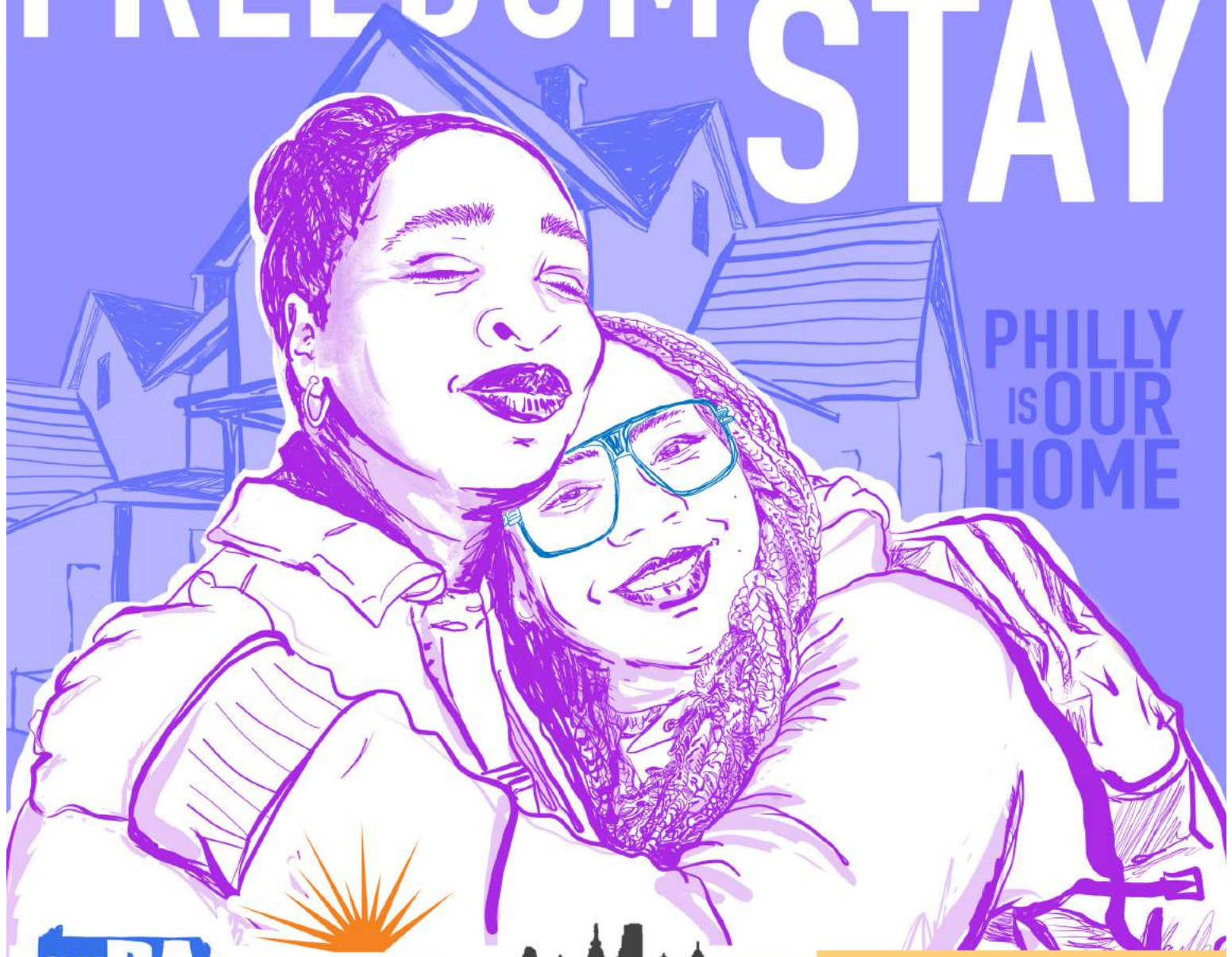


THE FREEDOM^{TO} STAY

PHILLY
IS OUR
HOME



THE CENTER FOR POPULAR DEMOCRACY



A HOME TO THRIVE

FEBRUARY 2020

HOUSING CRISIS REPORT : CAUSES AND EFFECTS ON BLACK & BROWN PEOPLE.
SOLUTIONS - GENERATED BY IMPACTED PHILADELPHIANS.



PHILLY IS OUR HOME

THE **FREEDOM** TO **STAY**

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INTRODUCTION

Philadelphia is in the midst of a housing crisis that has devastating effects on low-income communities and communities of color. **Over 200,000 Philadelphians are struggling to pay rent, buy a home, or cover the mortgage, property tax, or other housing costs.**¹ Nearly 6,000 Philadelphians are homeless on a given night, including nearly 1,500 children under 18 years old.² **This housing crisis is experienced across the city but is rooted in the destabilization, displacement, and disinvestment of low-income communities of color, particularly in Southwest, West, and North Philadelphia.**

Housing is a fundamental human right and must be prioritized over the profits of landlords and developers. **City Council must act now to protect Philadelphians and support low-income Black and brown residents to stay in their homes and continue to build thriving communities.** They must pass **rent control** and **“pay as you stay” property tax relief** to create thriving communities in which their constituents can stay in their homes. Our communities need the Freedom to STAY.

Predatory landlords and developers are hiking rents, evicting tenants, operating unsafe housing, and displacing Black and brown Philadelphians, who often have the fewest resources to fight back due to a history of housing discrimination, racial and economic segregation, and depressed wages. These same communities face dramatic increases in property taxes, jeopardizing what wealth they have managed to build. Many low-income tenants find themselves moving every few years because of unsafe and unhealthy homes, hiked rents, and landlords selling their homes. At the rate of current rent increases, many families are not able to relocate to healthier, more stable conditions. They find themselves evicted, disrespected, and dismissed, time after time, causing homelessness and/or mental or physical illness for many. The system is stacked against low-income renters and homeowners and in favor of wealthy landlords and developers. Our communities of renters and homeowners are joining together to demand change. We need bold action to end the housing crisis in Philadelphia so we can all have A Home to Thrive.

With so many Philadelphians living just one paycheck away from eviction or foreclosure, we are calling on City Council to prioritize tenants and homeowners over the greed of corporate landlords and the financial industry, who profit from this insecurity. In the face of this crisis, City Council need to take bold action, and not leave constituents to resist displacement on their own, without institutional support. While City Council has recently passed some modest reforms due in large part to grassroots organizing efforts, these changes are far from the scale of what is needed to address the crisis to end housing insecurity in Philadelphia

A stable, safe, accessible, and affordable home is vital to helping people and communities build a home to thrive, strengthening bonds between neighbors, supporting stability at work and school, and creating a greater sense of purpose, meaning, and belonging. Unstable housing can have devastating effects. It can disrupt community ties, decrease job security,³ complicate healthcare access,⁴ and interfere with children’s schooling.⁵ Rising rents and other housing costs can force long-term residents out of their communities. Moreover, housing instability can jeopardize a family’s place on the city’s public housing waiting list because the Housing Authority requires applicants to have a valid mailing address.⁶ If a person or family is paying too much of their income on housing, it can mean that they have no financial cushion and are therefore only one small crisis away from losing their home. Even in better times, they often face the choice between paying rent, the mortgage, or property taxes and paying for other necessities, such as food or medicine.

This report outlines the causes of the housing crisis and its effects on Black and brown Philadelphians, while offering solutions generated by impacted communities.

In a city where a quarter of residents live in poverty, rents are rapidly increasing, tenants have little power to challenge predatory landlords, fewer and fewer residents are homeowners, and the property tax assessment system is broken, tenants and homeowners alike are feeling the squeeze of housing costs. Real solutions are needed. Currently, Philadelphia does not have rent control, but the City Council

could pass it. Unlike many other states where landlord lobbies have pushed legislation to ban rent control bills, municipalities in Pennsylvania still have the legal right to pass and enforce rent control. Philadelphia also needs to fix its problem property tax assessment system. A pay-as-you-stay program would support low-income homeowners to stay in their homes while they pay off their property taxes.

Our communities have the solutions to end housing insecurity in Philadelphia, we need the political will from City Council to join in our bold vision.

