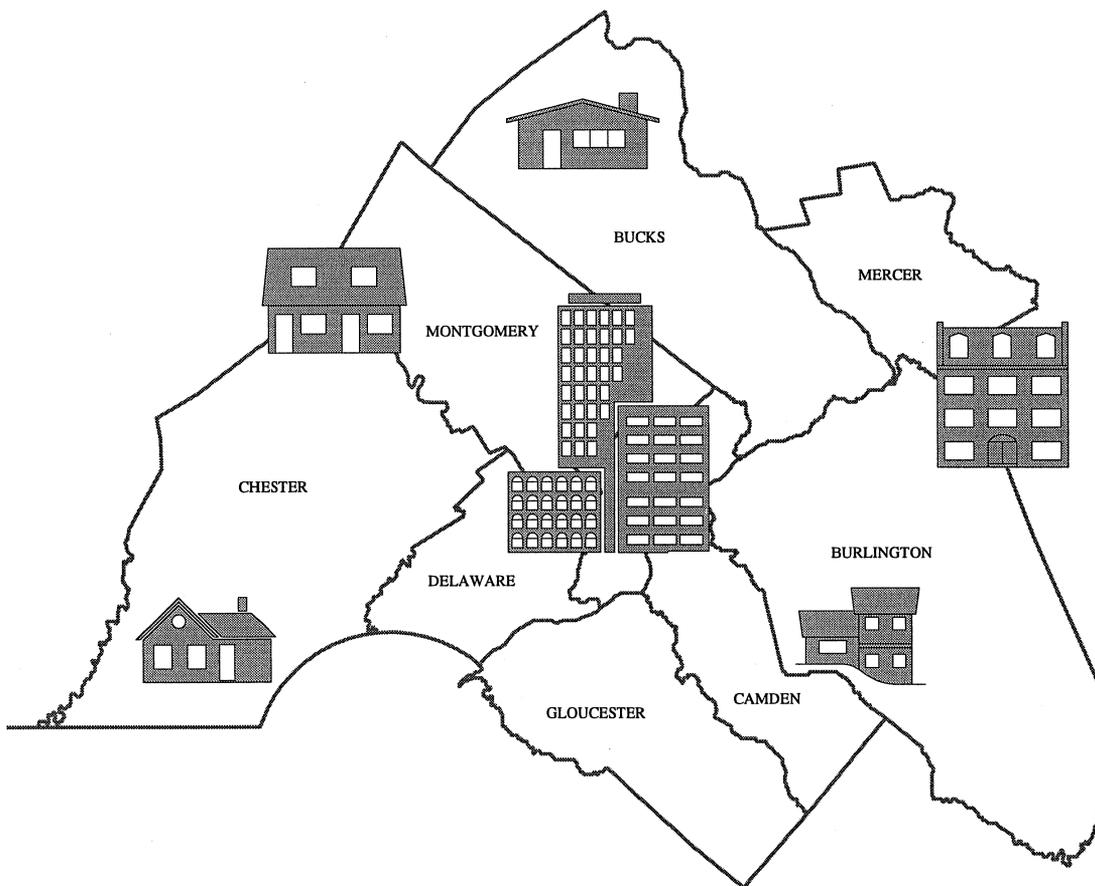


PUBLIC AND ASSISTED HOUSING IN THE DELAWARE VALLEY



DELAWARE VALLEY REGIONAL PLANNING COMMISSION

PUBLIC AND ASSISTED HOUSING IN THE DELAWARE VALLEY



DELAWARE VALLEY REGIONAL PLANNING COMMISSION

**111 South Independence Mall East
Philadelphia, Pennsylvania 19106**

November, 1995

The preparation of this report was funded through federal grants from the U.S. Department of Transportation's Federal Highway Administration (FHWA) and Federal Transit Administration (FTA), as well as by DVRPC's member governments. The authors, however, are solely responsible for its findings and conclusions, which may not represent the official views or policies of the funding agencies.

Created in 1965, the Delaware Valley Regional Planning Commission (DVRPC) is an interstate, intercounty and intercity agency which provides continuing, comprehensive and coordinated planning for the orderly growth and development of the Delaware Valley region. The region includes Bucks, Chester, Delaware, and Montgomery counties as well as the City of Philadelphia in Pennsylvania and Burlington, Camden, Gloucester, and Mercer counties in New Jersey. The Commission is an advisory agency which divides its planning and service functions between the Office of the Executive Director, the Office of Public Affairs, and four line Divisions: Transportation Planning, Regional Planning, Regional Information Services Center, and Finance and Administration. DVRPC's mission for the 1990s is to emphasize technical assistance and services and to conduct high priority studies for member state and local governments, while determining and meeting the needs of the private sector.



The DVRPC logo is adapted from the official seal of the Commission and is designed as a stylized image of the Delaware Valley. The outer ring symbolizes the region as a whole while the diagonal bar signifies the Delaware River flowing through it. The two adjoining crescents represent the Commonwealth of Pennsylvania and the State of New Jersey. The logo combines these elements to depict the areas served by DVRPC.

DELAWARE VALLEY REGIONAL PLANNING COMMISSION

Publication Abstract

TITLE PUBLIC AND ASSISTED HOUSING IN THE DELAWARE VALLEY	Date Published: November 1995 Publication No. 95017
---	--

Geographic Area Covered: The nine-county DVRPC region, including Bucks, Chester, Delaware, Montgomery and Philadelphia in Pennsylvania and Burlington, Camden, Gloucester and Mercer in New Jersey.

Key Words: Public Housing, Assisted Housing, Section 8, rental certificate, demographics, transitional programs, alternative management, resident management corporation.

ABSTRACT

This report represents a continuation of the study of various housing topics studied by DVRPC in recent years. Previous studies have examined empirical data and developed policy recommendations to improve both the private homeownership housing market and the rental housing market within the nine-county Delaware Valley region. This report looks at the public and assisted housing stock of the region, the characteristics of its residents, programs employed by public housing authorities to assist residents in moving up and out of assisted housing, and alternative housing management techniques employed by housing authorities both within and outside of the region.

For More Information Contact:



Delaware Valley Regional Planning Commission

Mary E. Bell, Senior Regional Planner

The Bourse Building

111 South Independence Mall East

Philadelphia, PA 19106-2515

(215) 592-1800

TABLE OF CONTENTS

Executive Summary	1
I. Overview of Public and Assisted Housing Programs	3
The Federal Public Housing Program	3
Section 8 Rental Assistance	3
Other Housing Assistance Programs	5
Overview of the Region's Public and Assisted Housing Stock	6
II. The Region's Public and Assisted Housing and Its Tenants	13
The Region's Public Housing Stock	13
The Tenants of Public Housing	26
III. Transitional Policies of the Region's Housing Authorities	31
Federal Transitional Policies and Programs	23
Transitional Programs of the Region's Housing Authorities	33
Summary.....	35
IV. Alternative Management of Public Housing	37
Resident Management	37
Private Management	40
Non-Profit Management.....	42
Conclusion.....	44
V. Proposed Changes to Public and Assisted Housing	45
HUD's Proposed Reinvention	45
Reaction to the Proposed Reinvention	48
The Potential Impact of Reinvention in the Delaware Valley	51
Bibliography.....	61
Appendix A: Inventory of Public and Assisted Housing, 1995	A-1
Appendix B: Federal Housing Assistance Programs	B-1

LIST OF TABLES

I.	Fair Market Rents and Utility Allowances	4
II.	Public and Assisted Housing Units, Delaware Valley, 1995	8
III.	The Delaware Valley's Public Housing Authorities, 1995	11
IV.	Public Housing Units by Municipality, 1995	14
V.	Assisted Housing Units by Municipality, 1995	19
VI.	Rental Units by Bedroom Size and Monthly Housing Cost, 1989	51
VII.	Units Renting At or Below the Fair Market Rent, 1990	53
VIII.	Vacant Units by Bedroom Size, Delaware Valley, 1990	55

LIST OF FIGURES

I.	Total Public and Assisted Housing Units by County, 1995	9
II.	Public Housing Units, Delaware Valley, 1995	15
III.	Public Housing Units by County, 1995	17
IV.	Public-Assisted Housing Units, Delaware Valley, 1995	21
V.	Public-Assisted Housing Units by County, 1995	23
VI.	Public and Public-Assisted Housing Units, City of Philadelphia, 1995	27
VII.	Location of Affordable Rental Units and Employment Centers	47

EXECUTIVE SUMMARY

The Delaware Valley region currently contains over 32,000 public housing units operated by nineteen (19) separate public housing authorities, ranging in size from 70 units (managed by the Clementon Housing Authority in Camden County) to almost 22,000 units (operated by the Philadelphia Housing Authority). Almost 54,000 additional rental housing units have been constructed and/or supported by 24 different federal, state and local housing assistance programs.

Of the region's public and assisted units, 64,254 (75%) are located in the five Pennsylvania counties of the region (Bucks, Chester, Delaware, Montgomery and Philadelphia), while the remaining 21,988 (25%) are located in the four New Jersey counties Burlington, Camden, Gloucester and Mercer). The vast majority of the region's public housing units (26,358, or 82%) are located in the Pennsylvania counties, including 21,697 units located within Philadelphia. Likewise, the majority of the Delaware Valley's assisted housing units (37,896, or 70%) are located in the Pennsylvania counties, with 24,692 (65%) of these assisted units in Philadelphia.

Based on a DVRPC survey conducted in the Spring of 1995, over 70% of the region's public housing units are occupied by family households while almost 30% are elderly or disabled households. These percentages vary by county, by authority and by development, with 100% of the units operated by some authorities reserved for the elderly or disabled, for example, while 77% of the public housing units in the City of Philadelphia are occupied by families. The average age of the heads of households in public housing units ranges between 41 and 65 years, although this average likewise varies widely; in Collingswood, for example, over 50% of the households are headed by persons over 75.

Seventy percent (70%) of the households living in public housing units owned by the authorities that responded to DVRPC's survey earn less than \$9,000 annually; only 16% have any earned income, while 97% are receiving some form of public assistance. Many households have lived in public housing for 8 years or more, and some young adults have spent their entire lifetime in public housing. The wide range of ages, very low incomes, the large percentage of households where no member has a job and the average tenure in public housing present tremendous challenges to housing providers seeking to assist tenants in "graduating" to market-rate housing.

The region's public housing providers recognize the need for supportive services to assist their residents in becoming self-sufficient and graduating from public housing to the private market, including basic skills training, GED preparation, job training, job placement, transportation, child care services, family counselling, and other supportive social services. Funding limitations, however, often limit the quantity and quality of transitional services offered to tenants.

Given the general characteristics of their resident population, public housing developments can be difficult to manage, presenting problems unique to these developments. Alternatives to traditional public management include resident management, private management and non-profit

management (or some combination of the three). In considering which type of alternative management is appropriate for a specific complex, public housing officials must consider the degree to which residents are interested, involved and willing to pursue management training; the physical condition of the buildings and grounds; the location of the units; the availability of resources; and the type of occupancy (families, seniors, or disabled persons).

The United States Department of Housing and Urban Development (HUD) has proposed a comprehensive and far-reaching "reinvention" plan in response to increasing pressures to improve the delivery of public housing assistance. The most recent iteration of this plan proposes shifting most housing assistance from project-based assistance to a tenant-based system, where public housing tenants could opt to leave their existing units and use their assistance in the private rental market. This proposed shift assumes that public housing tenants can successfully locate affordable, sound private rental units if given a housing voucher, and that public housing authorities will be forced to improve in order to effectively compete.

Based on Census data and American Housing Survey data, the DVRPC region contains over 380,000 rental units that meet HUD's "fair market rent" criteria and could in theory be leased by tenants under the proposed HUD plan to switch to tenant-based rather than unit-based assistance. The region's public housing units are currently located within 36 municipalities scattered throughout the nine-county DVRPC region; these 36 municipalities currently contain numerous "affordable" housing units. Even units priced at the fair market rent, however, may be unaffordable to many low-income residents now in public housing, even with a housing voucher.

A simple analysis of the quantity of affordable units fails to consider the location of rental housing units, particularly as compared to the location of the region's existing and emerging employment centers. Additionally, past experience with HUD's existing Section 8 Voucher Program has shown that the ability of a tenant to conduct an effective housing search and locate an affordable unit is hampered by lack of access to a car; many public housing tenants do not own a car. Handicapped individuals as well as working tenants (who cannot afford to lose time from their job) also find it difficult to conduct an effective housing search.

An analysis of the number of rental units also does not consider either the condition of these units or their vacancy rates. Many housing advocates believe that the number of sound, affordable rental units not occupied by other low, moderate or middle-income households is limited. Public housing officials fear that the proposal to direct funding to state agencies for disbursement on a per-tenant basis will create an additional layer of bureaucracy and decrease the level of funding available for housing assistance and transitional services while not accomplishing the intended goal of providing choices for tenants and improving the public housing system, and may ultimately drive up the cost of market-rate rental units.

Some public housing authorities have been poorly managed in the past, particularly in the larger, urbanized metropolitan areas. Debate continues as to the magnitude and type of necessary revisions to HUD and to the way in which public housing assistance is delivered, and revisions of some kind are certain in the near future.

I. OVERVIEW

This report presents an overview of the region's public and assisted housing stock and reviews issues related to the public housing program, including the provision of transitional services, alternative management of public housing and an assessment of the proposed changes to the way housing assistance is provided to low-and moderate-income households. Chapter I provides a brief overview of the Delaware Valley's assisted rental housing stock. Chapter II provides a more detailed review of the location of public and assisted rental housing units in the Delaware Valley, as well as a brief look at general characteristics of the tenants of public housing. Appendix A inventories public and assisted housing units located in the Delaware Valley. This listing identifies housing projects which were constructed and/o operated utilizing any of the numerous state, federal or local assistance programs, and includes some units which may not presently be occupied by households receiving public rental assistance.

The Federal Public Housing Program

The federal public housing program was created by the Housing Act of 1937, which authorized the creation of local housing authorities and the construction of federally funded public housing developments. The Department of Housing and Urban Development (HUD) was created in 1965 and charged with responding to the problems of the nation's urban areas.

Since the creation of the federal housing program, the program has evolved into its current form. The public housing program was originally established to provide assistance to households of varying income levels, assuming that the economic situations of the majority of these households would eventually improve and allow them to move off of public assistance. The Brooke Amendment of 1968 restricted public housing to "those most in need", and unintentionally resulted in a mass exodus of the working poor from public housing complexes in the early 1970's. This amendment and subsequent federal policies have resulted in public housing complexes dominated by low-income households on public assistance who, because of their income, are required to pay little or nothing towards their rent. Today's public housing authorities have little rental income and rely instead on federal capital and operating subsidies.

As of 1995, 15 different HUD programs fund 3,400 public housing authorities in the nation, which house approximately 1.3 million people. These programs range from operating subsidies and modernization funding to programs intended to eliminate drugs from housing developments and transitional services designed to assist residents in gaining the skills necessary to obtain employment and move "up and out" of public housing.

Section 8 Rental Housing Assistance

The legal authority to establish a rental housing assistance program was granted to Congress in Section 8 of the Housing Act of 1937, and legislation creating the Section 8 Rental Assistance Program was enacted through the Housing and Community Development Act of 1974. The

current Section 8 Rental Assistance program assists low-income households, defined as those earning 50% or less of the median income for a similarly sized household in the region. Many more households are eligible for rental assistance than are actually assisted; the City of Philadelphia, for example, maintains a Section 8 waiting list of over 15,000 eligible households, and numerous other low-income households live in the City but are neither receiving housing assistance nor listed on the official waiting list.

The Section 8 Existing Housing Certificate Program supports low-income tenants living in affordable, private market rental units, providing a subsidy to tenants to make up the difference between what they can afford and the actual rent for the unit. Under current program guidelines, HUD makes up the difference between what a low-income family can afford to pay towards their rent (defined as being 30% of their adjusted income or 10% of their gross income, whichever is higher) and an approved, fair market rent for an adequate housing unit. Fair market rent (FMR) standards are established and revised periodically by HUD for individual metropolitan areas. The fair market rent is determined by bedroom size and is based on local housing market conditions.

Table I identifies the Fair Market Rents (FMR) established by HUD for the Philadelphia metropolitan region, which includes all counties in the DVRPC region except Mercer County.

**TABLE I
FAIR MARKET RENTS AND UTILITY ALLOWANCES
PHILADELPHIA AREA, 1995**

Unit Size	0-bedrooms	1-bedroom	2-bedrooms	3-bedrooms	4-bedrooms
Fair Market Rent (effective 9/94 - current)	\$459	\$565	\$697	\$872	\$1,094
Average monthly utility allowance**	\$66	\$81	\$108	\$134	\$148
"Fair and reasonable" contract rent	\$393	\$484	\$589	\$738	\$946

Delaware Valley Regional Planning Commission, June, 1995.

Source: United States Department of Housing and Urban Development, Philadelphia Regional Office.

** Average monthly utility allowance used for the Philadelphia PMSA. Assumes that the unit has natural gas heating and electric hot water, cooking and lighting. Actual utility allowance will vary for different types of utilities.

This "fair market rent" includes all monthly housing costs, including utilities. Since tenants often pay for certain utilities themselves in addition to their contract rent, HUD also establishes and

periodically revises a utility allowance schedule, which identifies a reasonable amount that the tenant should expect to pay for specific utilities based on the size of the unit and the type of utility. The table lists an average utility allowance and the resulting "fair and reasonable" contract rent for a unit in which the tenant is responsible for all utilities.

In order to be eligible for subsidy, rental units must meet HUD's minimum housing standards (based on an annual inspection) and rent for no more than the adopted FMR for the area. Families assisted under the Certificate Program are not allowed to lease any unit renting for more than the FMR, and Section 8 Certificates are not "portable"; families holding Certificates must lease a unit located within the jurisdiction of the agency responsible for the Certificate.

The Section 8 Existing Housing Voucher Program was established as a demonstration program in 1983 and given full program status in 1987. The voucher program provides assisted households with greater flexibility in securing rental units than does the certificate program, by allowing low-income families to rent units leasing for more than the adopted fair market rent levels for the area (provided that they pay any difference between the FMR and the actual monthly rent) and by allowing some tenants to leave the jurisdiction of the agency issuing the voucher and rent elsewhere. Units selected by families with housing vouchers must meet the inspection standards established by HUD, and monthly assistance payments are based on the difference between what the family can afford and the fair market rent standard for the area.

Other Housing Assistance Programs

Almost 54,000 assisted rental housing units currently located in the Delaware Valley were originally constructed and/or continue to be supported by 24 different federal, state and local housing assistance programs (for the purposes of this report, "assisted" housing refers to any units constructed and/or operated utilizing public funding sources, whether or not they are currently occupied by households receiving public rental assistance). These programs include federal programs, such as HUD's housing assistance programs and Farmers Home; programs of the Pennsylvania Housing Finance Agency (PHFA) and New Jersey's Home Mortgage Finance Agency (HMFA); the New Jersey Department of Community Affairs's Balanced Housing Program; and locally financed housing programs. Federal housing assistance programs and their intended purposes are listed in Appendix B.

These various programs support numerous types of poor and special needs households, including persons with disabilities, persons with AIDS, the homeless and veterans. Many of these programs are intended to assist families and individuals in gaining the necessary skills to move "up and out" of assisted housing. Nationally, many more households are eligible for housing assistance than actually receive it; it has been estimated that as of 1994 14.5 million more households were eligible for housing assistance than actually received such assistance.¹

¹Kandell, Marshall Jay, *Public Housing: The Ostrich Strategy*, from *Planning* magazine, June, 1995. Page 11.

Overview of the Region's Public and Assisted Housing Stock

As a preliminary step in completing this report, a survey was conducted of the region's 19 housing authorities as well as one private firm which manages 90 senior public housing units in Camden County. These 20 agencies were sent a detailed survey requesting information on their housing stock, characteristics of the tenants that they currently serve, and services offered to their tenants. Survey responses were received from 12 authorities plus the private management firm, which jointly operate and maintain 82% of the region's public housing units. Additional information was requested and received from the Department of Housing and Urban Development, the Pennsylvania Housing Finance Agency (PHFA), the New Jersey Housing Mortgage Finance Agency (HMFA) and the Departments of Community Affairs of both New Jersey and Pennsylvania. Comprehensive Housing Affordability Strategy (CHAS) reports were also reviewed from each of the region's federal entitlement jurisdictions.

As indicated in Table II, the Delaware Valley region currently contains over 32,000 public housing units and almost 54,000 assisted rental units. These units were constructed and/or are operated through a number of federal, state and local-level housing assistance programs. Of the region's total public and assisted units, 64,254 (75%) are located in the five Pennsylvania counties of the region, while the remaining 21,988 (25%) are located within the four New Jersey counties. All public and assisted housing units/developments in the Delaware Valley region are inventoried by county and municipality in Appendix A. The inventory lists the development name/unit address, municipality, total units, type of units and the supporting program. This listing is as complete as possible as of June, 1995, given available information. This inventory includes public housing units as well as developments which were financed or mortgaged using federal, state or local funding sources, some of which may (or may not) currently house low or moderate income residents receiving federal rental assistance.

The vast majority of the region's public housing units (26,358, or 82%) are located in the Pennsylvania counties, including 21,697 units located within the City of Philadelphia. Likewise, the majority of the Delaware Valley's assisted housing units (37,896, or 70%) are located in the Pennsylvania counties, with 24,692 (65%) of these assisted units located within the City of Philadelphia. Within the four New Jersey counties of the region, the majority of public housing units and assisted housing units are located within the counties of Camden and Mercer, primarily within the Cities of Camden and Trenton. Figure I illustrates the relative location (by county) of public and assisted housing in the Delaware Valley.

The region's public housing stock is operated by nineteen (19) separate public housing authorities ranging in size from 70 units (owned and managed by the Clementon Housing Authority, in Camden County) to almost 22,000 units (operated by the Philadelphia Housing Authority). Six of the region's public housing authorities are located in Southeastern Pennsylvania, while public housing in the four New Jersey counties is operated by thirteen (13) separate housing authorities plus a private management firm (which manages a 90-unit senior/disabled public housing complex

**TABLE II
PUBLIC AND ASSISTED HOUSING UNITS
DELAWARE VALLEY, 1995**

COUNTY	PUBLIC HOUSING UNITS	PERCENT OF THE REGION'S PUBLIC HOUSING	ASSISTED HOUSING UNITS	PERCENT OF THE REGION'S ASSISTED HOUSING	TOTAL PUBLIC AND ASSISTED HOUSING	PERCENT OF THE REGION'S TOTAL
Bucks	605	2%	6,900	13%	7,505	9%
Chester	540	1%	1,546	3%	2,086	2%
Delaware	2,830	9%	1,387	3%	4,217	5%
Montgomery	686	2%	3,371	6%	4,057	5%
Philadelphia	21,697	67%	24,692	46%	46,389	54%
PA TOTAL	26,358	82%	37,896	70%	64,254	75%
Burlington	261	1%	3,225	6%	3,486	4%
Camden	3,105	10%	5,575	10%	8,680	10%
Gloucester	280	1%	1,733	3%	2,013	2%
Mercer	2,254	7%	5,555	10%	7,809	9%
NJ TOTAL	5,900	18%	16,088	30%	21,988	25%
DVRPC REGION TOTAL	32,258	100%	53,984	100%	86,242	100%

Delaware Valley Regional Planning Commission, June, 1995.

Sources: Pennsylvania Housing Finance Agency, *1993 Inventory of Assisted Rental Housing*; New Jersey Department of Community Affairs, *Guide to Affordable Housing In New Jersey, 1994*; U.S. Department of Housing and Urban Development, Loan Management Branch, Philadelphia Region; and current Comprehensive Housing Affordability Strategies (CHAS reports) from the region's federal entitlement jurisdictions.

"Assisted" units include those occupied by tenants receiving Section 8 Rental Assistance as well as those constructed and/or otherwise subsidized by other federal, state and local housing programs.

