

## **APPENDIX**

**Appendix A:**  
FYI Announcement of Ringgold Street pending demolition

# **FYI RESIDENTS OF THE 1800 BLOCK OF SOUTH RINGGOLD STREET**

THE CITY OF PHILAS HAS SCHEDULED 1850 SOUTH RINGGOLD FOR DEMOLITION.

THERE ARE MANY UNANSWERED QUESTIONS ABOUT THE MID ROW DEMOLITION PROCESS THAT THE CITY IS PERFORMING.

WHAT IS THE LONG-TERM AFFECTS OF THE PROCESS AND THE IMPACT ON YOUR PROPERTY ANDYOUR POCKET.

## **BE ADVISED THAT A MID ROW DEMO COULD:**

- **STRUCTURALLY IMPEDE THE INTEGRITY OF YOUR PROPERTY.**

Porches adjoin Ringgold Street housing stock. Removing one will have the same affect as pulling a tooth. The houses on the block over time will begin shifting and your porches will collapse.

- **NEGATIVELY AFFECT YOUR PROPERTY VALUES.**

Your home could be de-valued as much as 25%. Your home is an investment. *The equity in your home is cash in your pocket.* Equity can be used for home repairs, college tuition or a Caribbean vacation. Don't allow the city to take cash right out your pocket.

- **CREAT A BLOCK CAN.**

Once removed an open space is created. The open space, the city calls side yards could be filled with trash, dead stray animals, tires, and overgrown vegetation. You as residents will need to take ownership of the open space ensuring that it doesn't become a ***block can***. The city takes no responsibility for providing fencing, cleaning or maintenance (grass cutting/weeding).

**THE CITY HAS A RESPONSIBILITY TO YOU AS RESIDENTS AND CAN PRESUE OTHER ALTERNATIVES THAT PROTECT YOUR HOMES. DEMAND THE CITY TO PLACE THIS UNIT INTO THEIR STABLIZATION PROGRAM. DON'T LET THE CITY DESTORY YOUR BLOCK. THEY WILL NEVER REPLACE WHAT THEY TAKE AWAY.**

**Appendix B:**

Petition forwarded to District Council office opposing demolition



**Dear Ms. Verna:**

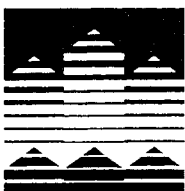
**We the residents of the 1800 block of South Ringgold Street protest the process of “mid row” demolitions occurring on our block (e.g. 1850 South Ringgold Street). The undersigned further protest the intent of the Neighborhood Transformation Initiative of mid block demolitions. We believe that the City of Philadelphia has a responsibility to first inform us as residents, protect our homes and consider other alternatives to the fore mention that will not remove the structural integrity and the economic viability of our collective homes and real estate values.**

**Name**

### Address

**Appendix C:**

Letter of support recommending; property be placed in  
City stabilization Program opposed to demolition



**REDEVELOPMENT  
AUTHORITY**  
OF THE CITY OF  
PHILADELPHIA

1234 Market Street  
16th Floor  
Philadelphia, PA  
19107-3701

Tel: (215) 854-6500

COPY

March 12, 2002

Ms. Kathy Murray  
Office of Council President Verna  
City Hall – Room 494  
Philadelphia, PA 19107

RE: 1800 South Ringgold Street

Dear Ms. Murray:

A friend of mine, Laverne Wiggins, who is doing a thesis on blight, brought me these pictures of the 1800 Block of South Ringgold Street.

She indicated that 1850 South Ringgold is a vacant structure that has deteriorated and is situated between two houses, whose owners have spent substantial sums to repair their homes, which is evident in the pictures. She also told me that she was working with the family that inherited this blighted structure and has been able to get the property into the former owner's daughter's name. She also told me that this property was in the lien sale. I cannot think of any more elements that one property could contain.

This property looks like a prime candidate for encapsulation and ultimate rehabilitation. However, the matter of ownership could be problematic in that property would also be in the lien sale and have an encapsulation lien as well.

If you are interested, please let me know and I will have Ms. Wiggins contact you.

Sincerely,

Herbert E. Wetzel  
Executive Director

HEW/lmr

cc: File

**Appendix D:**  
Project bi-weekly Progress Reports

## **Project Progress Report**

### **October 22, 2001 – November 2, 2001**

The project schedule indicated that the following task would be addressed during the month of October. The following is a report of the task completed and the outcomes of the task:

- Re-inspection of Ringgold Street
- Ringgold Street Block Meeting
- Research optional development programs

#### Re-inspection

To date, I have not been able to obtain a date from License and Inspection for re-inspecting the Ringgold Street property. In following up with L&I, I was informed that because the demo contract had been awarded that I would have to secure legal assistance to have the demo ceased. I was further informed that a pre-requisite to have the demo ceased is ownership. Per L&I, only the owner of record can petition the court to have a demo order ceased. This per-requisite only perpetuates the necessity for locating the daughter.

As indicated in my project contract, what sparked my attention to Ringgold Street was the report of Greater Germantown Construction Corporation (GGCC) being awarded the demo contract. Due to organizational restructuring, GGCC has not mobilized to proceed with demolition activities. Organizationally, GGCC may dismantle the construction division. To this extent, the demo contract would go back to the City for re-bid on the open market. If the City moves at its present rate of speed the re-bid process could take as long as six months. The City has however has acted expeditiously when you want otherwise. There could however be another benefit to this time line. Initially, the request to cease demolition came from the Council District office and I'm hopeful that this order out weighs any City procurement/re-bidding process.