ACKNOWLEDGEMENTS

This report was researched and written by Eli Vitulli (Center for Popular Democracy) and Lauren Parker (Philly Power Research). Edited by Shakiya Canty and Steve Paul (One PA) and Michele Kilpatrick, Katie Goldstein, and Connie Razza (Center for Popular Democracy). Layout and design by One PA /Suzanne South. This work is driven by our members who stand up every day to build the world we know is possible.



ROOTS OF A CRISIS: POVERTY, INEQUALITY AND SEGREGATION

Racism and Histories of Racial and Economic Segregation.

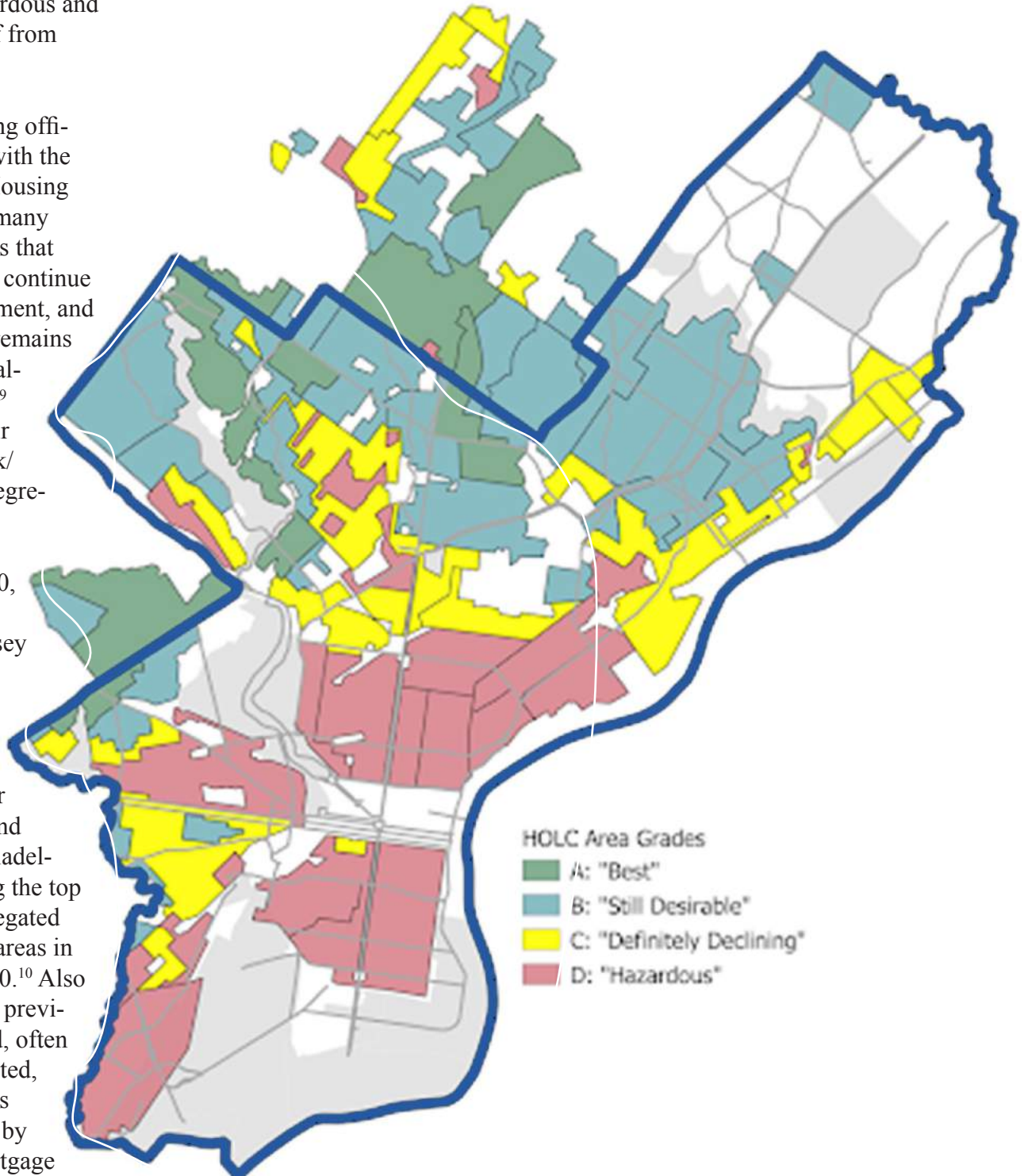
Philadelphia's housing crisis is rooted in a long history of racial segregation that became widespread in the early and mid-twentieth century. The individual racism of landlords and homeowners, as well as the systemic racism of the policies and practices of governments and the real estate and finance industries, segregated Black residents to certain neighborhoods. This segregation limited their mobility while also ensuring that those neighborhoods had the least investment.

Perhaps the most well known of the systemically racist housing policies was that of the federal government's Home Owners' Loan Corporation (HOLC). HOLC assessors would give grades to neighborhoods upon which to base their lending. Neighborhoods deemed risky or "hazardous" for lending would be shaded red on a map. This practice, called redlining, often targeted neighborhoods with large Black populations, mixed race neighborhoods, and even some white neighborhoods adjacent to Black neighborhoods. These maps were often explicit in their bias against Black families and immigrants; for example, northern West Philadelphia was designated "hazardous" because there was a "concentration of Negroes and Italians."⁷ The following map of Philadelphia presents the HOLC grades as published in 1937.⁸

North Philadelphia was particularly devastated by redlining as many neighborhoods were coded as hazardous and largely cut off from credit.

While redlining officially ended with the federal Fair Housing Act of 1968, many neighborhoods that were redlined continue to lack investment, and Philadelphia remains intensely racially segregated.⁹ In fact, in their study of Black/white racial segregation in the US between 1970 and 2010, sociologists Douglas Massey and Jonathan Tannen categorized Philadelphia as “hyper segregated” and identified Philadelphia as among the top ten most segregated metropolitan areas in the US in 2010.¹⁰ Also notably, these previously redlined, often hyper segregated, neighborhoods were targeted by subprime mortgage lenders in the lead up to the Great Recession.¹¹

Home Owners' Loan Corporation (HOLC) Redlining Map, 1937





Poverty, Low Wages & Economic Inequality

Because home ownership is the foundation of wealth in the US, redlining and other racist housing practices greatly contributed to the racial wealth gap, a key factor in Philadelphia's high levels of poverty and economic inequality.

With 26% of residents, nearly 400,000 people, live in poverty, Philadelphia has the highest poverty rate among the ten largest cities in the US. Of those living in poverty, over 122,000 (or 36%) are children under 18 years old, and more than 190,000 people live in deep poverty, with incomes at or below 50% of the federal poverty line. Philadelphia has the highest percentage of residents living in deep poverty among the ten largest cities in the US.¹² Black and Latinx communities, women, people with disabilities, and LGBTQ communities disproportionately experience the impacts of the housing crisis and would benefit the most through anti-displacement policies.

Because poverty in Philadelphia is deeply rooted in racial segregation and housing discrimination, among other causes, residents of color experience higher rates of poverty than white residents, and poverty among Latinx residents is particularly high. Philadelphia has the highest Latinx poverty rate among the ten largest US cities.¹³

Households headed by women are also more likely to be poor, and these households make up approximately 61% of poor households.¹⁴ Nearly a quarter of those living in poverty are disabled, the highest share among the ten largest cities.¹⁵ LGBTQ people—especially LGBTQ people of color, disabled LGBTQ people, and/or transgender people—are also disproportionately poor.¹⁶

The city's poverty rate has stayed persistently high even as Philadelphia has recently experienced growth in population, overall household income, and new investment.¹⁷ This growth has done little to alleviate poverty because

POVERTY, LOW WAGES, & ECONOMIC INEQUALITY

many jobs do not pay enough to meet the cost of living, especially housing costs. A worker needs to make at least \$23.08 an hour full-time to afford a two-bedroom home at fair market rent (FMR),¹⁸ yet the minimum wage in Pennsylvania is \$7.25 an hour and the median hourly wage for all workers in Philadelphia is \$20.47. In other words, half of all workers in Philadelphia make less than \$20.47 an hour, which is nowhere near enough money to afford an average two-bedroom rental. A person working minimum wage would have to work 105 hours per week to afford a one-bedroom home at FMR and 127 hours per week to afford a two-bedroom home.¹⁹

A full-time worker making the median hourly wage in six out of the top ten largest industries in Philadelphia cannot afford to rent a one-bedroom home at FMR. Nearly half of all workers work in one of these jobs, including people working in office and administrative support, sales, food and service, transportation and moving, personal care, and production workers.²⁰ These are the workers who provide the backbone of Philadelphia's society and economy. They provide support at work and in homes; make, serve, and dispose of the food we eat; and manufacture the things we need. These jobs also have a high concentration of people of color, women, and/or women of color.²¹

Philadelphia has not only a high poverty rate but also high economic inequality. It ranks third for the highest income inequality among the 50 largest US cities,²² and

Kisha's Story

I grew up in North Philly

and lived there my whole life. In 2007, I was living with my kids' dad and paying rent with two incomes. But when he went to jail, I couldn't afford the rent anymore, and my children and I became homeless. We lived with my mom and different family members before getting in a shelter, where I lived with my four children for almost a year. I was able to get transitional housing, but when your time is up, the owner can set the rent at whatever they want. I couldn't afford that rent, so I moved to public housing. The property manager there said I didn't pay when I had, and he illegally evicted me without notice. At that time, I didn't know my rights, so I didn't fight it.