TABLE III
THE DELAWARE VALLEY'S PUBLIC HOUSING AUTHORITIES, 1995

Public Housing Authority	Public Housing Units	Percent of the Region's Total	Public Housing Authority	Public Housing Units	Percent of the Region's Total
City of Philadelphia	21,697	67%	Chester County	540	2%
City of Chester	1,707	5%	Delaware County	1,123	4%
Bucks County	605	2%	Montgomery County	686	2%
Pennsylvania Authorities				26,358	82%
City of Camden	2,527	8%	Florence Township	60	< 1%
City of Trenton	1,954	6%	Glassboro	180	1%
Beverly	71	< 1%	Gloucester Township	223	1%
Burlington City	130	< 1%	Gloucester County	100	< 1%
Clementon	70	< 1%	Haddon Township	100	< 1%
Collingswood	95	< 1%	Hightstown	100	< 1%
Princeton Borough	200	1%			
New Jersey Authorities				5,810	18%
TOTAL				32,168	100%

Source: Delaware Valley Regional Planning Commission, June, 1995.

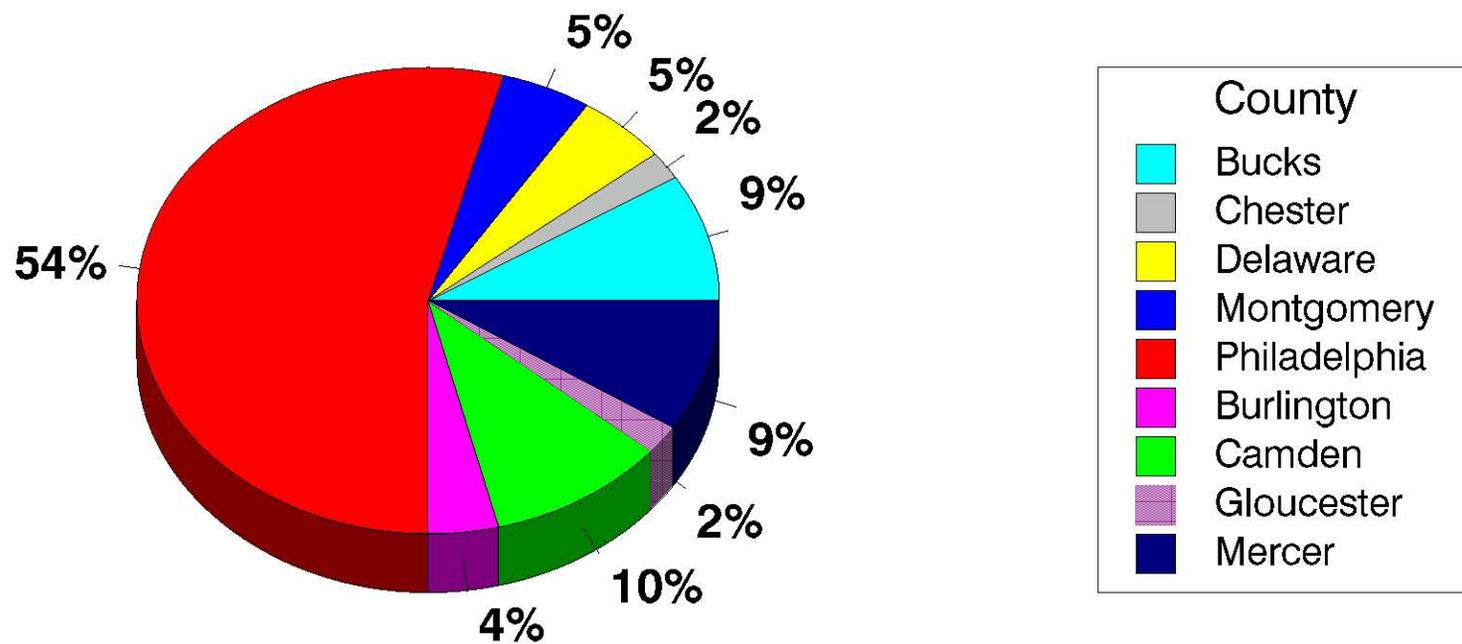
Note: Ninety (90) public housing units in Gloucester City are managed by a private firm rather than a public housing authority. Total public housing units in the Delaware Valley: 32,258.

in Gloucester City, Camden County). Table III lists the region's public housing authorities and the number of public housing units operated and maintained by each.

Of the region's housing authorities, Philadelphia's is by far the largest, operating nearly 22,000 public housing units (approximately 67% of the region's total). Other PHA's in the five Pennsylvania counties include the City of Chester, Bucks County, Chester County, Delaware County and Montgomery County. The Chester City Housing Authority operates just over 1,700 public housing units; the Delaware County Housing Authority operates just over 1,100 units; and the remaining three county authorities each operate less than 700 units.

Figure I

Total Public and Assisted Housing Units by County, 1995 Delaware Valley



Within the region's four New Jersey counties, the Camden Housing Authority is the largest, operating more than 2,500 public housing units. The Trenton Housing Authority is also relatively large, managing just over 1,900 public housing units. Other New Jersey housing authorities include Beverly, Burlington, Clementon, Collingswood, Florence, Glassboro, Gloucester Township, Gloucester County, Haddon Township, Hightstown and Princeton Borough, each of which operate 225 public housing units or less.

The Delaware Valley region is allocated approximately 21,000 Section 8 rental housing certificates and vouchers each year. These certificates and vouchers are administered by public housing authorities in all counties of the region as well as the New Jersey Department of Community Affairs, through offices in the four New Jersey counties. The five southeastern Pennsylvania counties are allotted approximately 16,000 certificates and vouchers (75% of the region's total) while approximately 5,000 certificates and vouchers are allocated in the four New Jersey counties.

The Philadelphia Housing Authority is allotted the largest number of certificates and vouchers, with more than 9,000 (approximately 43% of the region's total). Section 8 certificates and vouchers are also administered by the other five Pennsylvania housing authorities (the City of Chester, Bucks County, Chester County, Delaware County and Montgomery County), each of which administer 1,800 certificates and vouchers or less.

Within DVRPC's four New Jersey counties, the Camden County office of the Department of Community Affairs administers the largest number of certificates and vouchers, with just over 1,500. Significant numbers of certificates and vouchers are also administered by the Mercer County office of the Department of Community Affairs (1,100), and the Gloucester County Housing Authority (1,300). The region's remaining New Jersey certificates and vouchers are administered by the Burlington and Gloucester County offices of the Department of Community Affairs and the Burlington County, Clementon, Glassboro and Haddon Township housing authorities, each of which administer 500 certificates and vouchers or less.

The preceding discussion presents a brief overview of the region's public and assisted housing stock. Chapter II will provide more detailed information on the public and assisted housing stock in each of the region's counties and general characteristics of the residents of these units.

II. THE REGION'S PUBLIC AND ASSISTED HOUSING AND ITS TENANTS

Chapter II describes the location of public and assisted housing in each of the nine counties of the Delaware Valley region. The chapter also discusses general characteristics of the tenants of public housing.

THE REGION'S PUBLIC HOUSING STOCK

The locations of public housing units in the Delaware Valley are listed by municipality in Table IV and illustrated by municipality in Figure II, while the percentage located in each county is identified in Figure III. The locations of publicly assisted units, including those subsidized under the federal Section 8 Rental Assistance program, are defined by municipality in Table V (A and B) and illustrated by municipality in Figure IV, while the relative proportion in each county is identified in Figure V.

Bucks County

Six hundred and five (605) public housing units are located in Bucks County, concentrated within four municipalities in the southeastern corner of the county. These municipalities are Bristol Borough, Bristol Township, Tullytown Borough and Bensalem Township. All of these units are owned and managed by the Bucks County Housing Authority. The county also contains 6,900 units of federal and state assisted housing units located within eighteen municipalities in the eastern and central portions of the county. Many of these units are located within some of the county's older boroughs, including as Doylestown, Telford, Morrisville, Yardley, Quakertown, Perkasié, Sellersville and Bristol.

Chester County

Chester County contains 504 public housing units concentrated within four older urban areas of the county: Coatesville City, West Chester Borough, Phoenixville Borough and Oxford Borough. All of these units are owned and managed by the Chester County Housing Authority. The county also contains 1,546 units of federal and state assisted housing units located within twelve municipalities located generally along the Route 30 and Route 322 corridors. Many of these units are located within some of the county's oldest boroughs and cities such as Coatesville, Spring City, West Chester, Oxford, Phoenixville, Parkesburg, Downingtown, Honey Brook and Atglen.

Delaware County

Delaware County contains 2,830 units of public housing concentrated within seven municipalities, including the most urban portions of the county nearest to Philadelphia as well as the more suburban Radnor Township. These municipalities include Chester City as well as the Townships of Upper Chichester, Ridley, Chester, Darby, Radnor and Nether Providence. The Chester City

**TABLE IV
PUBLIC HOUSING UNITS BY MUNICIPALITY, 1995**

COUNTY	MUNICIPALITY	UNITS	MUNICIPALITY	UNITS
Bucks	Bensalem Township	48	Bristol Township	253
	Bristol Borough	204	Tullytown Township	100
Chester	Coatesville City	262	Phoenixville Borough	81
	Oxford Borough	48	West Chester Borough	149
Delaware	Chester City	1,707	Radnor Township	52
	Chester Township	200	Ridley Township	315
	Darby Township	168	Upper Chichester	381
	Nether Providence	7		
Montgomery	Conshohocken Borough	80	Royersford Borough	85
	Norristown Borough	36	Upper Dublin Township	50
	Pottstown Borough	395	Upper Moreland Township	40
Philadelphia			Philadelphia City	21,697
DVRPC'S 5 PENNSYLVANIA COUNTIES				26,358
Burlington	Beverly City	71	Florence Township	60
	Burlington City	130		
Camden	Camden City	2,527	Gloucester City	90
	Clementon Borough	70	Gloucester Township	223
	Collingswood Borough	95	Haddon Township	100
Gloucester	Glassboro Borough	180	Monroe Township	100
Mercer	Hightstown Borough	100	Trenton City	1,954
	Princeton Borough/ Princeton Township	200		
DVRPC'S 4 NEW JERSEY COUNTIES				5,900
TOTAL 9-COUNTY DVRPC REGION				32,258

Delaware Valley Regional Planning Commission, June, 1995.

Sources: United States Department of Housing and Urban Development Loan Management Branch, Philadelphia, Pennsylvania; 1993 *Inventory of Assisted Rental Housing*, Pennsylvania Housing Finance Agency; 1994 *Guide to Affordable Housing in New Jersey*, New Jersey Department of Community Affairs; and current Comprehensive Housing Affordability Strategies (CHAS reports) from the region's federal entitlement jurisdictions.

Figure II Public Housing Units

Delaware Valley, 1995

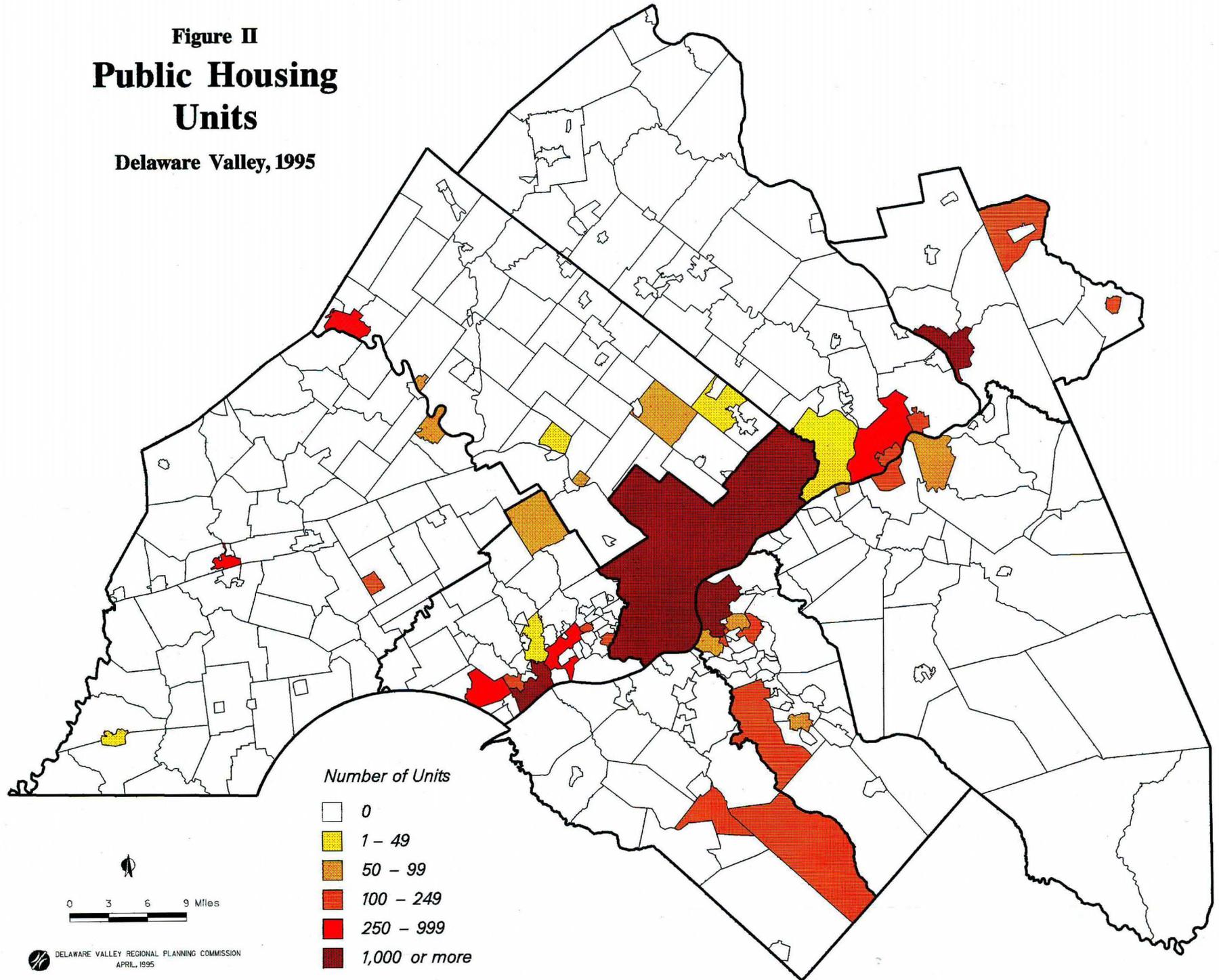


Figure III
 Public Housing Units by County, 1995
 Delaware Valley

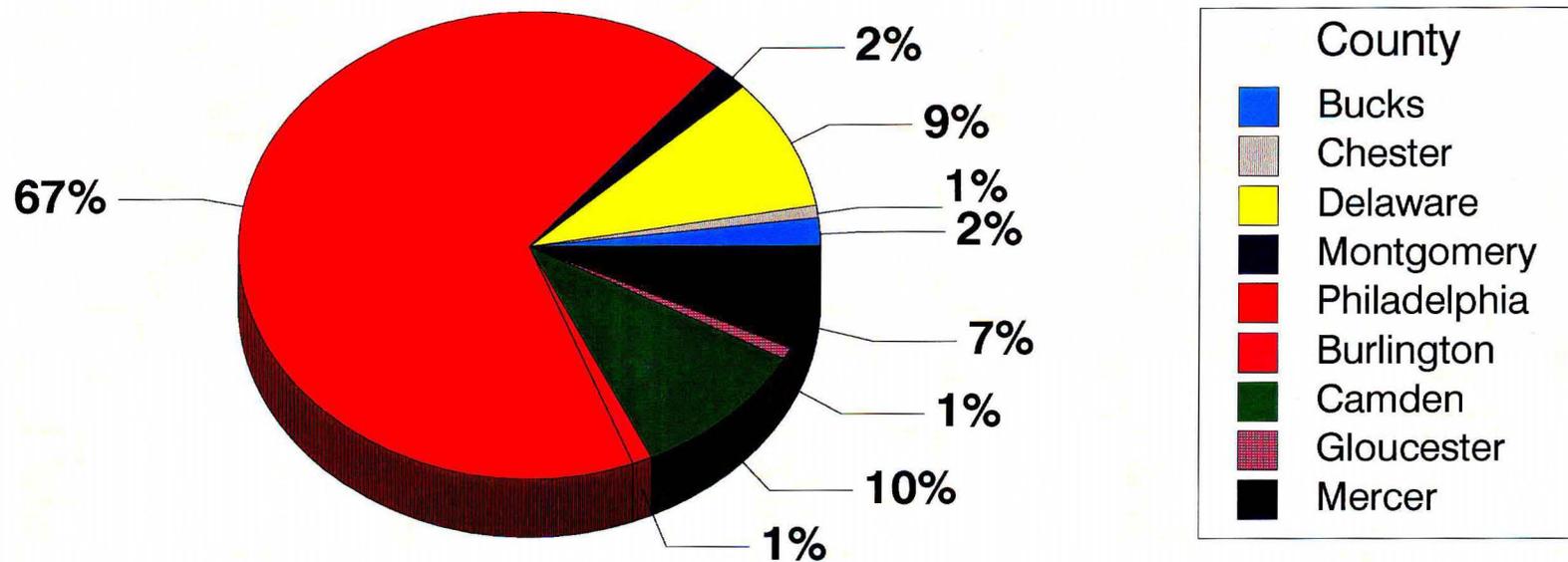


TABLE V-A
ASSISTED HOUSING UNITS BY MUNICIPALITY, 1995
PENNSYLVANIA COUNTIES

COUNTY	MUNICIPALITY	UNITS	MUNICIPALITY	UNITS
Bucks	Bensalem Township	2,947	New Britain Township	11
	Bristol Borough	24	Newtown Township	111
	Bristol Township	1,044	Perkasie Borough	127
	Doylestown Borough	352	Quakertown Borough	152
	Doylestown Township	152	Sellersville Borough	80
	Falls Township	458	Telford Borough	254
	Lower Southampton	146	Warminster Township	311
	Middletown Township	304	West Rockhill Township	20
	Morrisville Borough	212	Yardley Borough	195
	Chester	Atglen Borough	35	Honey Brook Township
Coatesville City		438	Oxford Borough	64
Downingtown Borough		40	Parkesburg Borough	45
East Goshen Township		208	Phoenixville Borough	50
Easttown Township		133	Spring City Borough	240
Honey Brook Borough		37	West Chester Borough	155
Delaware	Chester City	649	Swarthmore Borough	9
	Darby Borough	172	Upland Borough	122
	Media Borough	204	Upper Darby Township	9
	Sharon Hill Borough	121	Yeadon Borough	101
Montgomery	Conshohocken Borough	40	Lower Pottsgrove	232
	Douglass Township	112	Lower Salford Township	182
	Hatboro Borough	138	Norristown Borough	453
	Hatfield Borough	36	Pottstown Borough	21
	Horsham Township	768	Red Hill Borough	100
	Jenkintown Borough	17	Schwenksville Borough	10
	Lansdale Borough	511	Souderton Borough	100
	Lower Merion Township	128	Springfield Township	100
	Lower Moreland Township	375	Telford Borough	48
	Philadelphia			Philadelphia City
5-COUNTY PA REGION				37,896

Delaware Valley Regional Planning Commission, June, 1992

Sources: US Department of HUD, Loan Management Branch, Philadelphia, Pennsylvania; *1993 Inventory of Assisted Rental Housing*, Pennsylvania Housing Finance Agency; *Guide to Affordable Housing in New Jersey*, New Jersey Department of Community Affairs; and Comprehensive Housing Affordability Strategies (CHAS reports) from the region's various federal entitlement jurisdictions. "Assisted" housing refers to any developments constructed and/or operated utilizing public funding sources, which currently may or may not be occupied by tenants receiving public rental assistance.

TABLE V-B
ASSISTED HOUSING UNITS BY MUNICIPALITY, 1995
NEW JERSEY COUNTIES

COUNTY	MUNICIPALITY	UNITS	MUNICIPALITY	UNITS
Burlington	Beverly City	31	Maple Shade Township	312
	Bordentown Township	72	Moorestown Township	119
	Burlington City	294	Mt. Holly Township	30
	Delran Township	1,124	Mt. Laurel Township	39
	Eastampton Township	123	North Hanover Township	40
	Edgewater Park Township	446	Pemberton Township	171
	Evesham Township	12	Willingboro Township	22
	Florence Township	6	Wrightstown Township	220
	Lumberton Township	164		
Camden	Audobon Borough	124	Lawnside Borough	130
	Brooklawn Borough	15	Lindenwold Borough	300
	Camden City	2,138	Mount Ephraim Township	6
	Cherry Hill Township	610	Pennsauken Township	404
	Gloucester City	2	Pine Hill Borough	660
	Gloucester Township	114	Voorhees Township	272
	Haddon Heights Borough	124	Waterford Township	58
	Haddonfield Borough	100	Winslow Township	518
Gloucester	Deptford Township	231	Monroe Township	140
	Franklin Township	10	Paulsboro Borough	150
	Glassboro Borough	378	Pitman Borough	172
	Harrison Township	168	Woodbury City	296
	Mantua Township	188		
Mercer	East Windsor Township	110	Princeton Township	467
	Ewing Township	131	Trenton City	3,590
	Hamilton Township	414	Washington Township	143
	Lawrence Township	525	West Windsor Township	145
	Princeton Borough	30		
4-COUNTY NEW JERSEY REGION				16,088
9-COUNTY DVRPC REGION				53,984

Delaware Valley Regional Planning Commission, June, 1992

Sources: US Department of HUD, Loan Management Branch, Philadelphia, Pennsylvania; *1993 Inventory of Assisted Rental Housing*, Pennsylvania Housing Finance Agency; *Guide to Affordable Housing in New Jersey*, New Jersey Department of Community Affairs; and Comprehensive Housing Affordability Strategies (CHAS reports) from the region's various federal entitlement jurisdictions. "Assisted" housing refers to any developments constructed and/or operated utilizing public funding sources, which currently may or may not be occupied by tenants receiving public rental assistance.