So, I found myself homeless again. I got into a pattern where I would get a place whenever I had an influx of cash, like during income tax time, but then I would lose it because I never really had enough to pay the rent. I worked retail, I worked at schools, but I could never make enough to pay the rent. I would end up staying with friends or family, doubled up. It was so stressful. I didn't know where we were going to go. And, I was depressed. I wanted to help my kids stay positive, but it was so draining figuring out where we would go all the time. I turned to alcohol and feel like I lost a year of my life. By me moving from place to place to place, my kids started to get in trouble for truancy. I kept telling the district I was homeless and I needed a TransPass, but instead they had me in court every month for six months. It was really hard on my kids. My 12-year-old daughter started to run away and spend time in the streets. My oldest son still keeps to himself and gets scared easily. Finally, I started living with my sister. Even though we're doubled up, at least it's stable.

So many people are going through this, and the rent keeps going up. In 2007, I had a four-bedroom house for \$750. Now it's \$1,000 for two or three bedrooms in the same neighborhood. But minimum wage hasn't gone up in that entire time. A single parent on a minimum wage job can never support their children. Parents have to sell their food stamps just to make rent. A lot of people I know have their lights go out constantly because all their money goes to rent.

I have a full-time union job now, and it's still not enough! I don't know if I'll ever be able to move out on my own. But I've finally saved up a lump sum and could pay my security deposit and even rent. But all my friends have their rent shoot up after the first year is up. I'm scared I'll finally move out, just to have the rent shoot up again and go back through all of this again.

I've never really told this story before, but I hope sharing it can help other people know they're not alone. Being at One PA is important to me because I get information and take it to people I know. When I was in this situation, I didn't have anyone to help me. Now I can pass on important information. And not only can I help individuals, but I can fight to change policies so no one else has to go through what I went through.

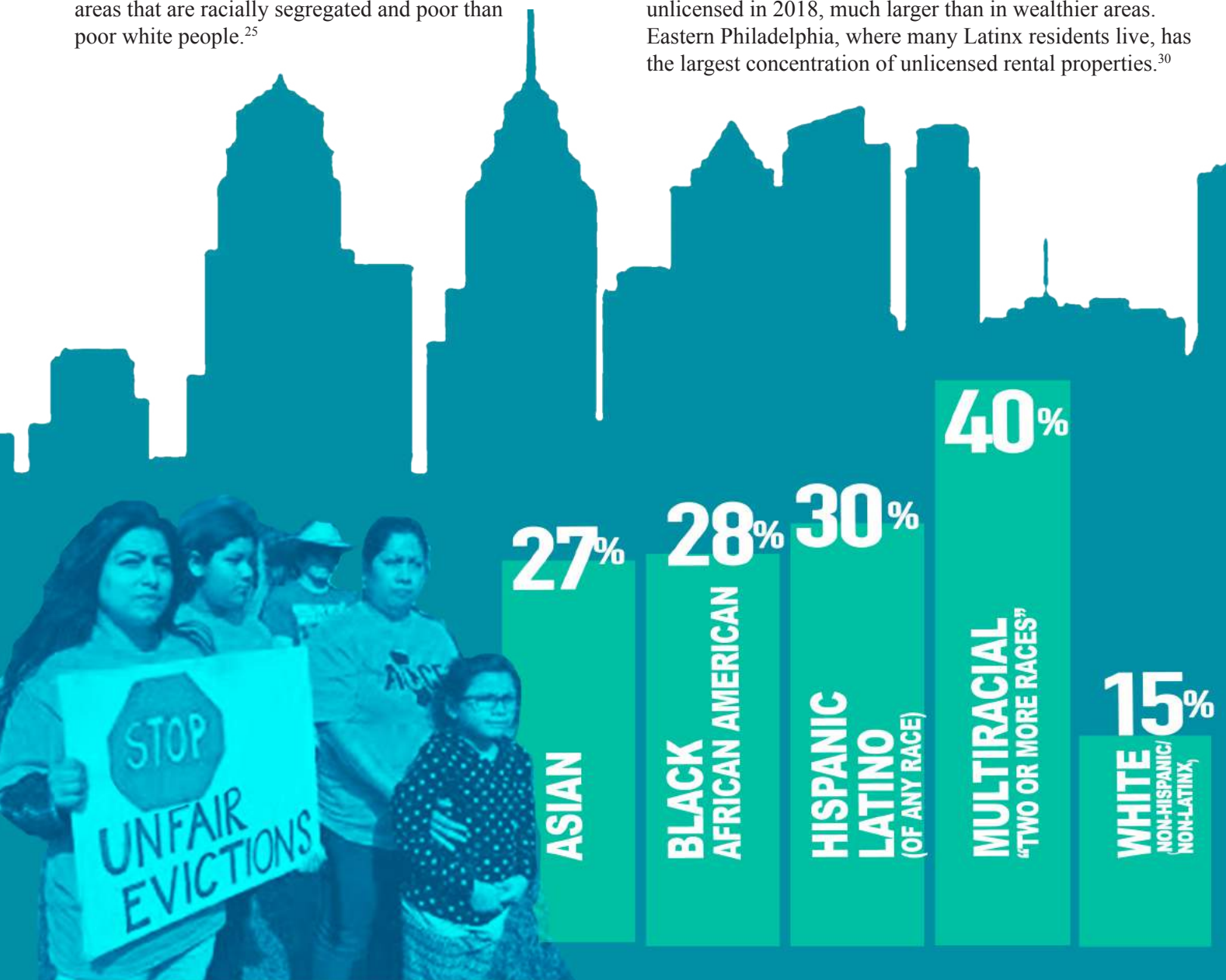
PHILADELPHIA POVERTY

both the city itself and the metropolitan area are highly segregated by income and race, again ranking among the worst in the nation at both the city and metropolitan area levels.²³

Sixty percent of all Philadelphians and 82% of poor residents live in areas with poverty rates of at least 20%, and over a third of poor residents live in a high poverty area, where the poverty rate is above 40%. A 2017 study of poverty in Philadelphia found that Black and Latinx residents of all incomes are far more likely to live in areas where the poverty rate is high; while poor white people tend to live in neighborhoods where the poverty rate is low.²⁴ Moreover, Black and Latinx people are much more likely to live in areas that are racially segregated and poor than poor white people.²⁵

Racial and economic segregation not only constrains the economic opportunities of residents in low-income neighborhoods of color but also negatively impacts residents' health and lowers their life expectancy;²⁶ makes residents more likely to attend a school with the lowest achievement rating and leads to worse educational outcomes, such as lower graduation rates;²⁷ exposes them to more violent crime;²⁸ and exposes them to heightened police scrutiny and greater likelihood of incarceration.²⁹

Moreover, people in lower-income neighborhoods are more likely to live in substandard housing. It is estimated that over a quarter of rental units in high-poverty areas were unlicensed in 2018, much larger than in wealthier areas. Eastern Philadelphia, where many Latinx residents live, has the largest concentration of unlicensed rental properties.³⁰



*PHILADELPHIA AND THE METROPOLITAN AREA
ARE HIGHLY SEGREGATED BY INCOME AND
RACE, RANKING AMONG THE WORST IN THE
NATION.*



POVERTY RATE BY CENSUS CATEGORIES OF RACE & ETHNICITY IN PHILADELPHIA

SOURCE: 2013–2017 5-YEAR
AMERICAN COMMUNITY SURVEY

We have only included the four largest racial categories, as well as “Multiracial,” here because the sample size for other racial categories (American Indian and Alaska Native” and “Native Hawaiian or Pacific Islander”) was too small for the poverty estimate to be reliable. In other words, this chart does not include everyone in Philadelphia.

BAD LANDLORDS & LACK OF TENANT PROTECTIONS

Bad Landlords & Lack of Tenant Protections

In a city with high poverty and few enforced tenant protections, landlords have more power than tenants and often use this power to harass and evict tenants and neglect maintenance of their buildings.³¹

In Philadelphia, landlords are required to have several documents in order to rent out their building: they must have an active rental license and provide tenants with a copy of the Certificate of Rental Suitability, the Lead-Safe Certificate if there is a child under six in the unit, and the Partners for Good Housing Handbook.³² However, these bare minimum requirements are often neither met by landlords nor consistently enforced in landlord-tenant court. The City recognized this as an issue, as enforcement of rental documents was one of 17 recommendations put forth by the Mayor's Task Force on Eviction Prevention and Response in 2018.³³ The report also highlighted that many tenants may not be receiving notice of their pre-eviction court date or notice of their pending lockout after

Anthony Lloyd's Story

I am a 31 year old black male from West Philadelphia. I am a convicted felon with four kids. I was raised by my aunt and grandmother due to problems at home with my parents. It was me, my brother, grandmother, grandfather, aunt, and younger cousin in a one-bedroom apartment. Even with my aunt working as a court stenographer and my grandfather working for the city, we stayed in that apartment for many years.

When living became difficult for my family, I created a revenue stream for myself that eventually led me to juvenile institutions. After spending a long time in those facilities, the world had changed so fast, and I needed help coming home.

I decided that I was not going to be a burden on my family, giving them another mouth to feed. So, I started my journey of adulthood and utilized the resources available to me through the system, which was not much but I made it work. With the increased cost of living and being discouraged because I was not able to take care of my two children at the time, I indulged in things that resulted in years of recidivism. Even when I was out, I was not able to establish a stable living because of low wages and high living costs. I broke and got depressed.

I lived on the street for some time building relationships with strangers. I met hundreds of young men and women over the years who went through the same struggles as I did, just trying to make ends meet. Today, I receive Social Security for PTSD and other disorders I developed from living in the streets and institutions. It is hard for me to understand where my family and I fit in this so-called "progressive" society with the direction the city is moving in.

I do not walk around the world with a sense of entitlement because I have made mistakes and missed opportunities that were presented to me. I came to the fork in the road and chose the path that led me to exactly where I knew it was going to take me. But, I do have some questions: What do men and women in my predicament do when we have put our best foot forward to change? Do things really change for us, and where do we fit in?

they have received a judgment against them. Without notice of the court date, many tenants do not know to show up to court to defend themselves, which likely contributes to the fact that between thirty and forty percent of all eviction filings end up in a default judgment (triggered when a tenant doesn't show).³⁴ Without notice of a pending lockout, the tenant has less time to plan, pack their items, seek financial assistance, request time off from their job, find a new home, or negotiate new payments with their landlord to stay in their home.

Some cities, including Philadelphia, have passed just-cause eviction protections, which require landlords to provide an accepted reason for evicting a tenant. Philadelphia's bill was passed in December 2018. While advanced by a strong grassroots effort, the bill's sponsors ultimately made some concessions to get the bill passed, which weakened its effects. For example, Philadelphia's just cause bill only applies to leases under one year.³⁵

Because of weak regulation, landlords can make a profitable business out of neglecting properties and mass evicting tenants while still collecting rents to satisfy their investor-owners. Here, we outline some of Philadelphia's worst private landlords based on preliminary data on evictions, code violations, and tax delinquency.³⁶

Odin Properties is one such bad actor that formed during the foreclosure crisis to buy and flip properties into rental units. Owned by developer Philip Balderston and operated out of their Fishtown location, Odin Properties manages approximately 7,000 units, many of which are in distressed communities across the country.³⁷



Odin Properties may be one of the highest evictors in Philadelphia.³⁸ In the last year, they filed an estimated 470 evictions against tenants in the approximately 2,000 units they manage in the city.³⁹ In other words, Odin files for eviction for as many as nearly 1 in 4 units.

Often their buildings have habitability issues and code violations. Currently, properties managed by Odin have an estimated 440 open code violations, with 65 open violations for hazardous conditions and ten open violations for unsafe structures.⁴⁰ At least six of their properties are delinquent in property taxes.⁴¹ A quick glance at their 24 reviews on Google indicates an average of 1.5 stars, with commenters mentioning utilities being shut off, intimidation, untimely repairs, roach and rodent infestations, and unprofessional service.⁴²

ABC Capital is a property management and acquisition firm started in 2011 by Amir Vana, Jay Walsh, and Yaron Zer. Like Odin Properties, they specifically formed in the wake of the foreclosure crisis to buy, flip, sell, and manage properties for hands-off investors.⁴³ They claim to have been the top cash buyer of residential properties in Philadelphia during 2013-2016, and, based on their map of properties, a large portion of those residences are in low-income communities.⁴⁴ They have very poor reviews by tenants⁴⁵ and developers alike⁴⁶ and complaints with the Better Business Bureau.⁴⁷ In 2018, ABC Capital was sued by the Public Interest Law Center on behalf of two North Philly tenants for squalid conditions, including lack of water and raw sewage in their basement.⁴⁸



Of the estimated 860 properties managed or owned by ABC Capital, there were approximately 1720 open code violations, of which 141 were for hazardous conditions and 48 for unsafe structures in the last year.⁴⁹ An estimated 87 of these properties are delinquent on taxes.⁵⁰ ABC Capital appears to have filed about 140 evictions in the last year.⁵¹



Founded during the foreclosure crisis in 2010, **One Wall Partners** is based out of Newark, NJ, and led by CEO Andy Wallace.⁵² One Wall owns 155 E Godfrey Avenue, a nearly 500-unit apartment complex in East Oak Lane.⁵³ In the past year, One Wall has filed 200 evictions, affecting tenants in up to 40% of its units.⁵⁴

Pinchos Shemano is a Brooklyn-based investor who owns Northbrook Apartments, a 518-unit apartment complex at 1340 Stewards Way in Northeast Philadelphia.⁵⁵ Last year, tenants received an estimated 180 eviction complaints at Northbrook, affecting as much as 35% of all units in the complex.⁵⁶ In 2007, *The Philadelphia Inquirer* reported that a tenant with disabilities in a different building owned by Pinchos Shermano couldn't leave her apartment because the company wouldn't fix the elevators in her building.⁵⁷

GoldOller Real Estate Investments was created by Richard Oller, Jeffrey Goldstein and Jake Hollinger during the foreclosure crisis (2009) and currently operates out of Philadelphia and New York City locations.⁵⁸ They are ranked in the nation's top 50 largest apartment operators, managing 40,000 units.⁵⁹ GoldOller now owns The Avenue at East Falls, the Pinchos Shemano building that was the subject of the 2007 *Inquirer* article. Since they bought the 512-unit property in 2016 they have been filing an estimated 55-100 evictions there per year.⁶⁰ In Philadelphia, they also own affiliated businesses, including **The Condo Shop, TCS Management, and Rittenhouse Realty Advisors.**⁶¹



Morgan Properties is an owner and operator of 75,000 apartment units across the country and is located in King of Prussia.⁶² In 2018, Morgan Properties are ranked in the top 20 largest apartment owners in the nation.⁶³ Mitch Morgan started the firm in 1985 and currently is the Chairman of the Board of Trustees at Temple University,⁶⁴ where he has a residence hall named after him.⁶⁵ Morgan Properties owns three large developments in Philadelphia that have a large number of evictions: Brookmont Apartments (600 Red Lion Road), Sherwood Crossing (3400 Red Lion Road), and Henry on the Park (7901 Henry Ave). Across the three buildings, they have filed an estimated 240 evictions in the last year, affecting as many as nearly a quarter of residents.⁶⁶ Sherwood Crossing has 3 open violations for unsafe structures.⁶⁷



While this report has mainly focused on private landlords, the **Philadelphia Housing Authority (PHA)** is a top landlord and top evictor of low-income renters in the city. PHA owns and manages 14,000 affordable housing units in Philadelphia, serving an estimated 80,000 residents in Philadelphia.⁶⁸ The average PHA resident makes about \$15,000 per year.⁶⁹ In 2019, PHA filed an

estimated 2,400 evictions against tenants.⁷⁰

The landlords and developers discussed above, as well as others not mentioned here, take advantage of inadequate tenant protections, sometimes causing housing instability among their tenants through hiking rents, evictions, or unsafe housing conditions. Some also benefit from homeowners losing their homes to foreclosure by buying foreclosed properties for potentially well under market price and flipping them or adding them to their property portfolios.⁷¹ In fact, as we discussed above with Odin Properties, ABC Capital, One Wall Partners, and GoldOller Real Estate Investments, a number of developers formed during or otherwise took advantage of the foreclosure crisis. These landlords, developers, and the real estate industry more broadly also have outsized influence with City Council and the Mayor.