Figure IV
**Public-Assisted
Housing Units**
Delaware Valley, 1995

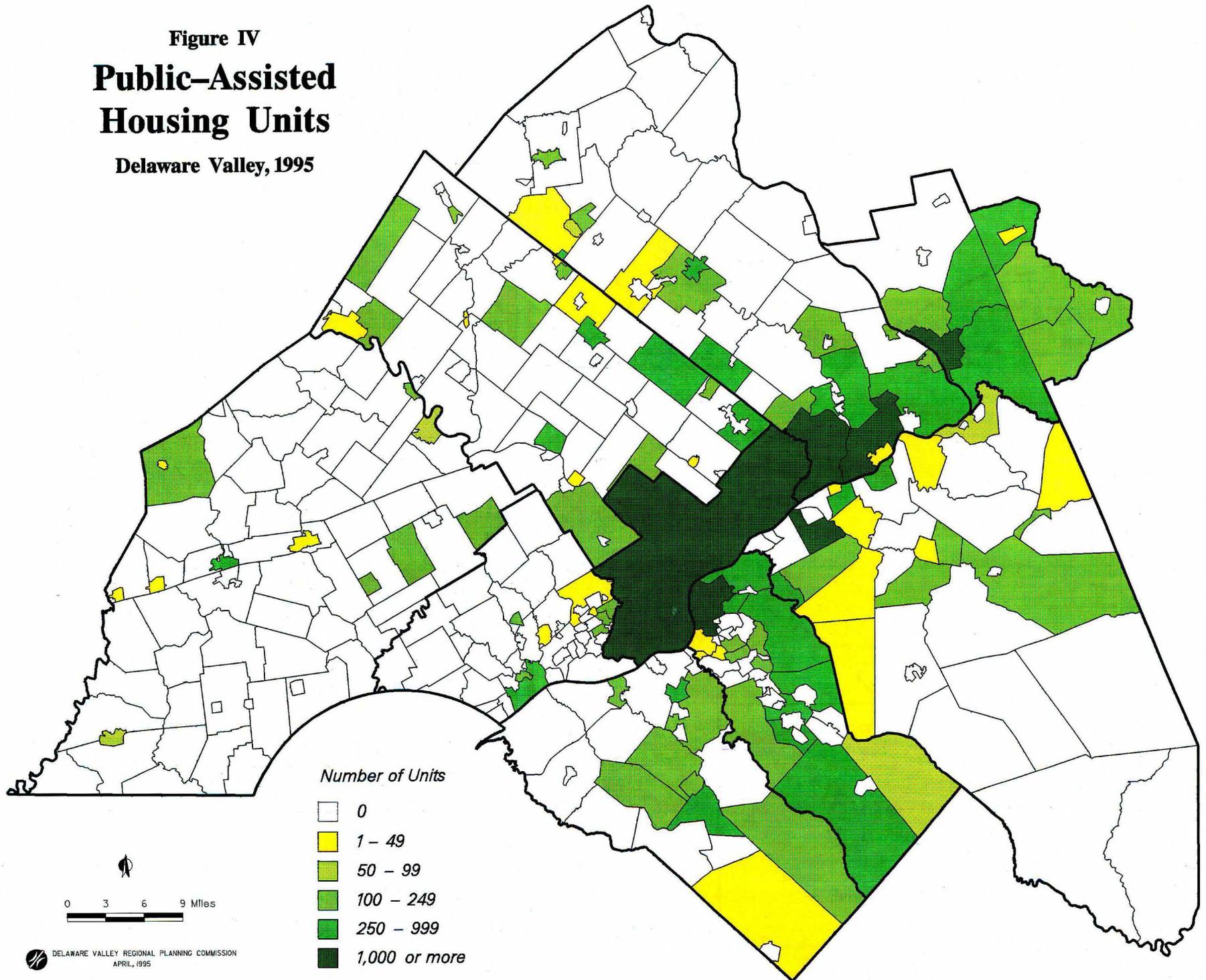
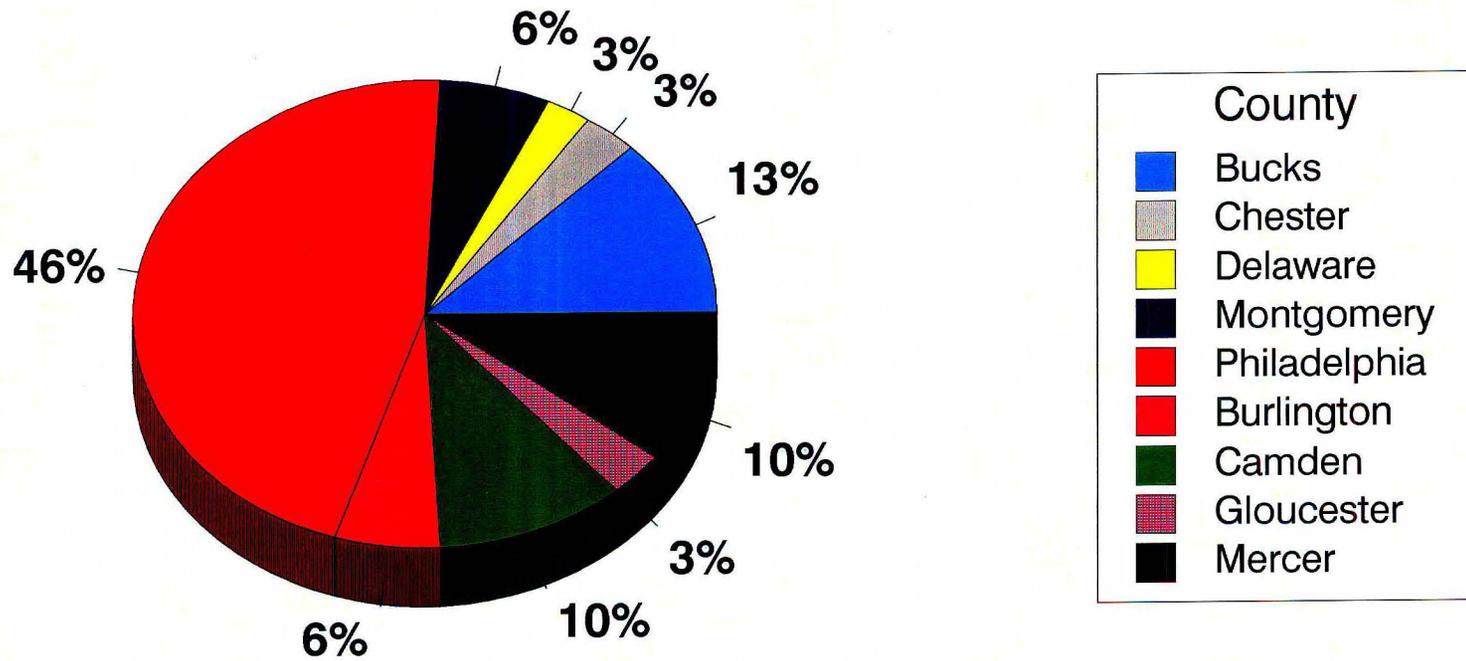


Figure V

Public-Assisted Housing Units by County, 1995 Delaware Valley



Housing Authority owns and manages 1,707 of the county's total public housing units, while the rest are operated by the Delaware County Housing Authority. The County also contains 1,387 units of federally and state-assisted housing units located within eight urbanized municipalities, including Chester, Media, Darby, Upland, Sharon Hill, Yeadon, Swarthmore and Upper Darby.

Montgomery County

Within Montgomery County are located 686 units of public housing concentrated within six municipalities, four of which are older boroughs along the Schuylkill River (the Boroughs of Conshohocken, Norristown, Royersford and Pottstown) and two of which are well-developed suburban townships (Upper Moreland and Upper Dublin). All of these units are owned and managed by the Montgomery County Housing Authority. The county also contains 3,371 units of federal and state assisted housing units located within eighteen municipalities throughout the county. Ten of these municipalities are older boroughs: Lansdale, Norristown, Hatboro, Red Hill, Souderton, Telford, Conshohocken, Pottstown, Jenkintown and Schwenksville. The remaining eight are suburban or rural townships, including Horsham, Lower Moreland, Lower Salford, Lower Pottsgrove, Lower Merion, Douglass, Springfield and Hatfield.

Philadelphia City

The City of Philadelphia contains more than 22,000 units of public housing located throughout the city, all of which are owned and managed by the Philadelphia Housing Authority (PHA)². Almost 7,300 of these units are located on scattered sites, while the rest are in larger developments. As of March of 1995, 45,648 persons were living in 15,755 households within occupied PHA units. The City also contains more than 24,000 units of federally and state-assisted housing that are likewise widely dispersed throughout the City. Figure VII illustrates the location of public and assisted housing units by census tract throughout the City of Philadelphia.

Burlington County

Two hundred and sixty-one (261) units of public housing are located in Burlington County, concentrated within the river communities of Burlington City, Beverly City and Florence Township. These units are owned and managed by their respective housing authorities. The county also contains 3,225 units of assisted housing, located within 17 municipalities in the northern portion of the county. These municipalities include the cities of Burlington and Beverly, and the townships of Delran, Edgewater Park, Maple Shade, Wrightstown, Pemberton, Lumberton, Eastampton, Moorestown, Bordentown, North Hanover, Mount Laurel, Mount Holly, Willingboro, Evesham and Florence.

²This total includes over 1,000 units at the Raymond Rosen Housing Project. Five high-rise towers were imploded at the complex in April of 1995, and the remaining three high-rise towers are scheduled to be demolished in July of 1995. After renovation and reconstruction, the Raymond Rosen development is expected to include less than 800 units.

Camden County

Camden County contains 3,106 units of public housing concentrated within six municipalities, including Camden City, Gloucester Township, Haddon Township, Collingswood Borough, Gloucester City and Clementon Borough. The majority of the public housing units (2,527) are located within the City of Camden and owned and managed by the Camden Housing Authority. The remainder of the public housing units in the county are owned and managed by their respective housing authorities (Gloucester Township, Haddon Township, Collingswood and Clementon), except for 90 units in Gloucester City, which are managed by a private management firm.

Camden County also contains 5,575 units assisted under federal and state assistance programs, located within sixteen municipalities throughout the county. These municipalities include the cities of Camden and Gloucester; the boroughs of Pine Hill, Lindenwold, Lawnside, Audubon, Haddon Heights, Haddonfield, Brooklawn and Mount Ephraim; and the townships of Cherry Hill, Winslow, Pennsauken, Voorhees, Gloucester and Waterford.

Gloucester County

Gloucester County contains 280 units of public housing concentrated within the townships of Monroe and Glassboro, in the southern portion of the county. Units in Monroe Township are owned and managed by the Gloucester County Housing Authority, while those in Glassboro are owned and managed by the Glassboro Housing Authority. The County also contains 1,733 units of federally and state-assisted housing located within nine municipalities, including Woodbury City; the boroughs of Pitman and Paulsboro; and the townships of Glassboro, Deptford, Mantua, Harrison, Monroe and Franklin.

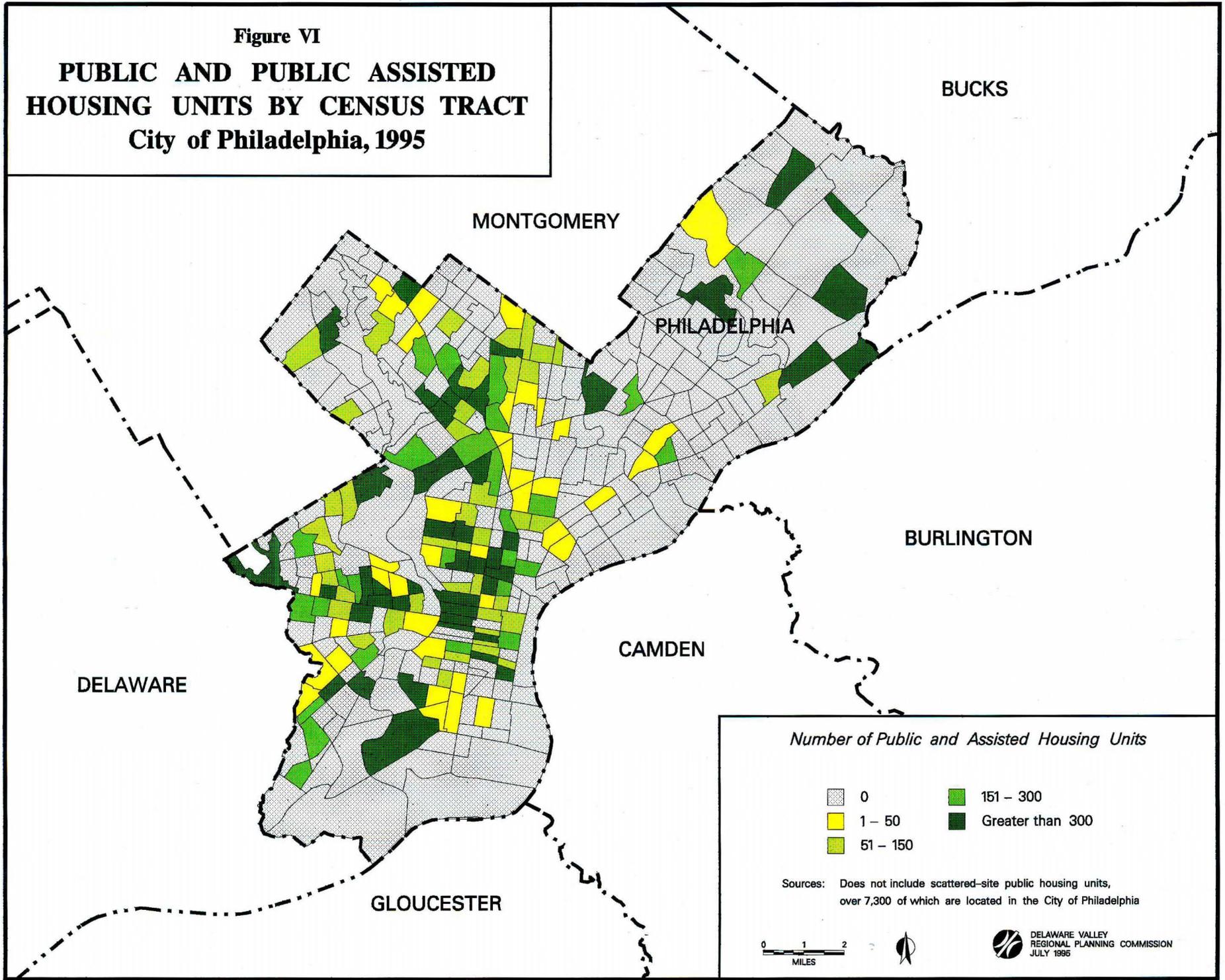
Mercer County

Mercer County contains 2,254 units of public housing concentrated within Trenton City, Princeton Township and Hightstown Borough. All of these units are owned and managed by their respective housing authorities (Trenton, Princeton and Hightstown). The majority of public housing units in the county (1,954) are owned and operated by the Trenton Housing Authority. The county also contains 5,555 units of federally and state-assisted housing located within nine of the county's thirteen municipalities, mainly in the eastern and southern portions of the county. These municipalities include the City of Trenton, the Borough of Princeton; and the townships of Lawrence, Princeton, Hamilton, West Windsor, Washington, Ewing and East Windsor.

THE TENANTS OF PUBLIC HOUSING

Attempts to obtain detailed characteristics of all tenants of public housing units in the Delaware Valley based on Form 50058 data (submitted by all housing authorities to HUD annually) from the Council of Large Public Housing Authorities (CLPHA) were unsuccessful as of the time of this printing. General characteristics of most public housing tenants in the Delaware Valley were

Figure VI
PUBLIC AND PUBLIC ASSISTED
HOUSING UNITS BY CENSUS TRACT
City of Philadelphia, 1995



Number of Public and Assisted Housing Units

- | | |
|----------|------------------|
| 0 | 151 - 300 |
| 1 - 50 | Greater than 300 |
| 51 - 150 | |

Sources: Does not include scattered-site public housing units,
over 7,300 of which are located in the City of Philadelphia

0 1 2
MILES



DELAWARE VALLEY
REGIONAL PLANNING COMMISSION
JULY 1995

obtained, however, through an analysis of a survey conducted in the Spring of 1995 by DVRPC of the region's public housing authorities (described in Chapter I). Twelve (12) of the region's 19 public housing authorities plus one private management firm, which jointly operate 82% of the region's public housing units, responded to the survey. Given the number of public housing tenant households covered by the survey, it was assumed that these results represent characteristics of a typical public housing tenant.

The survey asked public housing authority representatives about the family type, age, income, source of earnings and average tenure of their public housing tenants. Overall, 72% of the households living in public housing in the region are family households, 25% are elderly households, and 3% are disabled households. These percentages vary by county and by complex; 100% of the units owned and operated by the Gloucester City and Collingswood Housing Authorities are reserved for the elderly or disabled, for example, while 77% of the public housing units in the City of Philadelphia are occupied by families.

The average age of the heads of households in public housing units is between 41 and 65 years; 43% of the households in units managed by the housing authorities that responded to the survey fall within this range. Again, this average varies greatly by complex; in public housing units in Monroe Township (managed by the Gloucester County Housing Authority) and in Collingswood, over 50% of the households are headed by persons over 75 years of age. These varying households require different support services (the elderly, for example, may require health care services while younger households require transitional services such as job training, daycare and social services). Public housing authorities must be sensitive to the age of their resident populations and be allowed the flexibility necessary to provide services that are appropriate for the majority of its particular resident population.

Seventy percent (70%) of the households living in public housing units owned by the responding authorities earn less than \$9,000 annually, while only 9% (mainly larger households) earn more than \$15,000. Only 16% of these households have at least one member who has any earned income, while 97% are receiving some form of public assistance (including AFDC, Social Security and SSI). While most public housing authorities were not able to accurately report the average length of time that tenants had occupied their units, many reported that a majority of their tenants had been in the complexes for a substantial period of time, in some cases since the building was constructed. Some reported households that were into their second and third generations of public housing residency, including young adults who had spent their entire lifetime as residents of public housing. These average characteristics (including the wide range of ages, very low incomes, the large percentage of households where no member has a job, and the length of time that these households have occupied public housing units) present tremendous challenges to housing providers seeking to assist tenants in "graduating" to market-rate housing.

III. TRANSITIONAL POLICIES OF THE REGION'S HOUSING AUTHORITIES

Historically, the goal of the federal public housing program was to support low, moderate and median-income families and assist them in eventually moving out of public housing and into the private market. As federal funding was reduced and the public housing program was curtailed to specifically assist only those "most in need", many of the nation's lowest-income families became permanent tenants of public housing. In many public housing complexes, few if any of the current tenants work, and many young people are growing up having known no family member who either held a job or eventually left the public housing arena.

It is critical, therefore, for today's public housing agencies to consider policies that encourage and support their tenants in securing employment and moving on to the private housing market. These services may include high school equivalency programs; job skills training and placement services; parenting, home management and life skills training; and child care services. This chapter presents a general discussion of federal transitional policies and funding sources as well as an overview of transitional services offered by the Delaware Valley's housing authorities.

FEDERAL TRANSITIONAL POLICIES AND PROGRAMS

The federal government supports the provision of transitional services to tenants receiving housing assistance primarily through two programs: the Family Self-Sufficiency Program, created by the National Affordable Housing Act of 1990, and the Family Investment Centers Program, established by the National Affordable Housing Act of 1992. A third program, High Performance Living Environments, has been endorsed by HUD and is now being considered as an alternative for tenants with limited ability to pursue educational advancement and job training outside of their homes, such as single parents and the disabled.

The Family Self-Sufficiency Program

The Family Self-Sufficiency (FSS) program was created by Section 554 of the National Affordable Housing Act of 1990. The purpose of the FSS program is to promote the development of local strategies to coordinate the use of public housing assistance and housing assistance under the Section 8 rental certificate and voucher programs with additional public and private resources, to enable eligible families to achieve economic independence and self-sufficiency. Beginning in 1993, all public housing authorities receiving new public housing units or Section 8 rental certificates or vouchers were required to implement a local FSS program.

Families eligible for participation in the program must be current residents of public housing or Section 8 program participants. A five-year contract of participation is entered into between the head of the family household and the housing authority which details the supportive services the family will receive as well as the responsibilities and obligations of the participating family. Supportive services may include child care; transportation; remedial education; GED courses; job training; substance abuse treatment; home-making and parenting skills training; and budgeting.

During the term of their contract with the public housing authority the head of the family household is expected to seek suitable employment. An interest-bearing escrow account is established by the housing authority for the participating family into which the difference between what they would have paid if their rent had been recalculated based on 30% of their new income and the amount of rent that they actually pay are deposited. The family can claim any funds deposited to the account after completion of their contract of participation, but only if no member of the participating family is receiving welfare assistance.³

The Family Self-Sufficiency (FSS) Program is intended to benefit both residents (in terms of the services provided) and public housing authorities, by stabilizing their resident populations. In theory, residents with access to education, training, support services and employment will remain in one unit longer before moving to market-rate housing (allowing their children to attend school and experience a positive role model) and will take better care of their unit. Funds are periodically appropriated by Congress to fund the FSS Program.

Family Investment Centers

The Family Investment Centers program was created by the National Affordable Housing Act of 1992. The program provides grants to public housing authorities to provide families living in public housing with better access to education and job opportunities. The program's goal is to assist public housing tenants to achieve self-sufficiency and independence by: (a) developing facilities in or near public housing for training and support services; (b) mobilizing public and private resources to expand and improve the delivery of such services; (c) providing funding for such essential training and support services that cannot otherwise be funded; and (d) improving the capacity of management to assess the training and service needs of families, coordinate the provision of necessary training and services, and ensure the long-term provision of these services.

Eligible supportive services and training include employment training and counseling; computer skills training; entrepreneurship training; remedial education and literacy training; transportation services; personal welfare; child care services; supportive health care services; and other appropriate services.⁴ Grant funds may be used for renovating or converting supportive services facilities, employing service coordinators and paying for supportive services. In order to encourage the participation of other public and private sector entities, no more than 15% of the cost of actual services may be covered by the grant funds.⁵

³United States Department of Housing and Urban Development, Office of Public and Indian Housing, Rental Assistance Division, *Family Self-Sufficiency Program Talking Points*, May, 1995.

⁴Federal Register, *Notice of Funding Availability for Public and Indian Housing Family Investment Centers*", Volume 60, No. 31, February 15, 1995, pages 8900-8901.

⁵TAG Associates, Inc., *Alternative Management Resource Summary and Opportunities Summary*, prepared for the City of Philadelphia Office of Housing and Community Development, January 21, 1994.

High Performance Living Environments

A program known as "High Performance Living Environments" is a proposed partnership between Freddie Mac, the Department of Housing and Urban Development, the General Services Administration, the National Homeownership Partnership (NHP) and TCI Cable which would provide job training and placement services directly into low-income housing units backed by Freddie Mac and managed by NHP, many of which are occupied by Section 8 tenants. The concept takes advantage of telecommunication technology to link each and every unit so that residents can get involved in educational programs without leaving their units. This concept would be particularly advantageous to single mothers and other residents who require a wide range of services in order to complete their education and enhance their job skills yet still must handle other responsibilities and have limited mobility.

Freddie Mac has conferred with the General Services Administration and with HUD, and HUD has expressed support for the idea. The concept complements the Department's "reinvention" plan, which is based on the idea of empowering tenants. The concept also supports the proposed switch from unit-based subsidies to tenant-based certificates, since it may make existing public housing and Section 8 developments more attractive to residents.

TRANSITIONAL PROGRAMS OF THE REGION'S HOUSING AUTHORITIES

The following descriptions of transitional services offered by the region's public housing authorities are based on a survey conducted in the Spring of 1995 as well as follow-up telephone interviews with appropriate housing authority staff. Four of the region's housing authorities did not provide information on transitional services, so none is included here.

All available units operated by three of the region's public housing authorities (the Haddon Township Housing Authority, the Collingswood Housing Authority and the Gloucester Township Housing Authority) are specifically designated for senior citizens. These agencies do not provide transitional services designed to help residents become self-sufficient, since none of their households require employment assistance or will ever "graduate" from public housing. Two other housing authorities (Delaware County and Beverly City) do not provide transitional services.

Bucks County Housing Authority

The Bucks County Housing Authority makes general "up and out" programs available to its tenants, offering services such as job training and child care. Few of its tenants take advantage of these programs, however, since a relatively high percentage of them are elderly.

Chester County Housing Authority

The Chester County Housing Authority operates a Family Self-Sufficiency program, although it is not fully utilized by the residents. The Housing Authority also coordinates with social service agencies in the Coatesville area, which operate within de-programmed public housing units.

Housing authority representatives believe that the most important challenge to assisting tenants in becoming self-sufficient is the creation of some assurance that there is a real possibility of and benefit to working and graduating from public housing. Under most assistance programs, the tenant's portion of their rent increases dramatically and their eligibility for Medicaid and other forms of assistance is lost once the tenant starts working. Depending on the job they are able to secure, many tenants therefore believe that there is not benefit or advantage to "moving up", even if they are motivated to work.

Chester City Housing Authority

The Chester City Housing Authority provides federal Family Self-Sufficiency Act services through a Program Coordinating Committee which acts as a "referral service" for residents with specific problems and counseling needs. The Program Coordinating Committee refers residents to state offices and non-profit groups tailored to their specific needs, including the Office of Education and Training, the Department of Welfare, and the Department of Domestic Abuse.

The self-sufficiency program consists of recruiting and interviewing tenants in terms of their goals, aspirations and personal needs. A personal development plan is formulated based on these individual needs and goals, and the resident's progress towards completing their plan is documented through case management. Residents are referred to the appropriate support agency, and changes to their personal plan are made as needed.

Montgomery County Housing Authority

The Montgomery County Housing Authority provides educational services, counseling, parenting skills, transportation and job search counseling to its public housing and Section 8 residents. The Authority also runs a federal Family Self-Sufficiency program for its residents, and provides training and administrative support to the Resident Councils within each complex.

Philadelphia Housing Authority

The Philadelphia Housing Authority provides a wide variety of programs designed to assist its residents in becoming self-sufficient. These programs include day care; Head Start; Future Investment, a job training and education program for pre-adolescent children; Future Leaders of the World, a mentoring and leadership program for adolescent children; job and entrepreneurial training for adults; and resident leadership training programs for adults.