Connections Between City Council, the Mayor, and the Real Estate Industry

Real estate developers, investors, and landlords frequently donate to the election campaigns of City Council members and the Mayor, giving them connections to our elected officials and often outside influence over them to pass laws and policies that are in their interests and against the interests of Black and brown Philadelphians, tenants and homeowners alike.

Since 2016, Councilmember Allan Domb, also known as the “Condo King,”⁷² has received the most support from the real estate industry at nearly \$1.7 million.⁷³ Shockingly, over \$1.1 million of this amount came from the “Condo King” himself,⁷⁴ underscoring how Domb has been able to finance his own campaigns to be elected to City Council to push a pro-development agenda.⁷⁵ Another \$28,000 came from the Greater Philadelphia Association of Realtors (GPAR), of which Domb served as President from 2013 to 2015.⁷⁶

After Councilmember Domb, Mayor Jim Kenney and Councilmember Kenyatta Johnson have received the most financial support from the real estate and building industries for their campaigns. Since 2016, Mayor Kenney has received over \$690,000, of which \$29,000 came from University City Housing Company, \$15,000 from real estate

Agnes's Story

Last year, the home I lived in for over 15 years was bought by a 31-year-old developer from out of town. He doubled my rent. And, he made me pay a water bill when I never paid for one before. This was a huge burden for my husband and me because we are both retired and live on a fixed income. We struggled to make the payments every month, but we never missed one. The landlord often sent people into the apartment unannounced. One time, my husband had a tense interaction with one of the workers. Out of nowhere, we were told we had to move out.

When we got the letter, we were upset, scared, and confused. We didn't understand why we would have to move out. My husband was so fed up that he was just ready to move. I asked him, "Where are we going to go? Where are we going to move? We don't have any money." There were so many changes happening that he didn't care, he was just ready to go. I told him I would call the rent-office and find out what was going

on. When I called, I was so hurt to find out that the reason they were ready to put us out was a simple miscommunication between my husband and a maintenance worker.

But we live next door to the house my mother used to own and on the same block as my sister, who cares for the neighborhood garden with me. I couldn't imagine leaving the community that has meant so much to my family and me, but I felt powerless. We didn't know our rights and we couldn't afford a lawyer. Luckily I got involved with One PA, a powerful community organization that fought back alongside me, and we won--an apology, a longer lease with no rent increases for me, a commitment to extend filing dates for evictions to the end of the month, a commitment to completing all tenant-requested repairs, a commitment to sell a property that they owned and did not repair, and to not buy any properties in the vicinity without first consulting with One PA.



Willamae
& Agnes

\$1,696,189

**ALLAN
DOMB**



\$690,914

**JIM
KENNEY**

\$387,069

**KENYATTA
JOHNSON**

\$274,000

**MARK
SQUILLA**

\$266,899

**BOBBY
HENON**

\$168,740

**DEREK
GREEN**

\$165,600

**CURTIS
JONES,
JR.**

\$157,800

**BRIAN
O'NIEL**

\$130,738

**JANNIE
BLACKWELL**

consultant Swanson Street Associates, \$12,000 from developer Carl Dranoff, and \$11,250 from parking magnate Joseph Zuritsky.⁷⁷

Councilmember Johnson has received over \$387,000 of which almost \$19,000 was from developer Alterra Property Group, \$12,500 from real estate management and investment company City Living Philly,⁷⁸ \$11,000 from parking magnate Joseph Zuritsky, and \$10,000 from the Building Industry Association of Philadelphia.⁷⁹

Gentrification and Displacement

The increase in population in Philadelphia has spurred gentrification in many neighborhoods, especially in West, North, and South Philadelphia where long-time residents are being displaced.

The Philadelphia Coalition for Affordable Communities found that low-income people of color, especially Black residents, have been displaced out of many neighborhoods throughout the city, particularly in parts of North, South, and West Philadelphia. Between 2000 and 2016, Black residents in North Philadelphia decreased by 22% while white residents increased by 39%. Over the same period, Black residents decreased by 30% and white residents increased by 17% in South Philadelphia, and Black residents decreased by 35% and white residents increased by 74% in West Philadelphia.⁸⁰

A Federal Reserve Bank of Philadelphia study found that even when disadvantaged residents did not move out of gentrifying neighborhoods, they gained less from gentrification than others, and those who were displaced were more likely to move into lower-income neighborhoods or neighborhoods with “lower values on quality-of-life indicators,” such as higher crime rates, low performing schools, and higher unemployment.⁸¹ They were also more likely to experience a significant decline in their credit scores. Less vulnerable residents were more likely to move to higher income neighborhoods with better amenities.⁸²

CONNECTIONS BETWEEN CITY COUNCIL THE MAYOR & THE REAL ESTATE INDUSTRY

Philadelphia’s universities—especially University of Pennsylvania, Temple University, and Drexel University—have long helped gentrify the neighborhoods around their campuses. These universities have been working with the city, private nonprofits, and developers for decades to change the neighborhoods around their campuses, often at the expense of long-time residents, especially Black residents. For example, in the late 1950s and 1960s, University of Pennsylvania,

\$94,550	\$79,200	\$77,550	\$42,800	\$40,760	\$34,400	\$14,000	\$6,100
MARIA QUINONES SANCHEZ	CINDY BASS	DARRELL CLARKE	DAVID OH	HELEN GYM	BLONDELL REYNOLDS BROWN	CHERELLE PARKER	BILL GREENLEE

REAL ESTATE & BUILDING INDUSTRY CAMPAIGN CONTRIBUTIONS

PHILADELPHIA 2016-2019
SOURCE: "Campaign Finance Data Explorer," phillypowerresearch.org/campaign-fundraising.

through the West Philadelphia Corporation, displaced a long-standing African American community known as “the Black Bottom” in its efforts to expand its campus and “re-develop” the areas next to the campus.⁸³ Penn has continued to invest in “revitalization” strategies in the neighborhoods around its campus, and the number of Black people in those neighborhoods has also continued to decline.⁸⁴

Developers also use universities as “anchors” for new development aimed often at white, middle-to-upper class students rather than long-term residents of neighborhoods and even attempt to “rebrand” neighborhoods.⁸⁵ While universities are not always directly involved in this type of development, one scholar described how Temple relied on private real estate development to create luxury housing and other amenities near its campus to attract white, middle- and upper-class students.⁸⁶

These universities are also some of the largest property owners in the city, owning hundreds of millions of dollars of properties, and in the case of Penn, over \$2.5 billion worth of properties.⁸⁷ Yet, they do not pay property taxes because state law exempts institutions of learning from paying taxes, costing the city millions of dollars in lost revenue every year.⁸⁸

Substandard Housing

Philadelphia has some of the oldest housing stock in the US. The median age of a house in Philadelphia is 93 years old, almost 30 years older than the average median home age in the US.⁸⁹ Nearly 90% of units are over 30 years old.⁹⁰ At least in part because of age, housing quality, particularly of lower-cost homes, is frequently substandard.⁹¹ In their 2018 action plan on housing, the City of Philadelphia identified age and disrepair along with vacancy as contributing to the shortage of “safe, decent affordable housing.”⁹² They identified 31,000 units without complete kitchens and 27,000 units without complete plumbing.⁹³

Thus, affordable homes are often low-quality and expensive to maintain, which is both a problem for renters (because of substandard and potentially hazardous housing) and homeowners, who also must pay for maintenance. Nearly half of all Black and Latinx renter and homeowner households report having repair issues.⁹⁴

A Crisis for Renters

Many Philadelphians are struggling to pay their rent. Over 130,000 renter households, or over half of all renter

households, are rent burdened, defined as paying over 30% of their income on rent. Unsurprisingly, poor households make up most of those who are rent burdened. Nearly all (88%) Philadelphia households earning less than \$20,000 are rent burdened, and 74% of all households are severely rent burdened, or pay over 50% of their income on rent. Black people and Latinx people are also significantly more likely than white people to be rent burdened. Approximately 57% of all Black residents and 63% of all Latinx residents pay too much for their housing, compared to 48% of white residents. As these numbers indicate, the affordability crisis is overwhelmingly based in low-income communities of color. Thus, the rent crisis and the critical need to support renters through passing tenant protections, especially rent control, are matters of racial and economic justice.