The housing authority has consistently been recognized as a leader in providing human services to its residents, and was awarded an excellent rating from the Department of Housing and Urban Development in the Public Housing Management Assessment Program (PHMAP). The authority believes that public housing should be viewed as a stepping stone for individuals and families to improve their lives, and that homeownership opportunities should be expanded and promoted.

Burlington Housing Authority

The Burlington Housing Authority considers all of its non-housing social programs as transitional, designed to assist residents in becoming self-sufficient. These programs are numerous and include job training programs to assist residents in finding employment. The housing authority also participates in the federal Family Self-Sufficiency program, having recently initiated a Residential Council. In the future, the Residential Council will be able to refer tenants to state-sponsored agencies (such as the New Jersey State Employment Agency) for job search assistance.

Florence Housing Authority

The Florence Housing Authority operates an informal transitional program for its residents on as needed basis. A first-time homebuyer's program is also available to residents, which provides mortgage financing with no points and no down payment.

Gloucester County Housing Authority

The Gloucester County Housing Authority has several programs which assist residents to move up and out of public housing and Section 8 housing, including the Family Self-Sufficiency program, the Job Training Partnership Act through the Gloucester County Employment and Training Administration and the REACH program through the Division of Public Welfare within the State of New Jersey's Department of Human Services. These programs jointly provide education, job training and placement, health care, child care and transportation services.

Hightstown Housing Authority

The Hightstown Housing Authority provides no programs at the present time which assist tenants in becoming self-sufficient and graduating from public housing into the private rental market. In 1992 the Authority received a New Jersey Gateway Grant for the education of its adult residents. Few participants, however, stayed with the program; the housing authority believes that child care needs and social pressures contributed to the failure of the program.

Princeton Housing Authority

The Princeton Housing Authority makes appropriate residents aware of homeownership opportunities and employment opportunities, and offers such services as life skills-motivation training, GED preparation, social services and child care. The Authority also sponsors after-school learning centers at two sites which offer programs for children.

SUMMARY

The region's public housing providers recognize the need for the provision of services to their non-elderly residents to assist them in becoming self-sufficient and graduating from public housing tenancy to the private rental or homeownership market. In a survey of public housing

authorities conducted by DVRPC in the Spring of 1995, public housing administrators listed numerous services needed by tenants if such a transition is to be possible, including basic skills training (in reading and math); educational services (including GED preparation and literacy training); job training (particularly in technical skills); job search counselling; transportation services; child care services; family counselling; parenting; and other supportive social services (including substance abuse treatment).

Funding limitations, however, often limit the quantity and quality of transitional services offered to tenants. Additionally, social pressures and general apathy among many residents limits the effectiveness and level of participation in many existing programs. Housing authorities administrators also note that many residents feel that there are some strong disincentives to working; in most cases, eligibility for Medicaid and other supportive assistance is lost and the amount of rent that they must pay for their unit increases immediately after beginning to work, with no time to establish themselves or save any money.

IV. ALTERNATIVE MANAGEMENT OF PUBLIC HOUSING

Many public housing authorities, particularly authorities in larger urban metropolitan areas (including Philadelphia) have experienced serious management problems over the past 20 years. Contributing to management problems over this time period has been inconsistent and inadequate funding for proper operation and maintenance of public housing units. These profound problems have caused public housing authorities, the Department of Housing and Urban Development (HUD) and Congress to consider creative alternatives to the traditional management styles employed by public housing authorities.

There are three basic types of alternative public housing management: resident management, private management and non-profit management. Since the late 1980's, the Department of Housing and Urban Development has been particularly supportive of alternative management. Section 122 of the Housing and Community Development Act of 1987 legally authorizes resident management of public housing projects, and in 1991, HUD listed the empowerment of residents through tenant management as one of its six priorities in its efforts to assist low and moderate-income families in achieving economic independence.

Section 231 of Subtitle B of the 1990 National Affordable Housing Act authorizes the management of public housing by non-profit organizations that have among their purposes the provision of decent housing to low-and moderate-income people. Section 502 of the 1990 National Affordable Housing Act and Section 113 of the 1992 Housing and Community Development Act allow the Secretary of HUD to appoint management entities other than the PHA to manage troubled public housing authorities, including individuals, another housing authority, a resident management corporation or a private management company.

Though only legally authorized since 1987, resident management of public housing has been active since at least the mid-1970's, and several housing agencies now implement this approach. Private management of all or only some aspects of their operations has also met with success in some locations. Management of public housing by non-profit organizations has likewise been successful in some areas, particularly if the non-profits have been active in the community and are therefore familiar with the needs of the residents. A discussion of each of these three basic alternative management types and examples of their use follows.

RESIDENT MANAGEMENT

The most common alternative to traditional management is resident management, which allows residents varying levels of control and management over specific developments or groups of developments. Resident management generally begins with the formation of a resident management corporation (RMC), which then contracts with the housing authority to perform all or part of a complex's property management tasks. Typically, resident management corporations undertake those tasks involving on-site, daily responsibilities (such as resident screening, rent collection, day-to-day maintenance and vacant unit clean-up) while the larger housing authority

retains responsibility for tasks for which their experience and size is an advantage (such as bulk purchasing and contracting with skilled workers).

Resident management of public housing projects allows the decentralization of housing operations and the return of decision-making responsibility to the project site, and provides an opportunity to involve residents in housing management as a way to build job skills. Studies have documented reduced crime, rising educational levels among resident youth and improved overall neighborhood satisfaction levels in developments with active resident organizations. The National Commission on Severely Distressed Housing has found through various case studies that the level of resident participation in management activities has a direct impact on the ability to deliver services effectively, and that active resident organizations were more successful at attracting additional federal, public and private sector resources.⁶

A 1975 national demonstration of resident management of public housing jointly funded by a national foundation and the federal government determined that in most cases, resident management worked as well as traditional management in terms of operations and maintenance, and that projects managed by residents provided increased employment by residents and a greater overall satisfaction with management. It also concluded that a cooperative attitude on the part of the PHA and adequate training of residents as well as technical assistance throughout both the planning and implementation phases were essential to the overall success of resident management.⁷

The 1987 Housing and Community Development Act required HUD to evaluate and assess resident management, particularly as related to living conditions in public housing developments. The required study was conducted by HUD in 1990, involving 11 resident management corporations operating in predominantly family developments. The study evaluated six full-service resident management corporations that were responsible for the majority of management tasks at their site as well as five corporations that took responsibility for only selected tasks, and compared them to comparable sites managed by public housing authorities

The 1990 HUD study concluded that based on an evaluation of specific indicators, including annual inspections, resident move-outs, recertification and maintenance records, resident management corporations performed comparably to public housing authorities. It also found that resident management corporations typically spent less than public housing authorities on operating costs, including ordinary and routine maintenance, and consistently spent more than housing authorities on resident services. Full-service resident management corporations offered almost twice as many social service programs as the comparison sites, including services for infants,

⁶TAG Associates, *Alternative Management: Resource Summary and Opportunities Summary*, page 122.

⁷*Ibid*, page 118. Seven housing developments in six cities were chosen for the demonstration, covering 4,788 housing units occupied by 19,000 residents.

children, youths and seniors as well as supportive services for adults, such as substance abuse treatment and health care. Economic development and job creation activities, such as placement services, on-site employment opportunities, and reverse-commuting assistance, were found almost exclusively at projects managed by full-service resident management corporations⁸. Perhaps most importantly, residents of projects managed by resident management corporations gave higher positive assessments of the quality of life in their developments.

The study concluded that successful resident management requires strong community support and continuous technical assistance and training of residents. Equally important is a strong cooperative relationship with the public housing authority, since the housing authority retains ultimate responsibility for the property and has access to numerous resources.

Examples of Resident Management of Public Housing

Resident management corporations are currently active in numerous public housing complexes of varying sizes located throughout the country. In the DVRPC region, the Philadelphia Housing Authority currently has an active resident management corporation at Abbottsford Homes, whose main involvement in tenant management is in tenant screening. Champlost Homes, a second Philadelphia Housing Authority development, does not currently have a resident management corporation, but does have in place an active modernization committee. The modernization committee's primary function is to improve living conditions at the 50-year-old complex; to this end, the committee has hired their own construction manager to oversee the architects and construction workers who are redesigning the complex. The modernization committee also runs a health and day care service.

Additionally, residents of units in two complexes operated by the Montgomery County Housing Authority have formed Resident Councils (and a third complex is currently in the process of forming such a Council) that work with the Authority in screening tenants. Residents involved in these Councils have expressed an interest in receiving training in other areas of resident management before assuming additional management tasks.

Other complexes managed by resident management corporations include complexes in Chicago, Illinois; Los Angeles, California; Dallas, Texas; Boston, Massachusetts; Washington, D.C.; and Jersey City, New Jersey. Examples of resident management corporations in Jersey City and Washington D.C. (where, unlike in most circumstances, the resident management corporation has managed the complex since it was constructed) are presented here.

The A. Harry Moore development, located in Jersey City, New Jersey, is a 662-unit complex which was in deplorable condition in the early 1970's, with one-third of its units vacant, a 25% rent delinquency rate and a high incidence of crime. A grant was issued in 1976 to initiate a resident management corporation, and the project was chosen in 1978 to participate in a HUD

⁸*Ibid*, page 120.

resident management demonstration project. Since that time, a resident management corporation has been responsible for all major functions of the development except modernization (although residents, along with housing authority inspectors, inspect completed modernization work). The functions performed by the resident management corporation include maintenance, rent collection, rent survey annual review, leasing of units, evictions, security and various resident services. The Jersey City Housing Authority retains responsibility for grants, payroll, purchasing, engineering, central trade and construction.⁹

Performance measures have been established to monitor both the resident managers and the Jersey City Housing Authority. For example, the Housing Authority tracks rent collection and vacancies, and their Department of Management and Central Maintenance monitors the physical condition of the complex. The complex has operated under resident management for over 15 years, and both the residents and the Jersey City Housing Authority are proud of their success. Housing authority officials believe that it is especially important to involve residents when modernization of a complex is scheduled.

A second example of resident management is in place at Capital View, a mixed-use complex located in Washington, D.C. The project includes 228 elderly units and 92 townhouse-style public housing units (for a total of 320 public housing units) as well as 307 private units, a daycare center, health center and a grocery store. The Capital View Resident Management Corporation is different from most other resident management scenarios in that it has managed the development since it was constructed in 1971.

The Capital View RMC is directly responsible for maintenance, vacant unit rehabilitation, rent collection, rent roll, resident services, lawn and custodial care, laundry facility management, day care facility management, lease enforcement and eligibility re-certifications, employs 11 people, mainly residents. Some management functions are sub-contracted out by the resident management corporation, including security, trash pick-up, boiler work, elevator repair and accountant services.¹⁰ As in Jersey City, the Capital View RMC has encountered few significant problems in its 24 years of managing the complex.

PRIVATE MANAGEMENT

A second type of alternative management involves contracting with private management firms that specialize in the management of public and assisted housing. As with resident management, private management can range from contracting for a few selected management obligations to privatizing all management responsibilities. The decision as to which responsibilities to turn over to private management is usually based on operating costs and other factors, which may include the neighborhood crime level, the relative isolation of the complex and its physical condition.

⁹*Ibid*, pages B7-8.

¹⁰*Ibid*, page B-9.

The potential benefits of private management, as identified by participants in the 1981 *Conference on Private Sector Involvement with Public Housing*, include cost efficiencies resulting from improved service delivery; an improved public image; insulation of housing authority activities from political pressures; the ability to make a potentially overwhelming management task more manageable by contracting with separate qualified firms; and increased flexibility in both hiring and wage scales. Potential problems with converting to private management, however, include the handling of displaced employees; finding interested as well as qualified management firms; providing accurate and sufficient monitoring; maintaining a 24-hour presence at privately-managed complexes; effectively providing the necessary transitional services to tenants; and accurately determining the financial feasibility and potential cost savings of private management.¹¹

In 1983, HUD conducted a study of 19 sites where private firms had been under contract to manage public housing for at least one year. This study found that while the cost per unit to manage urban family units was comparable under private management and conventional management, the cost per unit to operate urban elderly units was significantly higher under private management than under conventional public management. The study also concluded that while tenant relations and the performance of operations and maintenance in family public housing complexes were comparable under the two alternatives, rent delinquencies, crime and social problems were significantly higher in privately-managed complexes.

Examples of Private Management of Public Housing

While many public housing authorities utilize private management firms in some way, a few have turned primary responsibility over to private firms. In the DVRPC region, 91 public housing units reserved for the elderly in Gloucester City, New Jersey (Camden County) are operated by a private management firm. Examples of other public authorities which utilize private property management firms include the Boston Housing Authority and the St. Louis Housing Authority.

Corcoran Management Services (CMS), a private management organization, provides a full range of public housing management services for the Commonwealth Development in Boston, Massachusetts. The Commonwealth Development was comprehensively rehabilitated and modernized in 1982 by the Boston Housing Authority, and represents one of the most well known examples of successful privatization of public housing management in the nation. Prior to its work in Boston, the firm managed public housing complexes in Providence, Rhode Island.

CMS was involved and worked with the Commonwealth Tenants Association throughout the entire modernization process. CMS involves the residents of the development in the management of the property, including secondary tenant selection (after a preliminary screening by the Boston Housing Authority) and eviction proceedings. Maintenance and financial management is

¹¹Department of Housing and Urban Development, *Public Housing Authority Experience with Private Management: A Sourcebook*, May, 1983, pages 10-12.

conducted at each separate site, and the company has one staff person who is responsible for social services at all its properties throughout the Greater Boston area. The firm emphasizes both site-based management and resident involvement, believing that involving residents in decision-making at the complex is critical to a successful community.¹²

A second firm which is involved in managing public housing units is Quadel Consulting, Incorporated, a private consulting firm which specializes in public housing management operations. In 1986, Quadel was selected by HUD to administer the East St. Louis Housing Authority after that Authority was investigated and taken over by the Department. During the period of time during which it managed the Authority (from 1986 to September of 1993) the firm had full authority to manage all operations of the Authority (including personnel), and currently is responsible for monitoring of its activities and expenditures.

Company representatives note that clear and concise "Requests for Proposals" are essential when seeking bids from qualified private management companies, since authorities can contract all or only some of the management responsibilities and private firms are often unsure as to what is expected of them. They also believe that hiring private contractors can free housing authorities from political allegiances, and allows the authority to run more effectively and cost-efficiently.

NON-PROFIT MANAGEMENT

The third basic type of alternative management of public housing involves management by non-profit community-based organizations. These organizations are usually local community development groups involved with developing and managing affordable rental housing in distressed urban neighborhoods. Several types of non-profit entities are involved in the development and management of public and assisted housing. These include community development corporations (CDCs); community housing development organizations (CHDOs); community-based organizations (CBOs); and local development corporations (LDCs).

The differences between these organizations stem from their defined mission, administrative structure and funding sources, with some relying more heavily on federal funding and others on private sector charitable funds. Community development corporations (CDCs), the non-profit organizations most often involved in the management of public housing, are private non-profit organizations managed by a community-based board. These groups focus on community renewal, and are often involved in housing production, job training, small business development and the provision of supportive services in economically distressed areas.

Community housing development organizations are private non-profit organizations that are designated as CHDO's by a state or local participating jurisdiction and given tax exempt status by the IRS under Section 501(c)(3). These organizations are often created by for-profit entities

¹²TAG Associates, *Alternative Management: Resource Summary and Opportunities Summary*, page B-1.

(such as developers or real estate management firms), which then appoint up to one-third of the organization's governing board. A non-profit organization (or the parent organization) must demonstrate at least one year of service to the community in order to be designated as a CHDO.

Community-based organizations serve a defined geographic area and are primarily interested in meeting the needs of low-income residents. Local development corporations are organized under State or local law and are eligible to receive federal funding for economic development activities and small business development.

Non-profit organizations can provide all or some of a project's basic property management services, including marketing, tenant selection, rent collection, maintenance, financial administration and rule enforcement. Given their mission, many CDCs also provide resident services, such as health care and day care.

The benefits of contracting with a non-profit group for property management is their eligibility for federal funds as well as their access to private charitable funds. Community organizations are also knowledgeable of local problems and have a demonstrated interest in responding to those problems, and their governing boards often include local community leaders who can be helpful in attracting resources and resolving conflicts. Because of funding limitations, however, non-profits can sometimes have difficulty in developing an expertise in full-service property management; problems faced by public housing property managers require experience, rather than on-the-job training.

Examples of Non-Profit Management of Public Housing

Examples of non-profit management include the Boston Emergency Tenants Council (ETC) Community Development Corporation and the Community Builders, which began in New England and now manages affordable housing in Philadelphia and New Jersey as well. The ETC manages three public housing developments with a total of 350 units for the Boston Housing Authority. ETC is affiliated with a non-profit community development corporation that provides social services to residents at one of these developments; additional services are provided by the Boston Housing Authority. The corporation is responsible for all day-to-day management functions at the three developments; licensed maintenance work such as plumbing and electrical work is subcontracted, since they have found that it is more cost-efficient to do so.

Interestingly, the former Director of ETC believes that private management of public housing units is the ideal, but feels that quality private firms do not manage public housing because more profit can be earned from managing private complexes. The Tenants Council currently manages public housing units only in their own self-interest; ETC decided to manage public housing properties only to ensure that these public units would not negatively impact upon other properties in the same neighborhood that they already owned and managed.¹³

¹³*Ibid*, pages B-12 and B-13.

The Community Builders is a non-profit developer, financier and manager of affordable rental housing in New England, New Jersey and the City of Philadelphia. Community Builders works with community-based non-profit groups to develop and finance affordable housing, and provides management services ranging from advising other non-profits to assuming complete responsibility for all day-to-day operations of a complex. Although the group has not yet managed traditional public housing, every property managed by them participates in at least one federal, state or local housing assistance program, and the group has worked with local housing authorities to provide units for tenants utilizing the Section 8 Rental Assistance Program.

Within Philadelphia, Community Builders assumed management of two affordable rental developments in January of 1995, one of which houses families and the other, elderly and disabled Philadelphians. Villas de HACE in North Philadelphia is a 24-unit apartment complex developed through a consortia of public and private entities and managed by Community Builders, which houses low- and moderate-income families. Somerset Villas is a 99-unit apartment complex developed by the Hispanic Association of Contractors and Enterprises (HACE) and Episcopal Hospital. The development houses elderly and disabled residents and is likewise managed by Community Builders. Community Builders is currently working with the owners of the complex to produce an application to HUD to use residual receipts from rental assistance funds to fund resident services coordination.¹⁴

CONCLUSION

Given the general characteristics of their resident population, public housing developments can be difficult to manage, presenting problems unique to these developments. Today's public housing generally serves the "poorest of the poor", and many families and individuals may never leave public housing, regardless of the level of transitional services offered to them. Three general alternatives have been presented to traditional public management (resident management, private management and non-profit management), although numerous combinations of these three have been successfully implemented at various complexes throughout the country.

In considering which type of alternative management is appropriate, several factors specific to each site must be considered. These include the degree to which residents are interested and involved, as well as their ability to assume responsibility for specific tasks and willingness to pursue management training; the physical condition of the buildings and grounds; the location of the units, both in terms of the characteristics of the surrounding neighborhood and the dispersal of units (scattered-site units present very different challenges in terms of maintenance and monitoring, for example, than do conventional complexes); the availability of resources; and the type of occupancy, since management of family housing may be vastly different than the management of an elderly complex.

¹⁴The Community Builders, Inc., Boston, Massachusetts, *Listing of Properties Managed*, April, 1995.

V. PROPOSED CHANGES TO PUBLIC AND ASSISTED HOUSING

In response to increasing pressures to improve the struggling public housing system and to the political changes that swept the nation with the 1994 November elections, the United States Department of Housing and Urban Development (HUD) has proposed a comprehensive and far-reaching reinvention plan. The most recent iteration of this plan is embodied within a document produced by HUD entitled *HUD Reinvention: From Blueprint to Action*, dated March, 1995. The plan details all of the activities of the Department that are proposed for reinvention. These activities are grouped into four main categories of proposed actions: (1) program consolidation, (2) public and Indian housing transformation, (3) the Federal Housing Administration, and (4) managing HUD for quality performance and results. This chapter discusses the proposed changes to the public housing system and considers the potential impacts of those changes in the Delaware Valley.

HUD'S PROPOSED REINVENTION

The reinvention plan proposed by Henry Cisneros, the Secretary of the Department of Housing and Urban Development, calls for HUD to consolidate sixty major programs into three performance-based funds. These three funds include the *Community Opportunity Fund*, the *Affordable Housing Fund* and *Housing Certificates for Families and Individuals*.

The *Community Opportunity Fund* would stimulate community revitalization and include all current HUD grant programs for community development, including the Community Development Block Grant program and Economic Development Initiative grants. The *Affordable Housing Fund* would support the production and rehabilitation of affordable housing. All current HUD grant programs for development of housing for low and moderate-income households would be combined into this fund, which would be administered by State and local governments. The *Housing Certificates Fund* would provide direct assistance to low-income households for affordable rental housing and for homeownership. All current public housing, assisted housing and Section 8 rental assistance programs would be combined into this certificate fund, which would be administered by local public housing authorities.¹⁵

Transforming Public Housing

The proposed transformation of public housing would occur in three stages over a span of seven years (from 1996 through 2002). The details of the proposed transformation are in a constant state of change due to ongoing policy negotiations in Washington D.C. involving the Department of HUD; appropriate U.S. House of Representatives and U.S. Senate committees and subcommittees; and numerous special interest and advocacy groups concerned with the public

¹⁵U.S. Department of Housing and Urban Development, *HUD Reinvention: From Blueprint to Action: Summary*, March 20, 1995.

housing programs. Though the revision may vary from what is described below, major revisions to HUD and the way in which housing assistance is provided to the country's poorest households are certain.

Stage I

The first transition would begin in fiscal 1996, implementing immediate deregulation and program consolidation. During this stage, PHA's would have the opportunity to demolish severely distressed units that have little or no chance of being rehabilitated and made viable in the marketplace, due to poor location and/or physical condition. All current funding going to public housing authorities would be combined into two flexible funds, one for operating expenses and one for capital and management improvement needs.

The Capital Fund would combine the public housing development, severely distressed public housing, public housing coordinators, tenant opportunity program, urban youth corps, public housing modernization and family investment center programs into a block grant to the PHA's. This Capital Fund would be used by PHA's to improve their housing stocks so that they could be rented to households with housing rental certificates. The Operating Fund would combine the public housing operating subsidies, drug elimination grants and public housing service coordinators programs into a single block grant to the PHA's.

Stage II

The second transition, beginning in fiscal 1998, dictates that public housing authorities no longer receive funding through the capital and operating funds, but instead receive certificates from the new Housing Certificate Fund (HCF). At this stage housing certificates would be project-based, meaning that families could not take their certificates and move elsewhere. Housing authorities would gain experience managing and operating under the disciplines of the market. Under this proposal, all units operated by PHA's with 100 or fewer units as well as at least one-third of all units managed by public housing authorities with more than 100 units would switch from operating subsidies to project-based certificates with market rents.

Within the Delaware Valley region, nine (9) housing authorities have 100 units or fewer and therefore would be required to convert all operating subsidy funding into rental certificates beginning in fiscal 1998. These nine housing authorities, all of which are in New Jersey, include those in Beverly, Clementon, Collingswood, Florence, Glassboro, Gloucester City, Gloucester County, Haddon Township and Hightstown. The remaining ten (10) housing authorities have more than 100 units of public housing, and would therefore be required to convert one-third of their units to rental certificates by fiscal 1998. These larger public housing authorities include Bucks County, Chester County, Chester City, Delaware County, Montgomery County, Philadelphia, Burlington, Camden, Princeton and Trenton.

Stage III

The third stage of HUD's "reinvention" would produce a public housing program which has been completely replaced by a tenant-based subsidy system operated through the Housing Certificate Fund (HCF). Rental certificates allocated for subsidizing public housing units will be tied to the family rather than to an actual public housing unit, and residents will have the freedom to stay in their public housing unit or move into qualified private rental housing. Unemployed residents utilizing certificates, whether living in public housing or private market rental units, will be required to perform a minimum of eight hours per month of community work.

In 1999, all public housing units that were project-based under stage II in 1998 will become tenant-based; and by 2000, all units operated by PHA's with 101 to 250 units (including Burlington and Princeton) as well as at least a second third of the public housing units operated by the largest PHAs (those with over 250 units) will convert to project-based certificates with market rents. Based on the current "Reinvention" plan, all former public housing units will be converted to tenant-based assistance with market rents by the Year 2002.

In order to reach the Clinton Administration's goal of bringing homeownership within the reach of more Americans, HUD has established a National Homeownership Partnership. This Partnership combines the resources and commitment of the housing industry's major public, private and non-profit organizations. The efficiency of the FHA will be improved by transforming it into a business-like, government-owned Federal Housing Corporation (FHC). The new corporation will continue to serve four pivotal roles: (1) expanding access to capital borrowers who otherwise would not be served, (2) pioneering and standardizing new mortgage products, (3) providing stability to mortgage markets during economic downturns, and (4) standardizing housing and health care facility credit delivery.¹⁶

HUD Performance Quality and Results

The goal of the proposed reinvention is to create a new Department of Housing and Urban Development capable of performance measurement and accountability, which can ensure that states and localities effectively use their federal funds. HUD would also act as a clearinghouse for identifying and disseminating model housing production and community revitalization strategies that can be replicated in other jurisdictions through conferences, demonstrations, awards for model projects and programs and the use of modern technology.

Finally, HUD would continue in its oversight and law enforcement roles in key areas such as civil rights, operation of government-sponsored enterprises such as Fannie Mae and Freddie Mac, real

¹⁶*Ibid.*

estate settlement processes, regulation of interstate land sales, enforcement of lead-based paint standards and manufactured housing to ensure that Federal housing funds are used to create jobs for low-income residents.¹⁷

REACTION TO THE PROPOSED "REINVENTION"

Response to the "reinvention" of HUD as originally proposed by Henry Cisneros was initially very positive. Comparison of the corresponding budgets for each scenario, however, has yielded discrepancies as to the actual fiscal impact of the changes, and has resulted in heated debate as to the extent of the necessary revision.

The Public Housing Authorities Directors Association (PHADA) issued a response to HUD's proposed "Reinvention" in the Spring of 1995, in a document entitled *Reinvention: The PHADA Plan and the HUD Myth*. The PHADA believes that the proposed reinvention of HUD fails to consider its stated goals (to improve service, produce less government and expanded resident choices, and increase local flexibility) and instead is primarily concerned with the survival of the Department.

The Association argues that the revision process to date has been closed and top-down, and that the plan imposes a broad solution on all housing authorities when in reality most problems stem from only a small number of authorities. The report notes that 97% of the nation's public housing authorities are well-run, offering over one million families affordable and sound housing. Less than 100 housing authorities are currently categorized by HUD as "troubled", and the majority of the nation's most critical public housing problems are in fifteen large troubled housing authorities.¹⁸

The Association notes that the cost of subsidizing a tenant assisted through the Section Certificate or Voucher Program, a key component of HUD's proposed plan, is significantly higher than the cost of housing the same tenant in public housing. A discussion paper prepared by the Senate Subcommittee on the Veteran's Administration, HUD and Independent Agencies found that the average annual cost per unit of all subsidized housing was \$4,600, while the average per unit cost for new Section 8 certificates and vouchers was \$6,857.¹⁹

In terms of vacancies, HUD cites a 7.1% vacancy rate as an indication of the failure of public housing authorities to maintain units and fill vacancies. In fact, the 4.9% vacancy rate amongst "non-troubled" housing authorities compares favorably with an overall, nationwide rental vacancy

¹⁷*Ibid.*

¹⁸Public Housing Authorities Directors Association, *Reinvention: The PHADA Plan and the HUD Myth*, Spring, 1995, page 21.

¹⁹*Ibid.*, page 26.

rate of 7.9%.²⁰. In fact, 31% of all vacant public housing units are located within approximately 100 "troubled" housing authorities.

The PHADA believes that HUD has ignored the demonstrated ability of most public housing authorities to implement efficient programs and instead overstates the ability of individual states to do so. They argue that the plan, which promises "deregulation", actually creates additional layers of requirements (namely, at the state level) while also leaving federal controls in place. Finally, the Association maintains that the data used by HUD to justify the plan is selective and unreliable, and that the estimated cost savings are disputable.

The PHADA proposes an alternative plan which recommends that total federal control over public housing authorities not classified as "troubled" be eventually eliminated and that troubled housing authorities be subject to direct HUD Monitoring. The Association believes that public housing authorities should be given operating and capital block grants that could be used as appropriate to best serve local need, which might include either tenant-based or project-based assistance (or some combination of the two). Specific recommendations include the following:

- a repeal of the one-for-one replacement requirement, which prevents some authorities from demolishing dilapidated, vacant public housing units, since funding is not available to construct new replacement units;
- a rollback of federal preferences (which require authorities to prioritize applicants based on financial need and have resulted in whole communities where no residents work and few 2-parent families reside as role models) in favor of locally-determined preference provisions and more flexible admissions policies;
- rent reform, to remove the present disincentives for residents entering the job market;
- the imposition of a modest minimum rent for all tenants, to prevent tenants from living in the complex rent-free, which is often the case under current policies (to promote resident responsibility and commitment); and,
- specific measures to be imposed on "troubled" housing authorities, including the termination of federal subsidies for all units left vacant for more than a year, increased HUD intervention powers if housing authorities fail to meet performance guidelines and vigorous HUD monitoring.

The Public Housing Authorities Directors Association recognizes that severe problems plague some public housing authorities and that many of these troubled authorities are among the nation's largest, administering a majority of the country's public housing units. They note, however, that the vast majority of public housing authorities run efficient, effective programs and

²⁰*Ibid*, page 22.

provide sound, affordable housing to millions of families. The Association also notes that the proposed reinvention actually adds to the existing bureaucracy, by providing funding to states rather than directly to housing providers while not eliminating federal controls. Finally, given the higher cost of subsidizing tenants under rental assistance certificate or voucher programs, the association maintains that there is no good reason to abandon (rather than correct) a public housing system into which this country has already invested billions of dollars.

Reactions of the Region's Housing Authorities to the Proposed "Reinvention" of HUD

Perhaps not surprisingly, most of the region's housing authorities are skeptical of the proposed changes to the Department of Housing and Urban Development. Many believe that the majority of the nation's housing authorities are well-run and managed given available funding, and that major revisions to the entire system because of shortcomings of a few authorities are misguided. The majority of the region's authorities do not believe that a change to tenant-based subsidies will drastically affect their operations; most are confident that they are providing units that are competitive with the private market, and they also do not believe that the majority of their tenants are mobile enough to locate and lease a different unit.

Most authorities fear, however, that distributing federal funding to States for disbursement will create an additional layer of bureaucracy (and administrative expenses), and will ultimately result in less available funding for the provision of housing. Questions have also been raised as to whether state agencies will be able to assume full responsibility for the distribution of public housing funds within the ambitious time frame envisioned by the federal government, particularly in light of current pressures to reduce the size of state governments. They also question how the necessary transitional services, critical if tenants are to successfully "graduate" from public housing, will be provided. Authorities housing senior residents believe that a switch to tenant-based subsidies would be especially difficult for their elderly tenants, many of whom are unable or unwilling to handle any additional administrative responsibilities or paperwork.

Additionally, some respondents to the survey of public housing authorities noted that the current Fair Market Rate structure creates a market condition whereby families searching for an eligible unit under the Section 8 Program can often only locate units in existing low-rent districts, thus concentrating low and moderate-income families in specific locations. Any switch to tenant-based subsidies will further exacerbate this problem. Other housing authority administrators believe that landlords have become increasingly reluctant to commit to Section 8 tenants, because market rents have risen faster in recent months than have fair market rent allowances. Thus, the ability of public housing tenants to secure affordable alternatives to their current public housing units may be more limited than might be expected given the quantity of potential units.

Another concern raised by the administrators of the region's public housing authorities is whether many public housing tenants would be capable of handling the responsibility of leasing a market-rate unit (such as budgeting and making utility payments) as well as dealing with the isolation and anonymity of renting a private unit. These were identified by one authority as very real concerns, voiced by tenants during recent discussions on renovations, demolitions and relocations.

THE POTENTIAL IMPACT OF REINVENTION IN THE DELAWARE VALLEY

Can the public housing system be successfully transformed into tenant-based assistance rather than the current project-based program? As a step towards considering the potential impact of HUD's proposed public housing program changes on the public housing stock in the Delaware Valley, an attempt was made to estimate the number of rental units which might in theory be available to the region's 36,000 public housing tenants if they were given housing vouchers under a revised housing assistance plan. Units which rented for HUD's defined "fair market rent" (FMR) or less were identified through an analysis of both American Housing Survey (AHS) results and United States Census data. Though the voucher system would allow tenants to lease units renting for more than the FMR (provided they make up any difference), it is assumed that most low-income tenants can generally afford to pay no more than the 30% of their income that would be required if their rent is limited to the FMR standards.

This method presented several problems. For example, the AHS for the Delaware Valley is conducted across two separate PMSA's: the Philadelphia PMSA (which includes all counties in the DVRPC region except Mercer and was most recently surveyed in 1989) and the New York PMSA (which includes Mercer County and was most recently surveyed in 1991). AHS data specific to Mercer County is not available (since the AHS data for the New York PMSA cannot be disaggregated by county) and 1991 data for this PMSA is also not consistent with the 1989 Philadelphia survey results.

The current FMR allowances by bedroom size are similarly separated by PMSA, with Mercer County having a different fair market rent level than the rest of the DVRPC region. Furthermore, the FMR numbers are effective as of the fall of 1994, as compared to 1989 AHS data and 1990 Census data. Despite these obvious inconsistencies due to the differing years and the inability to disaggregate data specific to Mercer County, an analysis of AHS data and Census data is the best available method for estimating the number of rental units which lease at or below the FMR, short of initiating a detailed survey of the region's rental housing stock.

American Housing Survey Data

Table VI illustrates the monthly cost of rental housing units in the Philadelphia SMSA in 1989, as determined by the AHS. The shaded boxes denote rent ranges of units that lease within current fair market rent guidelines. Of the 508,000 total rental housing units identified by the AHS in the eight-county Delaware Valley area, over 379,000 meet 1994 fair market rent guidelines, including 16,900 0-bedroom units (efficiencies); 118,400 1-bedroom units; 159,000 2-bedroom units; 70,200 3-bedroom units; and 14,900 units with four or more bedrooms.

A 1993 DVRPC report estimated that the median annual income of the region's renter-occupied households is approximately \$23,100, and that a household earning this median could afford to

TABLE VI
RENTAL UNITS BY BEDROOM SIZE AND MONTHLY HOUSING COST, 1989
DELAWARE VALLEY REGION *
AMERICAN HOUSING SURVEY DATA

HOUSING COSTS (MONTHLY)	BEDROOMS					TOTAL
	ZERO	ONE	TWO	THREE	FOUR +	
< \$100	500	2,900	2,500	400	300	6,600
\$100-199	5,000	11,600	10,300	6,800	800	34,500
\$200-249	2,200	4,700	5,900	2,700	400	15,900
\$250-299	2,400	11,200	4,600	4,100	2,100	24,400
\$300-349	2,900	15,100	7,400	5,800	1,700	32,900
\$350-399	1,800	25,700	10,400	11,900	2,900	52,700
\$400-449	2,100	27,500	13,200	4,700	700	48,200
\$450-499	400	19,700	20,200	8,400	800	49,500
\$500-599	300	35,800	45,700	11,300	2,600	95,700
\$600-699	0	11,700	38,800	5,600	200	56,300
\$700-799	0	3,300	21,500	8,500	700	34,000
\$800-999	0	2,200	10,300	6,400	1,700	20,600
\$1,000-1,249	0	800	3,100	2,300	1,700	7,900
\$1,250-1,499	0	200	700	400	1,100	2,400
> \$1,500	0	400	400	1,100	600	2,500
No cash rent	0	4,600	5,600	7,700	6,000	23,900
TOTAL	17,600	177,400	200,600	88,100	24,300	508,000

Delaware Valley Regional Planning Commission, June, 1995.

Source: *American Housing Survey for the Philadelphia Metropolitan Area in 1989*, United States Department of Commerce and the United States Department of Housing and Urban Development.

Units in shaded boxes (and marked in bold print) meet the Department of Housing and Urban Development's current Fair Market Rent standards.

* Excludes Mercer County, New Jersey; includes Bucks, Chester, Delaware, Montgomery and Philadelphia counties in Pennsylvania and Burlington, Camden and Gloucester counties in New Jersey.

pay no more than \$575 per month towards housing costs²¹. Based on Table VI, approximately 70% of the Delaware Valley's rental units would therefore be affordable to median-income renter-occupied households. These affordable rental units tend to be concentrated in specific locations; the same DVRPC report noted that a median-income rental household could afford the median-priced rental unit in only 60% of the region's municipalities.

The above assertion that over 379,000 units would be eligible for lease by public housing tenants assumes that the revised federal housing program will be funded at sufficient levels to enable all current public housing households to pay only 30% of their income towards the rent, with the federal government making up any difference. If funding is not maintained at the same levels, or if (as some officials fear) administrative costs rise and the amount of funds actually available to tenants declines, some of these households may lose part or all of their assistance and be forced into the private market. Given that the national median income of public housing households is now less than \$6,500 per year²² and that these households can on average afford no more than \$162 per month for rent, only 8% of the Delaware Valley region's existing rental units are affordable to these families if assistance is not provided in the future at current levels.

The vacancy rate among the region's lower-cost rental units must also be considered. Many lower-cost units are already occupied by other low, moderate and middle-income renters, and housing advocates believe the number of vacant units (particularly the lowest cost units) is insufficient to accommodate thousands of additional prospective low and moderate income tenants. Additionally, the AHS data includes subsidized rental units, including public housing units and units already occupied by Section 8 tenants. It is therefore incorrect to assume that all of these units would be available to public housing tenants as alternatives to their current unit. The location of vacant, affordable rental units may also present a problem, since it may be difficult for public housing tenants to successfully locate and transition into market-rate rental housing if affordable units are not located near services and employment.

1990 Census Data

Table VII illustrates the number of units leasing at or below HUD's fair market rent in the nine-county region by bedroom size, based on the 1990 United States Census. Based on this data, over 390,000 of the region's rental units lease for amounts at or below HUD's FMR, based on bedroom size. Seventy-seven percent of the region's rental units renting at or below HUD's FMR are located in the five Southeastern Pennsylvania counties, including over 175,000 units (45% of the regional total) in the City of Philadelphia. Outside of Philadelphia, the majority of these units are located in Montgomery, Delaware and Camden counties. Many of these units are located in the counties' urbanized centers, including Chester, Norristown, Pottstown and Camden.

²¹Delaware Valley Regional Planning Commission, *Delaware Valley Rental Housing Assessment*, report number 93032, page 53.

²²Gurwitt, Rob. "The Projects Come Down", *Governing*, page 18.

**TABLE VII
UNITS RENTING AT OR BELOW THE FAIR MARKET RENT, 1990
UNITED STATES CENSUS BUREAU DATA**

	Efficiencies	1-Bedroom	2-Bedroom	3 or more Bedrooms	TOTAL AFFORDABLE UNITS
Bucks	841	7,634	13,445	3,134	25,054
Chester	523	4,510	10,688	3,731	19,452
Delaware	1,401	13,297	19,149	6,146	39,993
Montgomery	1,879	11,901	20,939	5,532	40,251
Philadelphia	13,936	55,784	63,996	42,044	175,760
5-County PA Region	18,580	93,126	128,217	60,587	300,510
Burlington	332	4,091	8,434	2,983	15,840
Camden	1,928	14,558	16,839	6,301	39,626
Gloucester	245	3,776	6,102	2,171	12,294
Mercer	1,449	7,273	10,172	3,476	22,370
4-County NJ Region	3,954	29,698	41,547	14,931	90,130
DVRPC REGION	22,534	122,824	169,764	75,518	390,640

Delaware Valley Regional Planning Commission, June, 1995.

Source: United States Department of Commerce, Bureau of the Census, *1990 Census of Population and Housing (STF3)*. Units that meet the U.S. Department of Housing and Urban Development's Fair Market Rent (FMR) standard for each size unit were included, comparing each as closely as possible to Census-defined ranges (for example, the FMR for an efficiency is \$459; units ranging from \$0 to \$499 per month were included).

Again, however, this analysis assumes that federal assistance will continue at sufficient levels to ensure that public housing tenants will continue to pay no more than 30% of their income towards their housing costs. As mentioned in the previous discussion of AHS data, some of these families may lose part or all of their subsidies if program funding is reduced or if administrative costs rise while total program allocations remain the same. If one again assumes that public housing tenants earn no more than \$6,500 annually and can afford to pay no more than \$162 per month for housing, less than 6% of the region's market-rate rental housing stock would be affordable to these families.

This discussion also assumes that a sufficient number of these lower-cost units are vacant to accommodate additional low- and moderate-income households. As was previously discussed, numerous low- and moderate-income families already occupy these units, many of whom pay more than 30% of their income towards rent and utilities. DVRPC's 1993 *Rental Housing Assessment* found that 40% of all renter-occupied households in the Delaware Valley region pay more than 30% of their income for housing costs.²³ Although almost one-half of the region's units which lease at or below the FMR are located in the City of Philadelphia, many of the City's lower-cost rental units are occupied by low-income, shelter-poor residents. The waiting list of low-income Philadelphia households who are eligible for rental assistance but currently live in market-rate units while they wait for additional funding currently exceeds 15,000.

Many market-rate units renting at or below HUD's "fair market rent" are already occupied by low-income households that do not receive rental assistance and are paying more than they can afford for housing. Nationally, it is estimated that half of all renter-occupied households living below the poverty level spend more than 50% of their income on housing costs, and that only one-third of all poor renter-occupied households receive housing assistance through a federal, state or local subsidized program.²⁴ Additionally, while 7.6 million renter households in the United States earn less than \$10,000 annually, only 4.4 million affordable units are available for these households.²⁵ Many of these low-income households cannot afford to pay any more than they are currently paying for their rent, and cannot save money to either move to a better rental unit or eventually purchase a home. Thus, residency in lower-cost units is often long-term, and vacancy rates are low.

An additional concern raised by many housing advocates is the difficulty that might be encountered by larger families in locating an affordable larger unit. Additional Census data on the number of vacant-for-rent units in the DVRPC region in March of 1990 was reviewed. As indicated in Table VIII, approximately 136,000 units were classified by the Census Bureau as vacant-for-rent in March of 1990. Of these, 57% had two bedrooms or less; 30% had 3 bedrooms; and 13% had 4 or more bedrooms. Over half of the region's larger vacant units were located in Philadelphia (although only 12% of the City's vacant units had 4 or more bedrooms), while the fewest larger vacant units were located in Gloucester, Camden and Mercer counties.

Since this data did not cross-tabulate bedroom size with cost, it was impossible to determine how many of these larger vacant units also rent at or below HUD's FMR. It is interesting to note, however, that with the exception of Philadelphia the counties with the greatest number of vacant units with 4 or more bedrooms also generally have the lowest percentage of affordable units.

²³Delaware Valley Regional Planning Commission, *Delaware Valley Rental Housing Assessment*, September, 1993, page 44.

²⁴Low Income Housing Information Service, *Out of Reach: Why Everyday People Can't Find Affordable Housing*, March, 1995, page 2.

²⁵*Ibid*, page 4.

**TABLE VIII
VACANT UNITS BY BEDROOM SIZE, DELAWARE VALLEY REGION**

	0-1 BR	2-BR	3-BR	4+ BR	TOTAL
Bucks	2,290	3,537	2,165	1,435	9,427
Chester	1,139	1,938	1,980	1,283	6,340
Delaware	2,743	2,785	3,015	1,107	9,650
Montgomery	2,628	3,806	2,835	1,592	10,861
Philadelphia	19,470	20,906	22,728	8,720	71,824
PA COUNTIES	28,270	32,972	32,723	14,137	108,102
Burlington	1,534	2,400	1,913	774	6,621
Camden	3,208	3,917	3,375	887	11,387
Gloucester	754	1,380	1,142	338	3,614
Mercer	1,712	2,086	1,986	941	6,725
NJ COUNTIES	7,208	9,783	8,416	2,940	28,347
DVRPC REGION	35,478	42,755	41,139	17,077	136,449

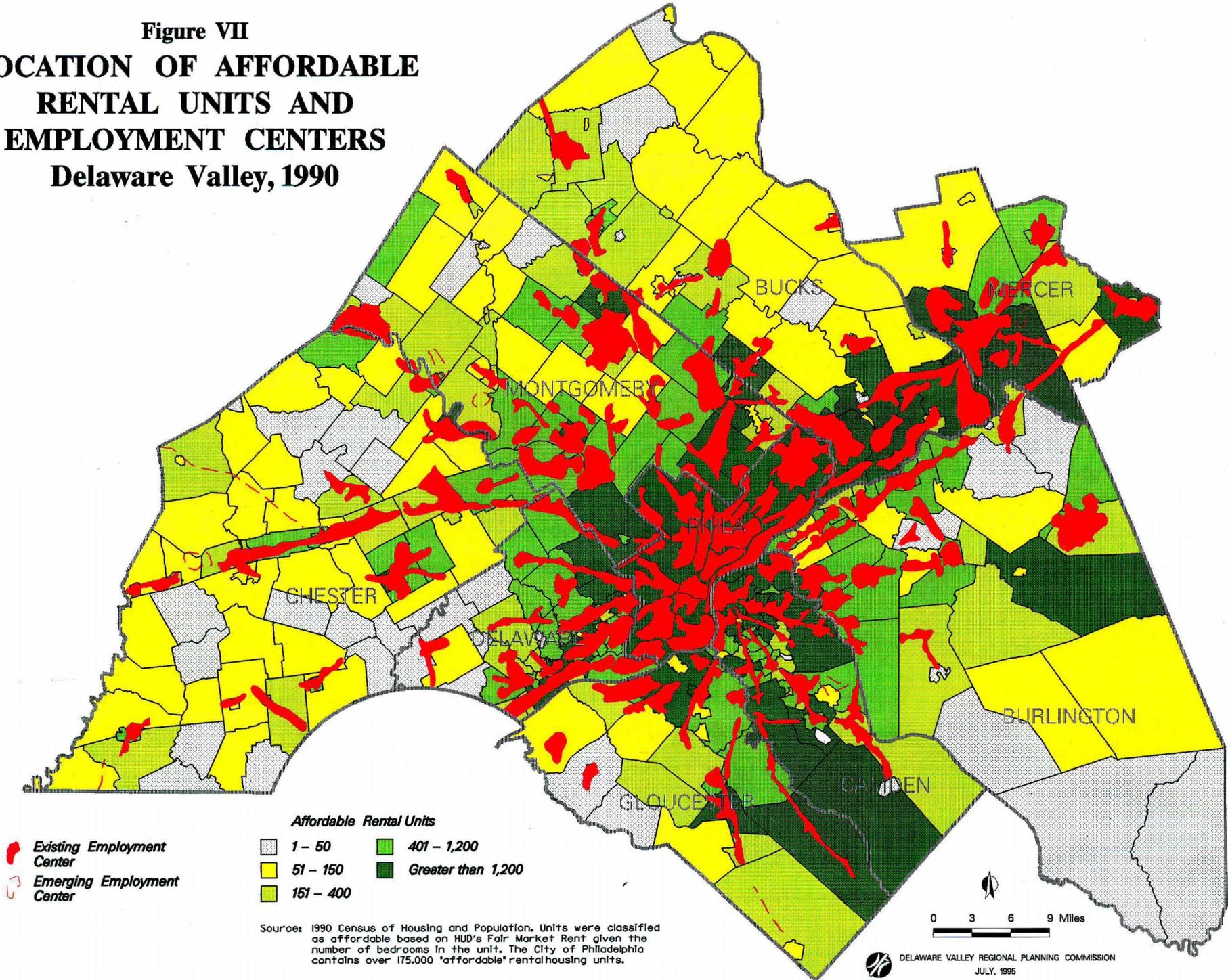
Delaware Valley Regional Planning Commission, June, 1995.