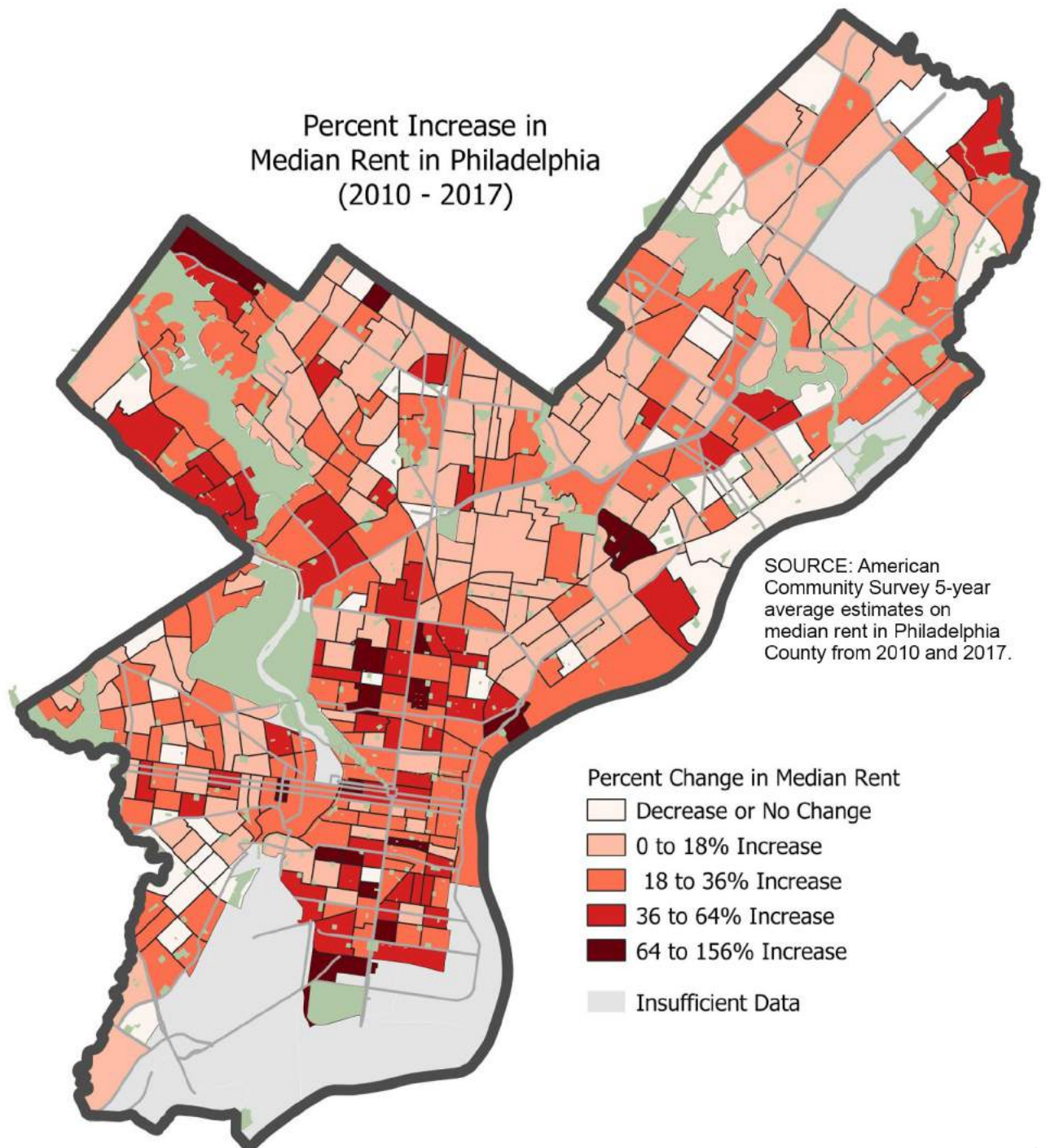
Renters in Philadelphia are also more likely to be lower income than homeowners. The median income of renter households is less than \$25,000, significantly less than the median income of homeowner households at a little over \$58,000. Nearly a third of renter households have incomes below the poverty line, compared to just under 10% of homeowner households. Moreover, while the median income in the city has grown in the last ten years, the median income of renter households has decreased slightly.⁹⁵ People of color, especially Latinx people, are more likely to be renters than white people.⁹⁶

Over the last decade, the number of renters has increased. In fact, 2017 was the first time that the number of renters in the city exceeded the number of homeowners—and the median income of renters has actually *declined*. Yet landlords, operating in an unregulated market, have driven rents up, resulting in an increase in the city’s median rent of over 25%.⁹⁷ As illustrated in the following map, much of the rent increase has occurred in North and South Philly communities.

As landlords continue to take advantage of the city’s most vulnerable residents, low-income households have fewer and fewer affordable options and are increasingly likely to spend more and more of their incomes on housing. A 2017 study by the Federal Reserve Bank of Philadelphia found that between 2000 and 2014, Philadelphia lost one out of five units renting for less than \$750 per month in 2014 dollars, or units affordable to households earning at least \$30,000, an income slightly higher than the median income of Philadelphia renters in 2014 (\$28,726), likely due to rising rent, luxury renovations, and the removal of the units from the rental market through conversion to ownership, abandonment, or demolition. Gentrifying neighborhoods experienced the loss of these affordable units at nearly

A CRISIS FOR RENTERS

five times the rate of nongentrifying neighborhoods.⁹⁸ In fact, most new rental units in the city are high-cost units. A 2016 study of rental housing found that nearly 70% of new construction since 2014 was for the high end of the market, or priced in the top third of the market, while just over 14% was priced in the lowest third. Moreover, the study also found that rent among the lowest cost apartments was increasing at a greater rate than among the highest cost.⁹⁹ Another study found that between 2008 and 2016, the city



Munira's Story

I am the proud young mother of two teenage boys. We are mainly from the North Philly area. I have literally lived in every part of this city but somehow managed to make my way back to North. As a person who has been a renter in the city for years it hurts that I sometimes wonder if I will be “homeless” again. In the past 6 years, I have moved 5 times and been homeless twice. At the time when I experienced being homeless, I had a job but still couldn't find a home because of credit. I am so tired of giving the bulk of my hard-earned money to rent and bills.

I have even lived in a one-bedroom apartment where, when it rained outside, it also rained down the walls. This was not long after I moved in. Then the landlord tells me she couldn't afford for me to continue to live there. This is after I gave rent for the first month, last month and another month of rent for security.

Even now, I live in a house that is not worth the money I pay every month for rent but I have few choices when all rent in my city is on a continuous rise. When the first of the month comes, I have to choose between pay-

ing rent on time or buying groceries. I have had my share of “slumlords,” and the landlord I have now will file for an eviction before I am even 30 days late. Now I just pray to be able to own a home one day. I hear stories about property taxes that have me thinking about the new problems I will encounter being a homeowner. And this is why I fight to defend and protect the communities that I am from.



lost 13,000 lower-cost units (renting for less than \$800) while adding 6,000 high cost units (renting for over \$2,000).¹⁰⁰

While private landlords gouge tenants, funding for subsidized housing has failed to meet the needs of Philadelphians. Approximately four out of five poor households live in market rate housing with no rent subsidies (as of 2013), and nearly all of them were rent burdened.¹⁰¹ The Philadelphia Housing Authority supplies housing for approximately 32,600 households and, as of January 2017, almost 43,000 families were on the waiting list.¹⁰² That list is also currently closed, and thus it is likely that there are even more eligible families needing assistance.¹⁰³

Rising rents, the decline of low-cost units, and the failure to regulate the private market have created a housing crisis that demands immediate action.