Source: United States Department of Commerce, Bureau of the Census, 1990 Census of Population and Housing.

As mentioned previously, an analysis of the number of units renting at or below the region's fair market rent does not consider where these units are located relative to employment and necessary services. Figure VII illustrates the location of those units identified as "affordable" and relates their location to the region's major employment centers. The figure illustrates that many of the region's lower-cost rental units are not located in close proximity to major suburban employment centers.

It is also likely that any lower cost units located in close proximity to the region's employment centers will have relatively low vacancy rates and limited tenant turnover. Although a large percentage of both rental units leasing at or below the FMR and regional employment are concentrated in Philadelphia, it has been previously noted that many of the City's rental units are already occupied by low- and moderate-income tenants; additionally, many of the City's vacant rental units remain vacant because of their poor physical condition.

Figure VII
LOCATION OF AFFORDABLE
RENTAL UNITS AND
EMPLOYMENT CENTERS
Delaware Valley, 1990



CONCLUSION

Can HUD's transition to tenant-based certificates to be used in the private housing market work in the Delaware Valley? There are currently over 32,000 public housing units located in the Delaware Valley region. Based on an analysis of Census data and American Housing Survey data, the DVRPC region contains between 380,000 and 390,000 rental units that meet current "fair market rent" standards and could in theory be leased by households with Section 8 vouchers if the proposed HUD plan to switch to tenant-based rather than unit-based assistance becomes a reality.

Public housing units are currently located within 36 municipalities scattered throughout the nine-county Delaware Valley region. Twenty-two of these municipalities are within the five Pennsylvania counties, and fourteen are within the four New Jersey counties. Each of these municipalities has numerous eligible rental housing units, as defined for the purposes of Table VII and Table VIII.

Proposed changes to HUD's housing programs assume that public housing tenants will successfully locate affordable, sound rental units in the private housing market if given a housing voucher, thus forcing public housing authorities to compete within the private market in order to survive. The above analyses of both American Housing Survey data and Census data appear to indicate that sufficient quantities of eligible units exist in the region, but fail to consider the location of affordable rental housing units, particularly as compared to the location of the region's existing and emerging employment centers. If public housing tenants are to be successfully transitioned to market-rate housing, they must have adequate access to employment and services.

An analysis of the number of units renting at or below the FMR also does not consider either the condition of these rental units or their vacancy rates. Many housing advocates believe that the number of lower-cost rental units not occupied by other low, moderate or middle-income households is limited. An earlier DVRPC report on the region's rental housing stock concluded that 40% of the region's renter-occupied households pay 30% or more of their income towards their rent; thousands of eligible low and moderate-income families are not currently receiving rental assistance. Many of these low and moderate-income tenants, like residents of public housing, are unable to save enough money to move to a better unit or purchase a home.

Additionally, current experience with HUD's existing Section 8 Voucher Program has shown that the ability to conduct an effective housing search and locate an affordable unit is hampered by lack of access to a car; many public housing tenants do not own a car. Handicapped individuals as well as working tenants (who cannot afford to lose time from their job) also find it more difficult to effectively seek and locate an appropriate unit.

Housing advocates and proponents alike acknowledge that some public housing authorities have been poorly managed in the past, particularly in the larger, urbanized metropolitan areas. It is more than coincidence, however, that the public housing authorities in these urbanized areas also house the poorest tenants, face the greatest challenges in transitioning these tenants to market-rate

housing and have the longest waiting lists. The current "reinvention" plan assumes that private management can do a better job of housing the nation's poorest tenants, an assumption which has yet to be tested or documented.

Public housing officials fear that the proposal to direct funding to state agencies for disbursement to public housing providers will create an additional layer of bureaucracy and negatively impact upon the level of funding available for housing assistance and transitional services. They also believe that the proposal will not accomplish its intended goal of providing public housing tenants with their choice of units or ultimately improve the public housing system. Questions have also been raised as to whether state agencies are prepared to assume full responsibility for the delivery of public housing assistance within the time frame envisioned by the federal government, given current pressures to reduce the size of state governments. Debate continues between the Department of Housing and Urban Development, the Clinton Administration and representatives of both the Senate and the House as to the magnitude and type of necessary revisions to the Department of Housing and Urban Development and to the way in which public housing assistance is provided. Some type of revision, however, is certain.

BIBLIOGRAPHY

Burchell, Robert W.; Listokin, David; and Pashman, Arlene. *Regional Housing Opportunities for Lower Income Households: A Resource Guide to Affordable Housing and Regional Mobility Strategies*. United States Department of Housing and Urban Development, Office of Policy Development and Research. Washington, DC, March, 1994.

Corsello, Andrew. *The Boss*, in *Philadelphia*, July, 1994.

Current *Comprehensive Housing Affordability Strategies* (CHAS reports) prepared for the Department of Housing and Urban Development by each of the region's federal entitlement jurisdictions.

Delaware Valley Regional Planning Commission. *Delaware Valley Rental Housing Assessment*, Direction 2020 report number 13. Philadelphia, Pennsylvania, September, 1993.

Dolbeare, Cushing and Kaufman, Tracy L. *Out of Reach: Why Everyday People Can't Find Affordable Housing*. Low Income Housing Information Services, Washington, D.C., March, 1995.

Goering, James; Kamely, Amy; and Richardson, Todd. *The Location and Racial Composition of Public Housing in the United States*. United States Department of Housing and Urban Development, Office of Policy Development and Research. Washington DC, December, 1994.

Gurwitt, Rob. "The Projects Come Down", *Governing*, August, 1995. Pages 16 to 22.

Kandell, Marshall J. "Public Housing: The Ostrich Strategy", *Planning* magazine, June, 1995. Pages 10 through 13.

New Jersey Department of Community Affairs, *1994 Guide to Affordable Housing in New Jersey*, Trenton, New Jersey.

Pennsylvania Housing Finance Agency, *Pennsylvania Housing: An Assessment of Special Housing Needs in the Commonwealth*. Harrisburg, Pennsylvania, June, 1990.

Pennsylvania Housing Finance Agency. *1993 Inventory of Assisted Rental Housing*. Harrisburg, Pennsylvania.

Public Housing Authorities Directors Association. *Reinvention: The PHADA Plan and the HUD Myth*. Washington, D.C., Spring, 1995.

TAG Associates. *Alternative Management Resource Summary and Opportunities Summary*. Submitted to the Philadelphia Office of Housing and Community Development, Philadelphia, Pennsylvania, January, 1994.

United States Department of Housing and Urban Development and the U.S. Department of Commerce, *American Housing Survey for the Philadelphia Metropolitan Area in 1989*. Washington, DC, 1989.

United States Department of Housing and Urban Development, *Programs of HUD, 1980 through 1990*. Washington, DC.

APPENDIX A

INVENTORY OF PUBLIC AND ASSISTED HOUSING IN THE DELAWARE VALLEY

1995

**INVENTORY OF PUBLIC AND ASSISTED HOUSING
BUCKS COUNTY**

Development Name	Municipality	Total Units	Unit Type	Program
Bensalem Woods	Bensalem Township	48	E,S	Public Housing
Country Commons	Bensalem Township	352	F	Section 236
Creekside I	Bensalem Township	288	F	Sections 236 & 8
Creekside II	Bensalem Township	234	F	Sections 236 & 8
Creekside III	Bensalem Township	504	F	Sections 236 & 8
Franklin Commons	Bensalem Township	769	F	Section 223(f)
Salem Harbor	Bensalem Township	800	F	Section 223(f)
Bristol Boro Rehab	Bristol Borough	13	F	Public Housing
Grundy Tower	Bristol Borough	176	E	Public Housing
PA51-8	Bristol Borough	15	F	Public Housing
Spring Street Apartments	Bristol Borough	24	F	PHFA
Bristol Gardens Apartments	Bristol Township	392	F	Section 221(d)(3)
Glen Hollow Apartments	Bristol Township	615	F	Section 223(f)
Grundy Gardens	Bristol Township	130	E,S	Public Housing
Silver Lake Plaza	Bristol Township	15	F	PHFA
Sycamore Gardens	Bristol Township	22	F	PHFA
Venice Ashby I & II	Bristol Township	123	F,S	Public Housing/ Section 8
Center Square Towers	Doylestown Borough	352	E	Section 236
Grundy Hall	Doylestown Township	152	E,S	Section 8
Galilee Pavillion	Falls Township	50	E	HOME/Section 202
Galilee Village	Falls Township	120	E,S	Section 8
Lakeview Terrace Apartments	Falls Township	288	F	Section 223(f)
Foxwood Manor	Middletown Township	304	F	Sections 236 & 8
Capital View Court	Morrisville Borough	32	F	Section 223(f)

Development Name	Municipality	Total Units	Unit Type	Program
Morrisville Presbyterian	Morrisville Borough	100	E	Sections 202 & 8
Robert Morris Apartments	Morrisville Borough	63	F	PHFA
Towpath Apartments	Morrisville Borough	17	F	HOME
Fountainville Apartments	New Britain Township	11	F	HOME
Gloria Dei Plaza	Newtown Township	111	E	Sections 202 & 8
Miriam Wood Brown Village	Perkasie Borough	127	E,S	Sections 515 & 8
Grundy House	Quakertown Borough	152	E,S	Sections 515 & 8
Penn Gardens	Sellersville Borough	20	E	Sections 202 & 8
Sellersville Heights	Sellersville Borough	60	F,S	Sections 515 & 8
Ridge Crest Nursing Home	Southampton Township	146	E,S	Section 232
Grundy Manor	Telford Borough	120	E	Section 23
Meadow Glen	Telford Borough	90	F,S	Sections 515 & 8
Washington Glen	Telford Borough	44	F,S	Sections 515 & 8
MacIntosh Regency	Tullytown Borough	100	E	Public Housing
Centennial Village	Warminster Township	93	F	Section 223(f)
Charter Arms (Woodview)	Warminster Township	118	E,S	Section 8
Warminster Heights	Warminster Township	100	F	PHFA/Sections 221(d)(3) & 8
Penn Gardens	West Rockhill Township	20	E	Section 202
Belmondo on the Delaware	Yardley Borough	195	F	Section 221(d)(4)
	COUNTY TOTAL:	7,505		

 Delaware Valley Regional Planning Commission (DVRPC), April, 1995.

SOURCE: U.S. Department of Housing and Urban Development, Loan Management Branch, Philadelphia, PA; 1993 *Inventory of Assisted Rental Housing*, Pennsylvania Housing Finance Agency; and Comprehensive Housing Affordability Strategy (CHAS), Federal Fiscal Years 1994 through 1998, Bucks County Office of Community Development, October 1993.

NOTES: E - Elderly, F - Family, S - Special Needs/Handicapped

**INVENTORY OF PUBLIC AND ASSISTED HOUSING
CHESTER COUNTY**

Development Name	Municipality	Total Units	Unit Type	Program
Glenbrook Apartments	Atglen Borough	35	F,S	PHFA/Section 8
Ash Park East	Coatesville City	75	F	Section 223(f)
Broadview & Hillcrest	Coatesville City	126	F	Public Housing
City Clock	Coatesville City	30	E	PHFA/Section 8
Coatesville Towers	Coatesville City	90	F	Section 221(d)(4) & Section 8
Coatesville Towers I	Coatesville City	100	E,F,S	Section 8
Regency Park Apartments	Coatesville City	125	F	PHFA/Section 8
Rosemont & 400 Oak Street	Coatesville City	90	E,F	Public Housing
South Coatesville	Coatesville City	46	E,F	Public Housing
W.C. Atkinson Project	Coatesville City	18	F	PHFA/HOME/LIHTC
St. James Place	Downingtown Borough	40	E	Sections 231 & 8
Bellingham Apartments	East Goshen Township	208	F	PHFA
Trinity House	Easttown Township	133	E	Section 8
Heatherwood Apartments	Honey Brook Township	101	F	Section 221(d)(4)
Tel Hai Apartments	Honey Brook Borough	37	E,S	FHA
Oxford Terrace	Oxford Borough	48	E,S	Public Housing
Whitehall Acres Apartments	Oxford Borough	64	F,S	Section 221(d)(4) & Section 8
Parkesedge Apartments	Parkesburg Borough	45	E	FHA/Section 8
King Terrace	Phoenixville Borough	81	E,F	Public Housing
St. Peter's Place	Phoenixville Borough	50	E	Sections 202 & 8
Park Springs Apartments	Spring City Borough	150	F	PHFA/Section 8

Development Name	Municipality	Total units	Unit Type	Program
Vincent Heights	Spring City Borough	90	E,S	PHFA/Section 8
Apts. for Modern Living	West Chester Borough	95	F	Sections 236 & 8
Church Street & Oak Place	West Chester Borough	97	E,F	Public Housing
Locust, Maple & Spruce Cts.	West Chester Borough	52	E,F	Public Housing
Union Court Associates	West Chester Borough	60	F	HOME/Section 8
	COUNTY TOTAL:	2,086		

 Delaware Valley Regional Planning Commission (DVRPC), March, 1995.

SOURCE: U.S. Department of Housing and Urban Development, Loan Management Branch, Philadelphia, PA; *1993 Inventory of Assisted Rental Housing*, Pennsylvania Housing Finance Agency; and Comprehensive Housing Affordability Strategy (CHAS), Fiscal Year 1994, Chester County Office of Housing and Community Development, December 1993.

NOTES: E - Elderly, F - Family, S - Special Needs/Handicapped

**INVENTORY OF PUBLIC AND ASSISTED HOUSING
DELAWARE COUNTY**

Development Name	Municipality	Total Units	Unit Type	Program
Benjamin Banneker Plaza	Chester City	70	F	Section 236
Chester Apartments	Chester City	105	F	Section 221(d)(4) & Section 8
Chester Towers	Chester City	300	E	Public Housing
Crosby Square Apartments	Chester City	81	F	Section 221(d)(3)
Daniel Scott Commons	Chester City	71	F,S	Section 221(d)(4) & Section 8
Lamokin Village	Chester City	350	F	Public Housing
McCaffery Village	Chester City	350	F	Public Housing
Palmerhouse Apartments	Chester City	124	E,S	Section 8
Robert H. Stinson Tower	Chester City	150	E,S	Section 8
Ruth L. Bennett Homes	Chester City	390	F	Public Housing
Scattered Sites	Chester City	27	F	Public Housing
Ventura Apartments	Chester City	48	F	Section 223(f)
William Penn	Chester City	290	F	Public Housing
Fairground Homes	Chester Township	200	F,S	Public Housing
Darby Townhouses	Darby Borough	172	F	Sections 236 & 8
Calcon Hook Annex	Darby Township	37	F	Public Housing
Calcon Hook Gardens	Darby Township	50	F	Public Housing
Greenhill Court Apartments	Darby Township	46	F,S	Public Housing
Lincoln Park	Darby Township	35	F,S	Public Housing
Media Station	Media Borough	204	F	Section 223(f)
Scattered Sites	Nether Providence	7	F	Public Housing
Highland Homes	Radnor Township	52	F	Public Housing

Development Name	Municipality	Total Units	Unit Type	Program
Kinder Park Midrise II	Ridley Township	100	E,S	Public Housing
Kinder Park (1)	Ridley Township	60	E,S	Public Housing
Kinder Park (2)	Ridley Township	155	F	Public Housing
Spring Village	Sharon Hill Borough	121	F	Section 223(f)
Bethel Road Homes	Swarthmore Borough	9	S	Section 811
Upland Terrace (2)	Upland Borough	39	E,F	Public Housing
Upland Terrace (3)	Upland Borough	64	F	Public Housing
Upland Terrace (1)	Upland Borough	19	F	Public Housing
Bethesda House (1)	Upper Chichester Twp.	100	E,S	Section 202
Bethesda House (2)	Upper Chichester Twp.	60	E,S	Section 202
Lutheran Knolls	Upper Chichester Twp.	100	E,S	Sections 202 & 8
Lutheran Knolls III	Upper Chichester Twp.	61	E,S	Sections 202/811/8
Lutheran Knolls North	Upper Chichester Twp.	60	E,S	Sections 202 & 8
Meson	Upper Darby Township	9	F	Sections 202 & 8
Mercy Elderly Housing	Yeadon Borough	101	E,S	Sections 202 & 8
	COUNTY TOTAL:	4,217		

 Delaware Valley Regional Planning Commission (DVRPC), April, 1995.

SOURCE: U.S. Department of Housing and Urban Development, Loan Management Branch, Philadelphia, PA; *1993 Inventory of Assisted Rental Housing*, Pennsylvania Housing Finance Agency; and Comprehensive Housing Affordability Strategy (CHAS), Federal Fiscal Years 1994 through 1998, Delaware County Planning Department, Division of Housing and Community Development, Delaware County Consortium, December 1993.

NOTES: E - Elderly, F - Family, S - Special Needs/Handicapped

**INVENTORY OF PUBLIC AND ASSISTED HOUSING
MONTGOMERY COUNTY**

Development Name	Municipality	Total Units	Unit Type	Program
Marshall Lee Tower	Conshohocken Borough	80	E	Public Housing
Pleasant Valley Apartments	Conshohocken Borough	40	F,S	Section 221(d)(4) & Section 8
Hillcrest Village	Douglass Township	72	F,S	Section 8
St. Luke Knoll Apartments	Douglass Township	40	E,S	FmHA & Section 515
Moreland Towers	Hatboro Borough	138	E,S	Section 236
Pleasant Grove Apartments	Hatfield Township	36	F	FmHA & Section 515
Blair Mill Village I	Horsham Township	192	F	Section 207
Blair Mill Village II	Horsham Township	288	F	Section 207
Blair Mill Village III	Horsham Township	288	F	Section 207
Salba Apartments	Jenkintown Borough	17	F	Sections 236 & 8
Dock Manor	Lansdale Borough	100	E	Sections 202 & 8
Dock Village	Lansdale Borough	100	F	Section 8
Kenilworth	Lansdale Borough	38	F	Section 8
Oakwood Gardens	Lansdale Borough	49	F,S	Section 8
Schwenkfeld Manor East	Lansdale Borough	107	E	Sections 202 & 8
Schwenkfeld Manor South	Lansdale Borough	53	E,S	Sections 202 & 8
Schwenkfeld Manor West	Lansdale Borough	64	F	Section 236
Ardmore House	Lower Merion Township	64	E,S	Section 202
Ardmore Housing for Elderly	Lower Merion Township	64	F	Sections 202 & 8
Gloria Dei Towers	Lower Moreland Twp.	175	E	Section 236

Development Name	Municipality	Total Units	Unit Type	Program
Redeemer Village I	Lower Moreland Twp.	151	E,F,S	Sections 202 & 8
Redeemer Village II	Lower Moreland Twp.	49	E	Sections 202 & 8
Rolling Hills Apartments	Lower Pottsgrove Twp.	232	F	PHFA/Section 8
Pheasant Run Apartments	Lower Salford Township	142	F,S	Section 221(d)(4) & Section 8
Valley Manor Apartments	Lower Salford Township	40	E,S	Section 8
Dekalb Hope Horizon Aprtments	Norristown Borough	22	F	Section 8
Jefferson Apartments	Norristown Borough	164	E	Sections 202 & 8
Jefferson Apartments East	Norristown Borough	36	E,S	Sections 202 & 8
Norriswood Apartments	Norristown Borough	42	F	Section 8
Residential Options II	Norristown Borough	14	F	Sections 202 & 8
Sandy Hill Terrace	Norristown Borough	175	E,S	Section 8
Scattered Sites	Norristown Borough	36	F	Public Housing
Ken-Crest PA I	Pottstown Borough	21	E	Sections 202 & 8
Penn Village/William Penn Homes	Pottstown Borough	215	F	Public Housing
Robert P. Smith Towers	Pottstown Borough	80	E	Public Housing
Sidney Pollock House	Pottstown Borough	100	E,S	Public Housing
Upper Perkiomen Manor	Red Hill Borough	100	E,S	Sections 202 & 8
Golden Age Manor	Royersford Borough	85	E	Public Housing
Highland Manor	Schwenksville Borough	10	E,S	Section 8
Valley Vista Apartments	Souderton Borough	100	E,S	Section 8
Bethlehem Retirement Village	Springfield Township	100	F,E	Sections 202 & 8
Telford Gardens	Telford Borough	48	F,S	PHFA
North Hills Manor	Upper Dublin Township	50	F	Public Housing

Development Name	Municipality	Total Units	Unit Type	Program
Crest Manor	Upper Moreland Twp.	40	F	Public Housing
COUNTY TOTAL:		4,057		

 Delaware Valley Regional Planning Commission (DVRPC), April, 1995.

SOURCE: U.S. Department of Housing and Urban Development, Loan Management Branch, Philadelphia, PA; *1993 Inventory of Assisted Rental Housing*, Pennsylvania Housing Finance Agency; Comprehensive Housing Affordability Strategy (CHAS), Federal Fiscal Years 1994 through 1998, Montgomery County Department of Housing and Community Development, December 1993.

NOTES: E - Elderly, F - Family, S - Special Needs/Handicapped

**INVENTORY OF PUBLIC AND ASSISTED HOUSING
PHILADELPHIA COUNTY**

Development Name	Municipality	Total Units	Unit Type	Program
15th & Jefferson	Philadelphia City	39	F	PHFA
1912-14 S. 17th Street	Philadelphia City	44	F	Section 8
20th & Montgomery Housing	Philadelphia City	135	F	Section 8
20th & South	Philadelphia City	61	F	PHFA
2400 Chestnut	Philadelphia City	372	F	PHFA/Section 221(d)(4)
3301 Powelton	Philadelphia City	42	F	PHFA/Section 221(d)(4)
400 North 50th Street	Philadelphia City	68	E	Public Housing
4901 Spruce St. Associates	Philadelphia City	33	F	Section 8
Abbottsford Homes	Philadelphia City	700	F	Public Housing
Acension Manor	Philadelphia City	141	F	PHFA/Section 202 & Section 8
Allegheny West (Scattered)	Philadelphia City	41	F,S	Section 8
Allen Lane Apartments	Philadelphia City	17	E,F,S	PHFA/Sections 221(d)(4) & 8
American Postal Workers	Philadelphia City	300	E	PHFA/Section 202 & Section 8
Arbor House	Philadelphia City	114	F	PHFA/Section 202 & Section 8
Arch Homes	Philadelphia City	73	E	Public Housing
Arch View Apartments	Philadelphia City	19	F	Section 223(f)
Art Apartments	Philadelphia City	30	F	PHFA
Art Apt. Assoc./122-28 S. 49th	Philadelphia City	30	F	Section 8
Arthurs/Bowman/2478 E. Frankford	Philadelphia City	2	F	Section 8

Development Name	Municipality	Total Units	Unit Type	Program
Ascension Manor II	Philadelphia City	140	F	PHFA/Section 202/8
Asoc. De Puertorriquenos en Marcha	Philadelphia City	24	F,S	PHFA
Aspen Village	Philadelphia City	42	F	PHFA/Section 236/8
B'Rith Shalom Addition	Philadelphia City	80	F	Section 236
B'Rith Shalom House	Philadelphia City	312	F	PHFA/Section 202
Bakers Bay Retirement Comm.	Philadelphia City	195	F	PHFA/Section 221(d)(4)
Bancroft Court	Philadelphia City	6	S	Section 8
Bartram Village	Philadelphia City	500	F	Public Housing
Baynton Manor	Philadelphia City	14	F	PHFA/Section 221(d)(3)
Baynton Manor II	Philadelphia City	14	F	Section 221
Beckett Gardens Apartments	Philadelphia City	132	F	PHFA/Sections 221(d)(3) & 8
Bentley Hall	Philadelphia City	100	E	Public Housing
Berkely Court	Philadelphia City	82	F	PHFA/Section 221(d)(3)
Bethesda Project/720-22 N Broad	Philadelphia City	44	F	Section 8
Biddle/2310 N 9th St.	Philadelphia City	2	F	Section 8
Bilotti/1543 Morris St.	Philadelphia City	1	F	Section 8
Bilotti/1810 S. 17th St.	Philadelphia City	1	F	Section 8
Bilotti/2128 Sigel St.	Philadelphia City	1	F	Section 8
Bilotti/522 Washington Ave.	Philadelphia City	1	F	Section 8
Birchwood Hill	Philadelphia City	78	F	Section 223(f)
Black Lutheran C.D.C.	Philadelphia City	4	F	PHFA
BLCDC/2148-50 N. Carlisle St.	Philadelphia City	4	F	Section 8

Development Name	Municipality	Total Units	Unit Type	Program
Bradmore Apartments	Philadelphia City	34	F	PHFA
Brenner/2213 E. Harold St.	Philadelphia City	1	F	Section 8
Breslyn Apartments	Philadelphia City	60	F,S	PHFA/Sections 221(d)(4) & 8
Brighton Courts Apartments	Philadelphia City	69	F	PHFA
C.J. Betters/6515 N. Broad St.	Philadelphia City	32	F	Section 8
Cabot Townhouses	Philadelphia City	23	F	Section 235
Cambridge Plaza	Philadelphia City	372	F	Public Housing
Casa Enrico Fermi	Philadelphia City	288	F	PHFA/Section 202/8
Catherine Street Close	Philadelphia City	32	F	PHFA/Section 236/8
Cecil B. Moore	Philadelphia City	30	E,F	Public Housing
Center Park House	Philadelphia City	78	F	PHFA/Section 202 & Section 8
Center Post Housing	Philadelphia City	83	F	PHFA/Section 236 & Section 8
Central Tioga Housing	Philadelphia City	24	F	Section 235
Certaine/316 N. 40th St.	Philadelphia City	3	F	Section 8
Champlost Homes	Philadelphia City	102	F	Public Housing
Cherokee Apartments	Philadelphia City	129	F	Section 223(f)
Cheshire House	Philadelphia City	12	F	PHFA/Section 202 & Section 8
Chestnut/56th Street Apts.	Philadelphia City	78	F	PHFA
Chestnut Hill Apartments	Philadelphia City	39	F	Section 223f)
Christian Street Apartments	Philadelphia City	72	F	PHFA
Christian Street Commons	Philadelphia City	19	F,S	PHFA
Church Lane Courts	Philadelphia City	40	F,S	PHFA
Clara Baldwin Manor	Philadelphia City	60	E	PHFA/Section 236

Development Name	Municipality	Total Units	Unit Type	Program
Cobba Creek Scattered Site	Philadelphia City	354	E,F	Section 8
Cobbs Creek Apartments	Philadelphia City	85	F,S	PHFA/Sections 221(d)(4) & 8
Collegeview	Philadelphia City	54	E	Public Housing
Colonial Manor	Philadelphia City	60	F	Section 223(f)
Comhar Residential Project	Philadelphia City	18	F	PHFA/Section 202 & Section 8
Comhar Sircl	Philadelphia City	9	F	PHFA/Section 202/ICF/Section 8
Comm. Housing for Elderly	Philadelphia City	24	F	PHFA/Section 236/8
Cong. Robert C. Nix Homes	Philadelphia City	39	F,S	PHFA/Section 220/8
Corinthian Square Complex	Philadelphia City	60	F	PHFA/Section 202/8
Costandino Development	Philadelphia City	57	F	PHFA
Cozmo Dev. Corp./4324 Paul St.	Philadelphia City	3	F	Section 8
Crafts House	Philadelphia City	55	F	PHFA
Davis/2213 Federal St.	Philadelphia City	1	F	Section 8
DeSanto/1629 S. 56th St.	Philadelphia City	2	F	Section 8
DeSanto/1638 S. Frazier St.	Philadelphia City	1	F	Section 8
DeSanto/18 S. 34rd St.	Philadelphia City	4	F	Section 8
DeSanto/1825 S. 68th St.	Philadelphia City	1	F	Section 8
DeSanto/1918 S. Redfield St.	Philadelphia City	1	F	Section 8
DeSanto/1923 S. Salford St.	Philadelphia City	1	F	Section 8
DeSanto/1925 S. 60th St.	Philadelphia City	1	F	Section 8
DeSanto/1951 S. Salford St.	Philadelphia City	1	F	Section 8
DeSanto/2103 S. 60th St.	Philadelphia City	1	F	Section 8
DeSanto/5412 Warrington Ave.	Philadelphia City	1	F	Section 8

Development Name	Municipality	Total Units	Unit Type	Program
DeSanto/6110 Upland St.	Philadelphia City	1	F	Section 8
Diamond Park Housing	Philadelphia City	48	F	PHFA/Section 202/8
Dignity Housing	Philadelphia City	10	F	Section 8
Dignity Housing	Philadelphia City	14	F	Section 8
Dignity Housing	Philadelphia City	12	F	Section 8
Dignity Housing/Scattered	Philadelphia City	27	F	Section 8
Dorado Village	Philadelphia City	81	F	PHFA/Sections 221(d)(4) & 8
Dorothy Lovell Gardens	Philadelphia City	25	F	PHFA
Dunlap Apartments	Philadelphia City	35	E	PHFA
Dynasty Court	Philadelphia City	56	F,S	PHFA/Sections 221(d)(3) & 8
Eastern Mgmt./15-1600 N. 52nd	Philadelphia City	65	F	Section 8
Elder's Place	Philadelphia City	47	F	PHFA/Section 202/8
Ellsworth I Housing	Philadelphia City	24	F	Section 235
Elrae Gardens	Philadelphia City	69	F	PHFA/Section 221(d)(3)
Emlen Arms	Philadelphia City	175	E	Public Housing
Enon Toland Apartments	Philadelphia City	67	E	PHFA/Section 236
Enon Toland-Newhall Manor	Philadelphia City	26	F	PHFA/Section 202/8
Evergreen Lutheran Home	Philadelphia City	15	E	Section 202
Executive House	Philadelphia City	301	F	PHFA/Section 221(d)(4)
Fairhill Apartments	Philadelphia City	294	F	Public Housing
Fairmount Manor Apartments	Philadelphia City	110	F	PHFA/Sections 221(d)(3) & 8
Federation Apartments	Philadelphia City	323	F	PHFA/Section 236

Development Name	Municipality	Total Units	Unit Type	Program
Fisher's Crossing	Philadelphia City	216	F	PHFA/Sections 221(d)(4) & 8
Fitzwater Homes	Philadelphia City	22	F	PHFA/Section 236
Fitzwater Phase I	Philadelphia City	10	F	Section 235
FOP Senior Citizens	Philadelphia City	106	F	PHFA/Section 202 & Section 8
Four Freedoms House	Philadelphia City	281	F	PHFA/Section 202 & Section 8
Francisville/Rainbow	Philadelphia City	20	F	PHFA
Franklin Park Apartments	Philadelphia City	124	F,S	PHFA/Sections 221(d)(4) & 8
Franklin Town Apartments	Philadelphia City	335	F	PHFA/Section 221(d)(4)
Friends Guild House	Philadelphia City	91	F	PHFA/Section 202/8
Friends Guild Rehab/4040 Ogden	Philadelphia City	23	F	Section 8
Friends Guild West	Philadelphia City	100	F	PHFA/Section 202 & Section 8
Friends Housing	Philadelphia City	52	F	Section 213
Friends Housing Co-Op	Philadelphia City	31	F	Section 213
Germantown Homes	Philadelphia City	13	F	Section 235
Germantown House	Philadelphia City	220	E	Public Housing
Germantown Interfaith Housing	Philadelphia City	96	F	PHFA/Section 202 & Section 8
Glademore Apartments	Philadelphia City	30	F	Section 8
Gray Manor Apartments	Philadelphia City	129	E,S	PHFA/Section 231 & Section 8
Green Street	Philadelphia City	15	F	PHFA
Greenway/Carl Mackley	Philadelphia City	285	F	Section 223(f)

Development Name	Municipality	Total Units	Unit Type	Program
Haddington Elderly	Philadelphia City	135	E	PHFA/Section 8
Haddington Homes	Philadelphia City	150	F	Public Housing
Haddington Townhouses	Philadelphia City	125	E,F,S	PHFA/Sections 221(d)(4) & 8
Hamill Mill Apartments	Philadelphia City	40	E,S	PHFA
Hancock Manor	Philadelphia City	46	F,S	PHFA
Harbor View Towers	Philadelphia City	196	E	PHFA
Harrington House	Philadelphia City	106	E	Section 202
Harrison Plaza	Philadelphia City	300	F	Public Housing
Haverford Homes	Philadelphia City	24	F	Public Housing
Haverford House	Philadelphia City	28	F	PHFA/Section 236 & Section 8
Hawthorne (Lipscomb Square)	Philadelphia City	65	F	Section 236
Hawthorne II	Philadelphia City	57	F	Section 235
Hedgerow Apartments	Philadelphia City	80	F	PHFA/Sections 221(d)(4) & 8
Herbert Arlene Homes	Philadelphia City	32	F,S	PHFA
Highland Court	Philadelphia City	19	F	Section 223(f)
Hill Creek	Philadelphia City	340	E,F	Public Housing
Holiday House	Philadelphia City	180	F	PHFA
Holiday House II	Philadelphia City	107	E	Section 202
Holmecrest Houses	Philadelphia City	84	E	Public Housing
James Weldon Johnson	Philadelphia City	535	F	Public Housing
Jones Memorial	Philadelphia City	42	F	PHFA/Sections 221(d)(3) & 8
Justin Associates/4815 Locust St.	Philadelphia City	80	F	Section 8

Development Name	Municipality	Total Units	Unit Type	Program
Kearsley Home	Philadelphia City	87	F	PHFA/Section 202 & Section 8
Kemble Park Apartments	Philadelphia City	50	F	Section 236
Kennedy House	Philadelphia City	647	F	Section 213
Kensington Townhouses	Philadelphia City	70	F,S	PHFA/Sections 221(d)(4) & 8
Kidd/24 W. Rockland St.	Philadelphia City	1	F	Section 8
Kidd/4429 N. Chadwick St.	Philadelphia City	1	F	Section 8
Landreth Apartments	Philadelphia City	51	F,S	PHFA
Lansdowne Apartments	Philadelphia City	19	E,F,S	PHFA/Section 236 & Section 8
Larchwood Gardens Apartments	Philadelphia City	180	F	PHFA
Lehigh Apartments	Philadelphia City	11	F	PHFA/Section 202 & Section 8
Lena Street/200 E. Church Ln.	Philadelphia City	40	F	Section 8
Levering Court	Philadelphia City	20	F	PHFA
Liddonfield	Philadelphia City	412	F	Public Housing
Liddonfield II	Philadelphia City	51	E	Public Housing
LIH Chestnut/4700-22 Chestnut	Philadelphia City	30	F	Section 8
LIH Chestnut Associates, L.P.	Philadelphia City	78	F,S	PHFA
Lillian Holliday Residence	Philadelphia City	15	E	Sections 202 & 8
Lipscomb Square	Philadelphia City	65	F	Sections 236, 213 & 8
Locust Tower	Philadelphia City	40	F,S	PHFA
Logan/1738 Orthodox St.	Philadelphia City	2	F	Section 8
Magnolia Mews	Philadelphia City	63	F	PHFA/Section 221
Mahlon Lewis Residences	Philadelphia City	135	E,S	PHFA

Development Name	Municipality	Total Units	Unit Type	Program
Mantua Gardens	Philadelphia City	52	F	PHFA/Section 236 & Section 8
Mantua Hall	Philadelphia City	153	F	Public Housing
Maple Mt. Vernon Apartments	Philadelphia City	43	F	PHFA/Section 236 & Section 8
Maple-Nicetown	Philadelphia City	26	F	Section 235
Marshall Sheppard Village	Philadelphia City	218	E	Section 202
Marshall Square Apartments	Philadelphia City	44	F	PHFA/Section 221(d)(3)
Martello/1517 Bainbridge St.	Philadelphia City	4	F	Section 8
Martello/1952 S. Chadwick St.	Philadelphia City	1	F	Section 8
Martin Luther King Plaza	Philadelphia City	537	F	Public Housing
Mary Field Apartments	Philadelphia City	100	E	Sections 202 & 8
McCall/3547 N. Water St.	Philadelphia City	1	F	Section 8
Meadow Project	Philadelphia City	50	E	Section 202
Mei Wah Yuen Homes	Philadelphia City	14	F	Section 235
Melrose Park Manor	Philadelphia City	84	F	Section 223(f)
Mercy Douglas Residences	Philadelphia City	61	E	PHFA/Section 202 & Section 8
MH Residence	Philadelphia City	13	F	PHFA/Section 202 & Section 8
Mill Creek Apartments	Philadelphia City	444	E,F	Public Housing
Monte Vista Apartments	Philadelphia City	159	E,F,S	PHFA/Sections 221(d)(4) & 8
Montgomery Townhouses	Philadelphia City	135	F	PHFA/Sections 221(d)(4) & 8
Morelane Gardens	Philadelphia City	22	F	PHFA/Sections 221(d)(4) & 8
Morgan House (Hill Tower)	Philadelphia City	226	F	Section 223(f)

Development Name	Municipality	Total Units	Unit Type	Program
Morton 3E - Scattered Sites	Philadelphia City	18	F	Section 235
Morton 9E - Scattered Sites	Philadelphia City	43	F	Section 235
Morton Homes	Philadelphia City	185	F	Public Housing
Morton Homes II	Philadelphia City	65	E	Public Housing
Mount Carmel Gardens	Philadelphia City	48	F	PHFA/Section 236 & Section 8
Mount Olivet Village	Philadelphia City	218	F	PHFA/Section 202
MPB Parish School	Philadelphia City	28	F,S	PHFA
MR Residence	Philadelphia City	8	E,S	PHFA/Section 202 & Section 8/ICF
Mt. Vernon Apartments	Philadelphia City	125	F	PHFA/Section 236
Museum Towers	Philadelphia City	285	F	PHFA
N. Temple II/1418-20 W. Master	Philadelphia City	6	F	Section 8
N. Temple II/1422-24 W. Master	Philadelphia City	6	F	Section 8
N. Temple SRO/1634 W Master	Philadelphia City	23	F	Section 8
N. Temple/1437-39 N.15th St.	Philadelphia City	12	F	Section 8
N. Temple I/1327-33 N.16th St.	Philadelphia City	8	F	Section 8
Nicetown I	Philadelphia City	21	F	Section 235
Norman Blumberg Apartments	Philadelphia City	510	E,F	Public Housing
Norris Homes	Philadelphia City	326	F	Public Housing
Northwest Counseling Inc.	Philadelphia City	15	E	Section 202
Oak Lane/Chelton Court	Philadelphia City	62	F	PHFA
Oak Lane Court	Philadelphia City	62	F	Section 221(d)(4)
Ogilvie/5001 Cedar Ave.	Philadelphia City	7	F	Section 8

Development Name	Municipality	Total Units	Unit Type	Program
Ogontz Hall	Philadelphia City	25	F,S	PHFA
Olde Kensington I	Philadelphia City	25	F	Section 235
Olde Kensington Pavillion	Philadelphia City	104	F	PHFA/Section 202/8
ON LOK House	Philadelphia City	55	F	PHFA/Section 202/8
Opportunities for the Aging	Philadelphia City	151	E	PHFA/Section 202/8
Opportunities Tower II	Philadelphia City	126	F	PHFA/Section 202/8
Opportunities Tower III	Philadelphia City	61	E	PHFA/Section 202/8
Overbrook	Philadelphia City	91	F	Section 223(f)
Overmont House	Philadelphia City	250	E	PHFA/Section 236
Owens/1924 N. Brunner St.	Philadelphia City	1	F	Section 8
Oxford Village	Philadelphia City	200	F	Public Housing
Park Heights Apartments	Philadelphia City	245	F	Section 223(f)
Park Tower	Philadelphia City	156	E,S	PHFA/Section 8
Parkview	Philadelphia City	22	E	Public Housing
Parrish Gardens	Philadelphia City	55	F	Section 235
Paschal Apartments	Philadelphia City	223	F	Public Housing
Passyunk Homes	Philadelphia City	994	F	Public Housing
Path Group Homes	Philadelphia City	24	F	PHFA/Section 202/8
Path MR Housing	Philadelphia City	25	F	PHFA/Section 202/8
Penn Center House	Philadelphia City	432	F	Section 213
Pennrose Prop./3902-14 Spring Garden	Philadelphia City	9	F	Section 8
Pennrose Prop./29-3200 W. Diamond	Philadelphia City	48	F	Section 8
Pennrose Prop./29-3200 W. Diamond	Philadelphia City	32	F	Section 8

Development Name	Municipality	Total Units	Unit Type	Program
Pennrose Prop/3017 W.Oxford St.	Philadelphia City	35	F	Section 8
Pennrose Prop./5031 Race St.	Philadelphia City	35	F	Section 8
Pennrose Prop/5100 Regent St.	Philadelphia City	80	F	Section 8
Pennrose Prop/600 E.Church L	Philadelphia City	40	F	Section 8
PHDC (Haddington)	Philadelphia City	35	F	Section 235
Philadelphia Presbyterian Home	Philadelphia City	75	E	Section 202
Philadelphia Regency	Philadelphia City	294	F	Section 207
Philip Murray House	Philadelphia City	307	F	PHFA/Section 202 & Section 8
Phillipian Gardens	Philadelphia City	50	E	Section 202/811/8
Plymouth Hall	Philadelphia City	71	E	Public Housing
Point Breeze Court	Philadelphia City	72	E	Public Housing/ PHFA
Powelton Avenue	Philadelphia City	25	S	PHFA
Powelton Gardens	Philadelphia City	25	F,S	PHFA
Presbyterian at 58th Street	Philadelphia City	74	F	Section 202/8
Presbyterian II	Philadelphia City	100	E	Section 202
Queen Lane Apartments	Philadelphia City	139	F	Public Housing
Queen Ln./5231 McKean St.	Philadelphia City	3	F	Section 8
Queen Ln./500-508 E.Qn.Ln.	Philadelphia City	29	F	Section 8
Queens Court	Philadelphia City	32	F	PHFA
Queens Row	Philadelphia City	29	F,S	PHFA
Raymond Rosen Apartments	Philadelphia City	1,122	F	Public Housing
Reed/936 W. Schiller St.	Philadelphia City	1	F	Section 8
Regent	Philadelphia City	23	F	Section 235

Development Name	Municipality	Total Units	Unit Type	Program
Regent Street Apartments	Philadelphia City	80	F,S	PHFA/Section 221d4
Renewal Housing	Philadelphia City	7	F	Section 221
Richard Allen Homes	Philadelphia City	1,323	F	Public Housing
Riverside Plaza	Philadelphia City	150	E	Section 202
Riverside Presbyterian Tower	Philadelphia City	151	F	PHFA/Section 202/8
Sandy Hill Terrace	Philadelphia City	175	E,S	PHFA
Sansom House	Philadelphia City	47	F	PHFA/Section 202/8
Sarah Allen	Philadelphia City	87	E	Section 202
Sartain Apartments	Philadelphia City	29	E	PHFA
Scattered Sites	Philadelphia City	7,398	F	Public Housing
Schuler/6745 Linmore Ave.	Philadelphia City	1	F	Section 8
Schuylkill Falls	Philadelphia City	266	F	Public Housing
Scottish Rite	Philadelphia City	107	E	Section 202
Scottish Rite Home	Philadelphia City	125	F	PHFA/Section 202/8
Sedgley Park Apartments	Philadelphia City	28	F,S	PHFA
Shalom Apartments	Philadelphia City	155	E,S	PHFA/Section 231/8
Shay/133 S. 56th St.	Philadelphia City	2	F	Section 8
Sidney Hillman Apartments	Philadelphia City	278	F	PHFA/Section 202/8
Simpson Fletcher-Conestoga	Philadelphia City	61	F	PHFA/Section 202/8
Single Parent Family	Philadelphia City	4	F	PHFA
Smith/3909 Haverford Ave.	Philadelphia City	6	F	Section 8
Somerset Apartments	Philadelphia City	24	F,S	PHFA
Somerset Villas	Philadelphia City	100	F	PHFA/Section 202/8
Southwark Plaza	Philadelphia City	886	F	Public Housing
Spanish Village	Philadelphia City	8	F	Section 235

Development Name	Municipality	Total Units	Unit Type	Program
Spring Garden Housing	Philadelphia City	9	F	PHFA
Spring Garden Towers	Philadelphia City	208	F	PHFA/Section 231/8
St. George Athenagoras	Philadelphia City	95	F	PHFA/Section 236
St. George's House	Philadelphia City	6	F	PHFASection 202/8
St. Matthew Manor	Philadelphia City	58	F	PHFA/Section 202/8
Steeple Chase	Philadelphia City	405	F	Section 223f
Stenton Arms Apartments	Philadelphia City	113	F	PHFA/S. 221d4/8
Stephen Smith Towers	Philadelphia City	140	F	Section 202/8
Stevenson Terrace	Philadelphia City	148	F	Section 223f
Suffolk Manor Apartments	Philadelphia City	138	F	Section 223f
Summit Park East I	Philadelphia City	306	F	Section 207
Summit Park East II	Philadelphia City	234	F	Section 207
Susquehanna Townhouses	Philadelphia City	36	F,S	PHFA/Section 220/8
SW CDCorp/215 W. Manheim	Philadelphia City	3	F	Section 8
Sylvia Barg Plaza	Philadelphia City	104	E	Section 202
Tasker Homes	Philadelphia City	1,077	F	Public Housing
Tenth Memorial Baptist	Philadelphia City	60	F	PHFA/Section 202
The Allegheny	Philadelphia City	60	F,S	PHFA
The Pavillion	Philadelphia City	296	F	Section 236
Thomas K. Moore Homes	Philadelphia City	15	F	Section 235
Tioga Presbyterian	Philadelphia City	113	E	Section 202/8
Transition to Indep. Living	Philadelphia City	11	F	PHFA/Section 202/8
Trinity Place	Philadelphia City	44	F	PHFA
Unico Village	Philadelphia City	165	F	Section 202/8
University City Townhouses	Philadelphia City	70	F	PHFA/Section 220/8

Development Name	Municipality	Total Units	Unit Type	Program
University Square Complex	Philadelphia City	440	E,S	PHFA/Section 231/8
Upland Homes	Philadelphia City	8	F	Section 235
Venango House	Philadelphia City	105	E,S	PHFA
Verona Apartments	Philadelphia City	117	F	PHFA/S. 221d4/8
Villas de Hace	Philadelphia City	24	F,S	PHFA
Von Louhr Apartments	Philadelphia City	25	F	PHFA
Walnut Park Plaza/6300 Walnut	Philadelphia City	100	F	Section 8
Walnut Street Housing	Philadelphia City	60	F	PHFA
Washington/936 N. 43rd St.	Philadelphia City	2	F	Section 8
Washington Square East Housing	Philadelphia City	14	F	Section 220/8
Washington Square West	Philadelphia City	131	F	PHFA/S. 221d4/8
Wayneview Apartments	Philadelphia City	40	F	PHFA/Section 236/8
Webster Street House	Philadelphia City	7	F	PHFA/Section 202/8
West Diamond Apartments	Philadelphia City	40	F	PHFA
West Poplar Apartments	Philadelphia City	139	F	PHFA/Section 220/8
West Venango Elderly Housing	Philadelphia City	125	E	Section 8
West Village II	Philadelphia City	297	F	Section 236
West Village Ltd.	Philadelphia City	32	F	PHFA/Section 221d4
Westminster Apartments	Philadelphia City	37	F,S	PHFA
Westminster Arch Apartments	Philadelphia City	89	F	PHFA/Section 221d4
Westpark Apartments	Philadelphia City	327	F	Public Housing
Westpark Plaza	Philadelphia City	66	F	Public Housing
Whitehall Apartments	Philadelphia City	189	F	Public Housing
Whitehall II	Philadelphia City	69	F	Public Housing

Development Name	Municipality	Total Units	Unit Type	Program
William B. Moore Manor	Philadelphia City	60	E	Section 202/8
William Penn House	Philadelphia City	600	F	Section 213
Williams/2424-30 W. Oakdale	Philadelphia City	3	F	Section 8
Wilson Park	Philadelphia City	736	E,F	Public Housing
Wissihickon	Philadelphia City	13	F	HDG
Wistar Court	Philadelphia City	58	F	PHFA
Wister Townhouse Apartments	Philadelphia City	199	F	PHFA/Section 220/8
Woodhaven Gardens I	Philadelphia City	246	F	Section 221
Woodhaven Gardens II	Philadelphia City	272	F	Section 221
Woodstock Cooperative	Philadelphia City	108	F	Section 213/8
Woskob	Philadelphia City	84	F	Section 223f
Wyndmoor Gardens Apartments	Philadelphia City	87	F	Section 223f
Zion Gardens	Philadelphia City	96	F	PHFA/Section 221d3
	COUNTY TOTAL:	46,389		

 Delaware Valley Regional Planning Commission (DVRPC), April, 1995.