An Eviction Crisis

Evictions may be both a symptom and a cause of poverty, but the power imbalance between landlords and renters also plays a significant role in the violence of displacement. For many renters, the rent is simply too high and their incomes too low. For many others, the rent may still be too high, and they also are living with mold, pests, a crumbling roof, inconsistent water or heat, rooms inaccessible to people with disabilities, or lead—all issues that should be the responsibility of landlords to fix.

Even when tenants can pay, many landlords are quick to take advantage of a renter's precarious financial situation and Philadelphia's limited affordable housing options and use eviction as a primary tool of harassment, retaliation, and intimidation.

In Philadelphia, landlords file evictions against approximately 80 renters a day, for a total of 20,000 renters each year,¹⁰⁴ making Philadelphia the 4th ranked city for evictions in the nation.¹⁰⁵ About 40% of those eviction lawsuits are for one month of rent or less, affirming what many tenants intimately know—that landlords use eviction as a method of first resort.¹⁰⁶

Evictions in Philadelphia have been increasing over time and affect nearly every neighborhood. Evictions are an issue of racial justice as landlords disproportionately evict in Black and brown communities in North, West, and South Philly.¹⁰⁷ Neighborhoods with the highest number of evictions are in Council District 8 (Cindy Bass), District

3 (formerly Jannie Blackwell, now Jamie Gauthier), and District 5 (Darrell Clarke).

These communities of color were hardest hit by the foreclosure crisis and are also epicenters of the current eviction crisis. A 2017 study found that even after controlling for income, renters of color—especially Black renters—were more likely to be evicted.¹⁰⁸ Often, Black mothers and children are those most directly impacted. The map illustrates where evictions are occurring.¹⁰⁹

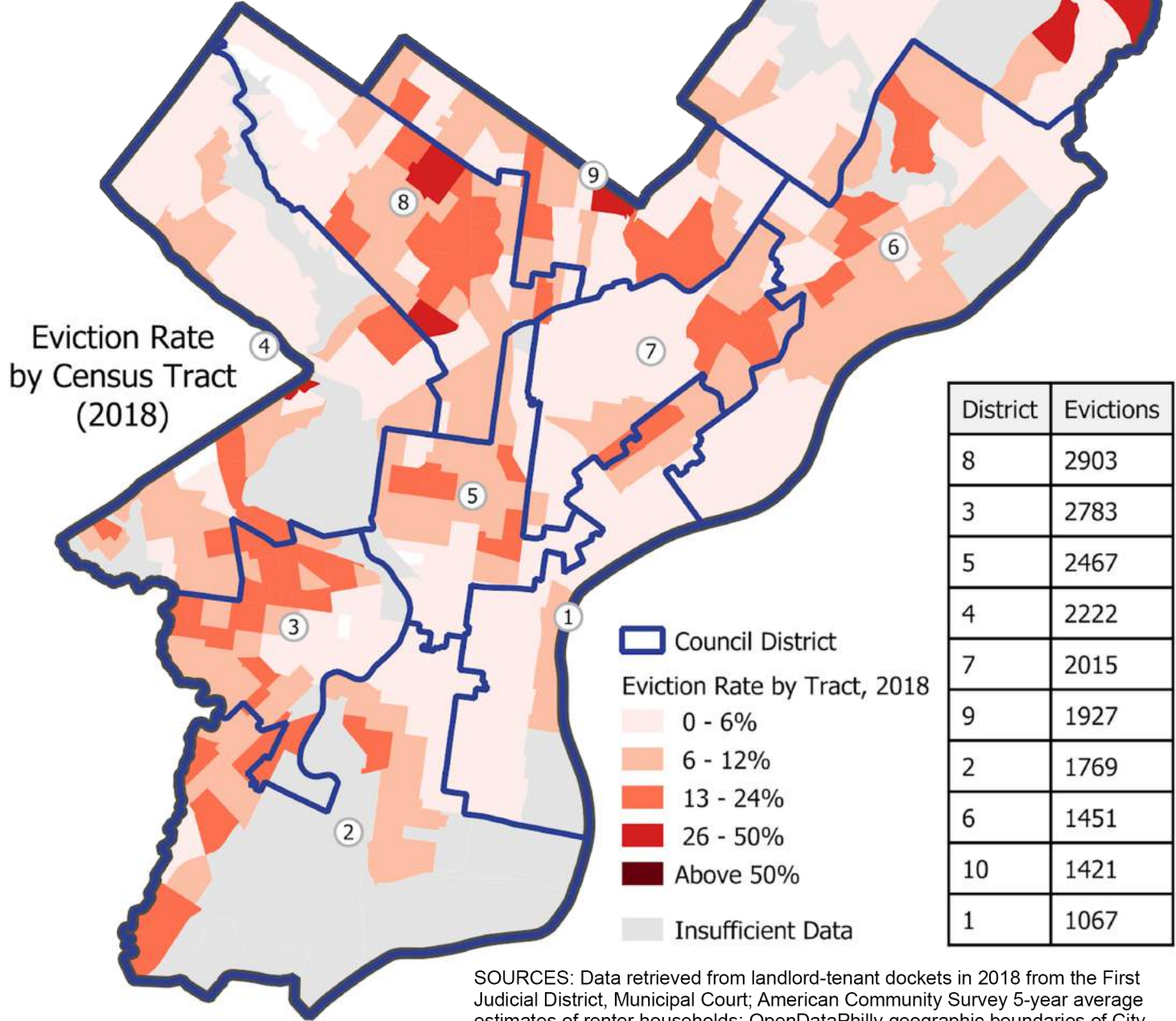
The disparity in legal representation in eviction proceedings compounds the power imbalance between landlords and tenants. Currently, about 80% of landlords have an attorney in eviction court, as compared to 11% of tenants.¹¹⁰ Without an attorney, tenants have a harder time navigating court procedures, negotiating fair agreements with their landlord, and asserting their legal rights in court. In November of 2019, Philadelphia City Council passed a bill guaranteeing low-income tenants a “right to counsel” in evictions.¹¹¹ This new bill will begin to level the playing field between landlords and tenants in court and is expected to be phased in over the next several years.

Standing Up for Renters: Rent Control

Addressing the range of issues facing Philadelphia renters requires a willingness to act immediately to challenge the landlords taking advantage of the city's most vulnerable residents. Regulating the rate of rent increases, providing access to counsel for residents facing eviction, and prohibiting unjust evictions would not only benefit the hundreds of thousands of rent-burdened households who are one rent increase away from displacement or homelessness



EVICTIION RATE



SOURCES: Data retrieved from landlord-tenant dockets in 2018 from the First Judicial District, Municipal Court; American Community Survey 5-year average estimates of renter households; OpenDataPhilly geographic boundaries of City Council Districts.



but would ease the strain on city resources created by nearly half a million Philadelphians being forced to pay a third of their rent in housing costs. This policy would have the largest benefit for Black and brown Philadelphians who are most cost burdened and most at risk of eviction and displacement. Rent Control has been proven to be the most cost effective solution to the renter housing crisis, and Philadelphia would join dozens of cities across the country taking bold action to protect at-risk renters.¹¹²

A crisis for Homeowners and Potential Homeowners

While homeowners are more likely to have higher incomes than renters, there are still a significant number of low-income homeowners. Nearly 20,000 homeowner households have incomes below the poverty line.¹¹³ While the specific risks are often different, these homeowners are similarly vulnerable to losing their homes as low-income renters. Moreover, homeownership is becoming increasingly out of reach for potential new homeowners, and the homeownership rates for people of color lag behind white people. Thus, homeownership and the critical need to support homeowners to stay in their homes, such as through a pay as you stay program, are matters of racial and economic justice.