SOURCE: U.S. Department of Housing and Urban Development, Loan Management Branch, Philadelphia, PA; *1993 Inventory of Assisted Rental Housing*, Pennsylvania Housing Finance Agency; Preliminary Comprehensive Housing Affordability Strategy (CHAS), Federal Fiscal Year 1994, City of Philadelphia Office of Housing and Community Development, November 1993; and Philadelphia City Planning Commission, Federally-Assisted Housing Inventory, City of Philadelphia, 1938 - 1991.

NOTES: E - Elderly, F - Family, S - Special Needs/Handicapped

**INVENTORY OF PUBLIC AND ASSISTED HOUSING
BURLINGTON COUNTY**

Development Name	Municipality	Total Units	Unit Type	Program
Beverly Affordable Housing	Beverly City	19	F	Mt. Laurel (Sales)
Delacove Homes	Beverly City	71	F	Public Housing
John's Court	Beverly City	12	F	Mt. Laurel (Sales)
Clifton Mill	Bordentown Township	72	F	Mt. Laurel (Sales)
Browns Woods Apartments	Burlington City	150	E,F	Section 236
Burlington Manor	Burlington City	125	E,S	Section 8
Dunbar Homes	Burlington City	40	F	Public Housing/ Mt. Laurel
New Yorkshire Housing	Burlington City	19	F	Mt. Laurel (Sales)
Stone Villa	Burlington City	90	E,F	Public Housing/ Mt. Laurel
Hunters Glen Apartments	Delran Township	1,124	E,F,S	HMFA/Section 207
Sherwood Village	Eastampton Township	123	F	Section 221
Phoenix Apartments	Edgewater Park Twp.	446	F	Section 207 & 223
Shannon Green 2	Evesham Township	5	F	Mt. Laurel/Sales
Westbury Chase	Evesham Township	7	F	Mt. Laurel (Sales)
Maplewood Homes	Florence Township	60	F	Public Housing
Roebing Inn	Florence Township	6	E,S	Mt. Laurel (Rent)
Acacia-Lumberton Manor	Lumberton Township	164	E	Section 202 & 236
Maplewood Apartments	Maple Shade Twshp.	312	E,F	Section 207
66-68 East 2nd Street Homes	Moorestown Township	3	F	Balanced Housing
Albany Acres	Moorestown Township	9	F	Mt. Laurel (Rent)
Cedar Court Homes	Moorestown Township	8	F	Mt. Laurel (Sales)/ Balanced Housing

Development Name	Municipality	Total Units	Unit Type	Program
Lenola School Apartments	Moorestown Township	33	E,S	Mt. Laurel (Rent)
MEND/Linden Place	Moorestown Township	26	E,S	Mt. Laurel (Rent)/ Balanced Housing
Stokes Place	Moorestown Township	16	E,S	Mt. Laurel (Rent) Balanced Housing
Teaberry Run	Moorestown Township	24	E,S	Section 202 & Section 8/Mt. Laurel
Regency Park	Mount Holly Township	30	E,S	HMFA (Market)/ Mt.Laurel (Rent)
Laurel Creek Development	Mt. Laurel Township	19	F	Mt.Laurel
Renaissance Club	Mt. Laurel Township	20	E,S	Mt. Laurel (Sales)
Maplewood Apartments	North Hanover Twp.	40	F	Farmers Home
Golden Terrace/Wesmar	Pemberton Township	40	E,S	Farmers Home
Paradise Lane Apartments	Pemberton Township	80	E	Farmers Home
Rolling Pines Apartments	Pemberton Township	40	F	Farmers Home
Sunbury Village	Pemberton Township	11	F	Balanced Housing/ CRDA
Rolling Hills East	Willingboro Township	22	F	Mt. Laurel (Sales)
Martha Avenue Apartments	Wrightstown Twshp.	92	F	Mt. Laurel (Rent)
Millstream South/South Mill	Wrightstown Twshp.	40	F,S	Farmers Home
North Mill Apts./Millstream	Wrightstown Twshp.	36	F	Farmers Home
Wrightstown Arms	Wrightstown Twshp.	52	F	Section 221 & 8
	COUNTY TOTAL:	3,486		

 Delaware Valley Regional Planning Commission (DVRPC), April, 1995.

SOURCE: Guide to Affordable Housing in New Jersey, New Jersey Department of Community Affairs, 1994; and Comprehensive Housing Affordability Strategy (CHAS), Federal Fiscal Years 1994 through 1998, Burlington County Department of Economic Development, Office of Housing and Community Development, December 1993.

NOTES: E - Elderly, F - Family, S - Special Needs/Handicapped

**INVENTORY OF PUBLIC AND ASSISTED HOUSING
CAMDEN COUNTY**

Development Name	Municipality	Total Units	Unit Type	Program
Audubon Towers/Charles Wise	Audubon Borough	124	E,S	HMFA/Section 8
Neighborhood Pres. Housing	Brooklawn Borough	15	F	Mt.Laurel (Rent)/ Balanced Housing
1451 Park Boulevard	Camden City	14	F	Section 8
220 Cooper Street	Camden City	29	F	Balanced Housing
526-538 Vine Street	Camden City	5	F	Section 8
622-632 North 5th Street	Camden City	5	F	Section 8
All American Gardens	Camden City	86	F	Section 221 & 8
Broadway Partners	Camden City	18	F	Section 8 Moderate Rehabilitation
Broadway Twnhses./Benchmark	Camden City	175	F	HMFA/Mt.Laurel/ Balanced Housing
Chelton Terrace	Camden City	200	F	Public Housing
Church Street Project	Camden City	9	F	Balanced Housing
Cooper Plaza	Camden City	64	F	Balanced Housing (Rental)
Cooper Poynt	Camden City	20	F	Balanced Housing
Crestbury Apartments	Camden City	348	F	HMFA/Section 8
CT Branch Village	Camden City	279	E,S	Public Housing
Emerald Street	Camden City	10	F	Balanced Housing
FDR Manor	Camden City	268	E,F	Public Housing
Ferry Avenue Partnership	Camden City	7	F	Section 8 Moderate Rehabilitation
Fillmore Partnership	Camden City	8	F	Section 8 Moderate Rehabilitation

Development Name	Municipality	Total Units	Unit Type	Program
Firehouse Partnership	Camden City	3	F	Section 8 Moderate Rehabilitation
Harmony House Apartments	Camden City	70	E,S	Section 236 & 8
Ivy Hill Apartments	Camden City	123	F	Section 236
J. Allen Nimmo Court	Camden City	60	F	Section 221
Jefferson Partners	Camden City	6	F	Section 8 Moderate Rehabilitation
JFK Tower	Camden City	99	E,S	Public Housing
John Wesley Village	Camden City	60	F	Section 221 & 8
Lakeshore Club Apartments	Camden City	80	E,S	Section 8
Lanning Square	Camden City	15	F	Mt. Laurel (Sales)/ Balanced Housing
Macedonia Gardens	Camden City	64	F	Section 221 & 8
Mickle Tower	Camden City	104	E,S	Public Housing
Northgate 2/Carpenters Union	Camden City	402	F	HMFA/S. 221 & 8
Old Star Theatre	Camden City	1	F	Section 8 Moderate Rehabilitation
Peter McGuire Gardens	Camden City	365	E,F	Public Housing
Riverview Towers	Camden City	225	E,S	HMFA/Section 8
Royal Court Towers	Camden City	198	F	Public Housing
Royal Court Townhouses	Camden City	93	F	Public Housing
Saint Joseph's/Westwynn	Camden City	12	F	Balanced Housing
South Broadway	Camden City	19	F	Balanced Housing
The "Twofer" Program	Camden City	44	F	Mt. Laurel (Sales)/ Balanced Housing
Trenton Avenue Affordable Housing	Camden City	17	F	Mt. Laurel (Sales) Balanced Housing
Webster Holcain	Camden City	11	F	Balanced Housing

Development Name	Municipality	Total Units	Unit Type	Program
Westfield Acres	Camden City	512	E,S	Public Housing
Westfield Gardens	Camden City	73	E,S	Section 8
Westfield Towers	Camden City	103	F	Public Housing
Williams Row	Camden City	44	F	Mt. Laurel (Sales)
Winslow Partners	Camden City	11	F	Section 8
WS Abblet Village	Camden City	306	F	Public Housing
Jewish Federation Apartments	Cherry Hill Township	248	E,S	HMFA/Section 8
Modest Price Housing	Cherry Hill Township	141	F	Mt. Laurel (Sales)
Restrictive 5% Housing	Cherry Hill Township	55	F	Mt. Laurel (Sales)
Tavistock Condos	Cherry Hill Township	17	F	Mt. Laurel (Rent)
Village Apartments	Cherry Hill Township	149	E,S	Section 202
Wooster/Clementon Towers	Clementon Borough	70	E,S	Public Housing
Collingswood Arms	Collingswood Borough	95	E,S	Public Housing
Gloucester City Rehab	Gloucester City	2	S	Mt. Laurel (Rent)
Gloucester Towne	Gloucester City	91	E,S	Public Housing
Brittany Woods	Gloucester Township	29	F	Farmers Home
Franklin Square	Gloucester Township	223	E,S	Public Housing
Loch Lomand Apartments	Gloucester Township	37	F	Farmers Home
Quail Ridge Apartments	Gloucester Township	40	F	Farmers Home
Valley Stream Apartments	Gloucester Township	8	F	Farmers Home
Stanfill Towers/Haddon Heights	Haddon Heights Boro.	124	E,S	HMFA/Section 8
Rohrer Towers 1	Haddon Township	100	E,S	Public Housing
Rohrer Towers 2	Haddonfield Borough	100	E,S	Section 8
Evesham Gardens	Lawnside Borough	50	F	Section 236
Lawnside Plaza	Lawnside Borough	80	E,F,S	Section 236

Development Name	Municipality	Total Units	Unit Type	Program
Lindenwold Gardens	Lindenwold Borough	200	F	HMFA/Section 236
Lindenwold Towers	Lindenwold Borough	100	E,S	Section 202
Mount Ephraim House	Mount Ephraim Boro.	6	E,S	Section 202
Pennsauken Senior Towers	Pennsauken Township	100	E,S	Section 8
Sycamore Ridge/Penn Manor	Pennsauken Township	304	E,F,S	HMFA/Section 8
Mansions/Pine Hill	Pine Hill Borough	360	E,F,S	HMFA/Section 8
Pine Hill Gardens	Pine Hill Borough	300	F	HMFA/Section 236
Echelon Towers Apartments	Voorhees Township	266	E,S	HMFA/Section 8/ Mt.Laurel (Rent)
Voorhees House	Voorhees Township	6	E,S	Section 202
Bellevue Court	Waterford Township	24	F	Farmers Home
Briarcliff Apartments	Waterford Township	8	F	Farmers Home
Hays Mills Estate I & II	Waterford Township	26	E,S	Farmers Home
Colleen Manor I & II	Winslow Township	80	F	Farmers Home
Colleen Manor III	Winslow Township	36	F	Farmers Home
Edgewood Acres	Winslow Township	116	F	Farmers Home
Edgewood Gardens	Winslow Township	70	E,S	Farmers Home
Fox Hollow Apartments	Winslow Township	22	F	Farmers Home
Tamerlane Apartments	Winslow Township	194	F	Farmers Home
	COUNTY TOTAL:	8,681		

 Delaware Valley Regional Planning Commission (DVRPC), April, 1995.

SOURCE: *Guide to Affordable Housing in New Jersey*, New Jersey Department of Community Affairs, 1994; and Comprehensive Housing Affordability Strategy (CHAS), Federal Fiscal Years 1994 through 1998, Camden County Office of Community Development, Camden County Consortium, October 1993.

NOTES: E - Elderly, F - Family, S - Special Needs/Handicapped

**INVENTORY OF PUBLIC AND ASSISTED HOUSING
GLOUCESTER COUNTY**

Development Name	Municipality	Total Units	Unit Type	Program
Deptford Pk. Apartments/SC Hsg	Deptford Township	100	E,S	Section 236/ Mt. Laurel
Deptford Twp. Rehab Program	Deptford Township	81	S	Mt. Laurel (Rent)
New Sharon Woods	Deptford Township	50	F	Section 236/ Mt. Laurel
David B. Holloway Apartments	Franklin Township	10	F	Farmers Home
Bentley Woods	Glassboro Township	80	F	Section 236
Delsea Manor	Glassboro Township	40	E,F,S	Public Housing
Ellis Manor	Glassboro Township	60	F	Public Housing
Glassboro Supervised Apartments	Glassboro Township	6	E,S	Section 202
Hodson Manor	Glassboro Township	40	E,S	Section 202
Hollybush Gardens I	Glassboro Township	80	F	Section 236
Hollybush Gardens II	Glassboro Township	172	E,F,S	Section 236
Summit Park	Glassboro Township	40	E,S	Public Housing
Whitney Gardens	Glassboro Township	40	E,S	Public Housing
Mullica Hill West	Harrison Township	168	F	Farmers Home
Cedar Grove Mobile Home Park	Mantua Township	29	E,S	Mt. Laurel (Sales)
Royal Oaks, Phase 3A	Mantua Township	104	F	Mt. Laurel (Rent)
Village of Berkley	Mantua Township	55	F	Mt. Laurel (Sales)
Carino Park Apartments	Monroe Township	100	E,S	Public Housing/ Mt. Laurel
Mimosa Ridge	Monroe Township	30	F	FmHA/Mt. Laurel (Rent)

Development Name	Municipality	Total Units	Unit Type	Program
Monroe 1/Dobco Associates	Monroe Township	36	F	FmHA/Mt. Laurel (Rent)
Monroe 2/Pleasant Acres	Monroe Township	36	F	FmHA/Mt. Laurel (Rent)
Willtown/Willow Creek	Monroe Township	38	F	FmHA/Mt. Laurel (Rent)
Paulsboro Gardens	Paulsboro Borough	150	F	Sections 221 & 8
Pitman Manor	Pitman Borough	172	E,S	Sections 202 & 236
Colonial Park Apartments	Woodbury City	200	E,S	Section 8
Lakeside Apartments/Oakwood	Woodbury City	96	F	HMFA/Section 8
	COUNTY TOTAL:	2,013		

 Delaware Valley Regional Planning Commission (DVRPC), April, 1995.

SOURCE: *Guide to Affordable Housing in New Jersey*, New Jersey Department of Community Affairs, 1994; and *Comprehensive Housing Affordability Strategy (CHAS)*, 1994 Annual Plan, Gloucester County Office of Municipal and County Government Services, November 1993.

NOTES: E - Elderly, F - Family, S - Special Needs/Handicapped

**INVENTORY OF PUBLIC AND ASSISTED HOUSING
MERCER COUNTY**

Development Name	Municipality	Total Units	Unit Type	Program
St. James Village	East Windsor Township	110	E,S	HMFA/Section 202
Ewing Supervised Apartments	Ewing Township	6	E,S	Section 202
Park Place	Ewing Township	125	E,S	HMFA/Section 8
Hamilton Group Home	Hamilton Township	8	E,S	Section 202
Hamilton Senior Citizens	Hamilton Township	160	E,S	Section 236
Klockner	Hamilton Township	160	E,S	Section 8
Society Hill Hamilton	Hamilton Township	80	E,S	Mt. Laurel (Sales)
Yardville Apartments	Hamilton Township	6	E,S	Section 202
Hightstown Homes	Hightstown Borough	100	E,F,S	Public Housing
Eagles Chase	Lawrence Township	41	F	Mt. Laurel (Sales)
Eggerts Crossing Village	Lawrence Township	100	F	HMFA/Section 236
Lawrence Plaza	Lawrence Township	160	E,S	HMFA/Section 8
Lawrence Square Village	Lawrence Township	164	F	Mt. Laurel (Sales)
Steward's Crossing	Lawrence Township	36	F	Mt. Laurel (Rent)
Stonerise	Lawrence Township	12	F	Mt. Laurel (Sales)
Tiffany Woods	Lawrence Township	12	F	Mt. Laurel (Sales)
Franklin Terrace	Princeton Borough	10	F	Locally Financed
Maple Terrace	Princeton Borough	10	F	Locally Financed
Princeton Chase I	Princeton Borough	10	F	Mt. Laurel (Sales)
Elm Court	Princeton Township	88	E,S	Section 202
Griggs Farm	Princeton Township	140	F	Mt.Laurel/ Balanced Housing
Hageman Homes	Princeton Township	50	F	Public Housing

Development Name	Municipality	Total Units	Unit Type	Program
Lloyd Terrace	Princeton Township	50	E,S	Public Housing
Princeton Comm. Village	Princeton Township	239	F	HMFA/Section 236
Redding Circle	Princeton Township	100	E,F,S	Public Housing
214 Spring Street	Trenton City	3	F	Section 8
229 East Hanover Street	Trenton City	6	F	Section 8
285 Spring Street	Trenton City	4	F	Section 8
41 Prospect Street	Trenton City	12	F	Section 8
43 Prospect Street	Trenton City	3	F	Section 8
45 Prospect Street	Trenton City	3	F	Section 8
8 Jarvis Place	Trenton City	6	F	Section 8
Architects Housing	Trenton City	122	E,S	HMFA/Section 8
Bellevue Plaza	Trenton City	89	E,F,S	Sections 221 & 8
Bernice Munce Towers	Trenton City	116	E,S	HMFA/Section 8
Better Community Housing	Trenton City	69	F	Balanced Housing
Brunswick Village	Trenton City	110	F	Section 236
Campbell Homes	Trenton City	81	F	Public Housing
Cathedral Square Apartments	Trenton City	100	E,S	Section 202
Charles Miller Homes	Trenton City	256	F	Public Housing
Cityside Apartments	Trenton City	127	F	Section 8 Moderate Rehabilitation
Cityside Apartments Phase II	Trenton City	107	F	Section 8 Moderate Rehabilitation
Donnelly Homes	Trenton City	376	F	Public Housing
George W. Page	Trenton City	159	F	Public Housing
Humboldt Sweets Homeownership	Trenton City	54	F	Balanced Housing

Development Name	Municipality	Total Units	Unit Type	Program
Isles Preservation Project	Trenton City	6	F	Balanced Housing (Sales)
J. Conner/French Towers	Trenton City	151	E,S	Public Housing
J.P. Affordable Housing	Trenton City	42	F	Mt. Laurel (Sales) Balanced Housing
James J. Abbott	Trenton City	108	E,S	Public Housing
Josephson Apartments	Trenton City	152	E,S	Public Housing
Kerney Homes	Trenton City	102	F	Public Housing
Kingsbury Twin Towers	Trenton City	364	E,F,S	HMFA/Section 236
Lincoln Homes	Trenton City	118	F	Public Housing
Luther Arms	Trenton City	150	E,S	Section 202
Luther Towers	Trenton City	205	E,S	Sections 202 & 236
North 25 Housing	Trenton City	117	F	HMFA/Section 8
Oakland Park Apartments	Trenton City	270	E,S	HMFA/ Sections 221 & 8
Parkview Apartments	Trenton City	24	F	Section 8
Pond Run 1/ Hamilton SC	Trenton City	160	E,S	HMFA/Section 236
Pond Run 2/Klockner	Trenton City	161	E,S	HMFA/Section 8
Prospect Village Homes	Trenton City	120	F	Public Housing
Rowan Towers	Trenton City	196	E,F,S	HMFA/Section 236
S.J. Haverstick Homes	Trenton City	112	F	Public Housing
Service Center Housing	Trenton City	12	E,S	Section 202
South Village I	Trenton City	132	E,S	Section 202
South Village II	Trenton City	203	E,S	Section 202
Stuyvesant-Prospect 1	Trenton City	10	F	Balanced Housing
The Aleda	Trenton City	38	F	Balanced Housing/ Section 8

Development Name	Municipality	Total Units	Unit Type	Program
The Leonard Apartments	Trenton City	22	E,S	Section 202
Trent Center East Apartments	Trenton City	229	E,S	Section 202/ Balanced Housing
Trent Center West/Brothers of Israel	Trenton City	246	E,S	HMFA/Section 236
Trenton Group Home	Trenton City	8	E,S	Section 202
Trenton YWCA	Trenton City	26	F	Balanced Housing
VOA Single Room Occupancy	Trenton City	14	S	Balanced Housing
Volk Street	Trenton City	8	F	Balanced Housing
Willow & Southard Streets	Trenton City	16	F	Balanced Housing
Woodrow Wilson Homes	Trenton City	219	F	Public Housing
Foxmoor	Washington Township	113	F	Mt. Laurel (Sales)
Project Freedom	Washington Township	30	E,S	Mt. Laurel (Rent)/ Balanced Housing
Steward's Watch	West Windsor Twshp.	103	F	Mt. Laurel (Rent)
United Cerebral Palsy Assoc.	West Windsor Township	5	E,S	Balanced Housing/ McKinney Act
Windsor Haven	West Windsor Twshp.	37	F	Mt. Laurel (Sales)
	COUNTY TOTAL:	7,809		

 Delaware Valley Regional Planning Commission (DVRPC), April, 1995.

SOURCE: *Guide to Affordable Housing in New Jersey*, New Jersey Department of Community Affairs, 1994; Comprehensive Housing Affordability (CHAS), Federal Fiscal Years 1994 through 1998, Mercer County Office of the County Executive, Mercer County HOME Consortium, December 1993; and Comprehensive Housing Affordability Strategy (CHAS), Fiscal Year 1994, City of Trenton, Department of Housing and Development, December 1993.

NOTES: E - Elderly, F - Family, S - Special Needs/Handicapped

APPENDIX B

FEDERAL HOUSING ASSISTANCE PROGRAMS

FEDERAL HOUSING ASSISTANCE PROGRAMS

FEDERAL HOUSING PROGRAM	PURPOSE
Section 23 (Family Self-Sufficiency)	Achieving economic self-sufficiency
Section 202	Direct loans for senior citizen housing; provides housing and related facilities for the elderly or handicapped
Section 207	Federal mortgage insurance to finance the construction of a broad range of multi-family rental housing
Section 213	Federal mortgage insurance for cooperative housing
Section 220	Federally insured loans for housing improvement in urban renewal areas
Section 221 d.2	Mortgage insurance for homes for low and moderate income families, to increase homeownership opportunities for low and moderate income families (especially those displaced by urban renewal)
Section 221 d.3, d.4	Mortgage insurance for rental or cooperative multi-family housing for moderate-income households, including projects designated for the elderly
Section 223 e	Mortgage insurance to purchase or rehabilitate homes in older, declining urban neighborhoods
Section 223 f	Federal mortgage insurance for the purchase or refinancing of existing apartment projects; to refinance an existing cooperative housing project; or to purchase and convert an existing rental project to cooperative housing
Section 231	Federal mortgage insurance for the construction or rehabilitation of rental housing for senior citizens or the disabled
Section 232	Mortgage insurance for nursing homes and intermediate care facilities
Section 235	Interest supplements on home mortgages
Section 236	Interest supplements on rental and cooperative housing mortgages
Section 811	Counselling and technical assistance
CDBG	Promotes non-profit development
HOME	Promotes non-profit development
LIHTC	Development of rental units through tax credits

Delaware Valley Regional Planning Commission, June, 1995

Source: U.S. Department of Housing and Urban Development, *Programs of HUD, 1989-1990*, Washington, DC.