Philadelphia has historically had more homeowners than renters, a high homeownership rate for a major city. Yet, the percentage of homeowners has been dropping for years and, in 2017, dipped below 50% for the first time.¹¹⁴ This dip below majority homeownership has not been evenly felt across Philadelphia: a majority (52%) of white residents remained homeowners in 2017, while 48% of Black Philadelphians and 40% of Latinx Philadelphians were homeowners.¹¹⁵ When you broaden your focus to the metropolitan area, the disparity is much larger. Over 74% of white residents are homeowners, compared to a little less than 49% of Black residents and 44% of Latinx residents.¹¹⁶ The gap between homeownership by white people and people of



color has stayed the same since at least 2000.¹¹⁷

Many low-income homeowners are struggling with issues of affordability and are at risk for losing their homes, especially because of increasing property taxes.

The city's recent property assessments dramatically increased property tax bills for many homeowners throughout the city. The median assessment for single-family residential properties increased by 10.5% from 2018 to 2019.¹¹⁸ Some homeowners saw much higher increases. For example, on the 2500 block of South Mildred, the median assessed value of homes increased from \$76,800 to \$142,100 and the median tax bill increased from \$1,075 to \$1,989.¹¹⁹ North Philadelphia's Brewerytown and Strawberry Mansion both saw increases of nearly 50% for the median assessed value of residential properties, the highest among neighborhoods in the city.¹²⁰ These large assessment increases are likely the result of increasing home values and sales prices—one study estimated that home sales prices have gone up 63% since 2010—¹²¹as well as a problematic assessment process.

FREEDOM TO STAY

Philadelphia’s Office of the Controller conducted a study of the Office of Property Assessment’s (OPA) process and found a “complete lack of transparency” and other serious problems with OPA and its assessments. The study found problems with both the accuracy and fairness of assessments, including that less expensive homes were more likely than more expensive homes to be overvalued. They also found that OPA was most likely to overassess residences in West Philadelphia, Southwest Philadelphia, and North Philadelphia, areas with the lowest median incomes in the city. Thus, residents in these lower-income areas “are likely paying more than their fair share of property taxes.”¹²²

Rising home prices are also not evenly distributed throughout the city and, as one study explained, create “wealth in some parts of the city but not in others.”¹²³ It also makes homeownership out of

reach for many people with lower incomes, and these higher home prices may be a reason that homeownership rates have been decreasing.

Property taxes that rise disproportionately for low-income homeowners have created a crisis. Action is necessary to provide struggling homeowners with relief.

Standing Up for Homeowners: Pay As You Stay

Immediate action is needed to provide low-income homeowners relief and fix the broken property tax assessment system. A Pay As You Stay program—which would provide relief on back taxes owed by low-income homeowners, eliminate fees, and cap the amount of taxes owed—would provide much needed support, potentially enabling thousands of struggling low-income homeowners¹²⁴ to stay in their homes. Additionally, City Council must hold OPA accountable for its broken property tax assessment system, which has burdened many low-income homeowners.





Maya Tells Her Story

In 2009, my husband and I were victims of a predatory loan on a house in Southwest Philly. The house was a wreck, and we had a double mortgage on it, but no amount of going back to Wachovia or Re/Max to demand they fix it helped. When we separated, I found a brand new house in West Philly which was affordable on my income. It was part of a big development that a local developer had gotten support from our Councilmember to build. My mortgage was reasonable. I was in the home two months when the central air went. When that happened, I realized none of us in the development had any working warranties on any part of our homes. One by one, people's central air went, their heaters went, then their plumbing, all within a year of buying the home.

The cost of repairing my home, combined with some family crises that emerged at the time, made me fall behind on my mortgage and ultimately sent me into bankruptcy. This year, my bankruptcy ends and my taxes will be reassessed. The stress of not knowing what those taxes will be or how I will afford them is exacerbating my asthma and keeping me up at night. I worked for the courts for some time, so I've seen all the ways taxes are pushing people out of their homes. I don't want to become one of those people. I want to retire, but I already know I can't afford to maintain my home if I do that. I'm worried about falling behind on property taxes that don't even exist yet.



Ms. Paulette



Tells her Story

I'm a senior and a homeowner, and I live on fixed income in the City of Philadelphia. In a couple of years, I will lose my tax relief for my property. Over the past six years, developers have built new luxury buildings in my neighborhood and properties have been reassessed in outrageous ways. I have senior neighbors who recently experienced 400% increases in their property taxes. Some of them are forced to go back to work for minimum wage jobs at \$7.25 an hour, and some of them are facing homelessness due to tax foreclosures. Black seniors are being pushed out left and right. I'm afraid me and more of my neighbors will be next.

More than a decade later, the foreclosure crisis is still impacting Philadelphians, especially low- and fixed income homeowners of color. While the federal government spends billions of dollars supporting upper middle class homeowners nationwide, it does virtually nothing to support those of us with less money to keep our homes. How will City Council to stabilize neighborhoods for low and fixed income communities like mine?

Ms. Willamae's Story

I've owned my home in the city of Philadelphia for approximately 10 years. I moved here from New York. After 9/11, my mother decided she no longer wanted to be a resident of New York City. However, my parents were homeowners in Philadelphia since the 70's. Our family's main reason for purchasing a home in Philadelphia was because we were always traveling here for our church headquarters in Philly. So we wanted to be able to spend the weekends and the houses were reasonable, so they purchased a home here. My family and I love Philadelphia and we always had a good feeling when we came into town. Now that I'm a resident I have a totally different view of Philadelphia. My husband and I purchased a home for approximately \$28,000. We rehabbed it and spent almost \$150,000. I was paying \$127 a year when I first purchased my home annually for taxes. Today, my taxes are approximately \$1,500 a year. They started raising my property taxes around 2013/2014, and since then, taxes have been assessed with penalties and interest amount to almost the price that I purchased my home for. (Willa Mae¹²⁵)

In 2017, I was diagnosed with cancer. The money me and my family paid towards medical treatment and hospital bills made us fall behind on all bills to the point where I still worry about keeping my home. I don't think it's fair. First of all, I didn't get the 10-year tax abatement that the city is giving to developers, even though I had to gut my house. Penalties and interest shouldn't be assessed upon me because Philly changed the tax rate in my area. My income didn't go up, so I cannot afford for the city to raise my taxes from hundreds to thousands of dollars. It is not fair that I am paying a thousand and some dollars more than what I was paying and then put penalties and interest on me, when many developers aren't paying a thing.

RECOMMENDATIONS

Over the last few years, residents and grassroots organizations have increasingly fought to gain stronger protections for low-income renters and homeowners in the City of Philadelphia. That grassroots movement led to City Council passing Just Cause in 2018 and Right to Counsel legislation in 2019 to protect renters and to call for a moratorium on sheriff sales on foreclosures and tax sales to protect vulnerable homeowners. Nevertheless, these new protections are not enough to tackle the issues of rising rents, massive evictions, increasing homelessness, and an ongoing wave of foreclosures and sheriff sales in our city.

Even with these hard fought protections, renters and homeowners in Philadelphia are still at a high risk of displacement.

An anti-racist, fair, and equitable Philadelphia acknowledges these inequalities and fights for and passes strong legislation that grants greater protections for renters and homeowners who are at risk of losing their homes. We are launching the Freedom to STAY Campaign and calling on the Philadelphia City Council to end housing insecurity for our communities.

Philadelphia needs:

- **UNIVERSAL RENT CONTROL** that would regulate the rate of rent increases for all rental housing, prohibit unjust evictions through expanded and strengthened just cause protections, and provide other protections for tenants including recourse for poor conditions and services and the right to counsel for residents facing eviction; and
- **PAY AS YOU STAY** program that would eliminate interest and fees and caps the debt owed from back-taxes at 10% of a home's taxable value, which would dramatically cut down payment costs and the length of payments for low-income homeowners.

Corporate landlords and developers are taking over our neighborhoods, raising our rents, and evicting our neighbors. Property taxes are increasing quickly and often unfairly. The time is now for these policies to be enacted to protect and grow our thriving communities and neighborhoods.



ENDNOTES

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- 11 Jake Blumgart "How Redlining Segregated Philadelphia," *Next City*, December 8, 2017, <https://nextcity.org/features/view/redlining-race-philadelphia-segregation>.
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- 13 Detroit (36.4%) is the only city among the fifty largest US cities with a higher proportion of Latinx people living in poverty. 2013-2017 5-Year American Community Survey.
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