#### Optional Development Programs

The City basically offers to both non-profit and private developers one rehab subsidy program, the Housing Rehabilitation Program (HRP).

HRP - \$25,000.00 subsidy - \$8,000.00 developer fee.

Under this program, the total rehab cost cannot exceed the backend sales price of the unit. The market will support a \$40,000 - \$45,000 back end sales price for Ringgold Street. Total rehab cost cannot exceed \$70,000.00 under this program. Non-profit developers traditionally under this program have contributed a portion of their developer's fee to the construction budget to make these deals work.

Other rehab programs are available such as MEND, Sweat Equity Rehab, PNHS, etc., but are not as user friendly as HRP.

#### Municipal Lien

The lien holder was contacted to open discussion relative to cost and process of purchasing the lien on the Ringgold Street property. Via the City, properties that have not recorded payments

over a period of three years or more, of real estate taxes and water/sewer usage are coded for lien sales. The City has contracted with several private collections agencies/law offices that purchase liens at 0.40-0.50 on a \$1.00 (depending on neighborhood) and collects from either the owner or from the sale of the lien on the open market.

Purchasing a lien as described above does not establish ownership. Ownership of lien properties can only be obtained by direct purchase from the owner or via the Act 94 condemnation process. In an attempt to expedite the process of site control, I am working on both ends of the system. On one end as a non-profit developer seeking to sustain a block through the rehab of a vacant abandoned structure and on the other end as a private developer who has identified a development opportunity that make sound economic sense and has re-sale ability.

As a non-profit organization real estate can be obtained through Act 94. Under this Act, the represented District of a Council member puts the property on hold for future development purposes. The property is then purchased by the City and conveyed to the non-profit. This process typically takes approximately one year to complete and the total cost to the non-profit is under \$1,000.

As a private developer the purchase of the lien is independent of conveyance. Identification of the owner and documentation of a sale must be completed prior to conveyance. Cost under this scenario could be excessive. The lien alone for 1850 S. Ringgold Street under this scenario will cost \$4,000.00 plus closing cost. Under this scenario, purchase of the lien does not remove any other encumbrances on the property. This City also offers other programs of conveyance such as donor take and homestead as options for securing ownership. The time line for conveyance under these programs far exceeded the project time line for consideration. I have made contact with and obtained information from the lien holder relative to purchasing the lien. I will be requesting from the Council District office an application for submission of Act 94 for 1850 South Ringgold Street.

Research concludes that the owner of record is deceased. Surviving children were three at the time of death. The oldest preceded his father in death, the youngest child is institutionalized with severe mental and physical disabilities and the middle child I have not been able to contact to date. I have spoken with an attorney friend who has recommended a private investigator at a cost of \$150.00. *'The jury is still out'* on privately developing this property. Under either scenario, the predevelopment cost can be absorbed through the overall development budget minimizing my risk if the option is to privately develop. I have learnt however that the deceased had immediate family living in the South Philadelphia area and will begin looking for them in an attempt to locate the owner's daughter to negotiate a private sale.

### Block Meeting

The October block meeting was cancelled. I did however report my findings to the Block Captain.

**Project Progress Report**  
**November 5, 2001 – November 16, 2001**

Discovery & Findings:

**Project General Concerns:**

Concerns are mounting relative to time and the amount of remaining time until the City realizes that demolition activities has not commenced on the Ringgold Street unit and they take the property back and reissue it to bid.

**Locating Owner:**

The instruction from the Department of License and Inspection indicated that the order to have the demolition ceased could only be motioned by the owner. In an effort to expeditiously locate the owner, I retained the services of a Private Investigator. The PI, was able to locate the daughter of the deceased and provided me with her address and telephone number.

In consulting with an attorney who has consented to providing legal assistance to this project relative to course work only, I was informed that all living siblings would have to mutually consent to donating the property through a donor taker program. The donor taker program is designed to provide absentee owners with an opportunity to relinquish ownership of abandoned, deteriorated, tax delinquent properties by transferring title to non-profit development corporations.

Transferring a property under this program also relinquishes the owner of record from all encumbrances attached to the property. Municipal encumbrances are waived to non-profits providing encumbrances are not privately held by an independent lien holder. In the case of Ringgold Street, the property is attached by an independent lien holder with a \$4,000 lien. This is the program that will be discussed and recommended to the located heir. I will be contacting Ms. DeLoach to speak with her in detail applicable to the property and the associated options. As indicated in previous reports, there may be some pre development cost associated with securing site control for this project. Cost associated with retaining the PI will be calculated in the acquisition line of the development budget.

**Schedule Revision:**

The project schedule called for a re-inspection of the structural stability of the property to have occurred during the month of November. Based on the information received by L&I, a re-inspection cannot be confirmed until site control is secured. The project will move forward with completing other associated task and address re-inspecting the unit later in the project.

**Project Progress Report**  
**November 19-2001 – November 30, 2001**

**Initial Meeting with Heir:**

Contact was made with Ms. DeLoach who agreed to meet with me to discuss the state of her father's property. In attendance at the meeting were Ms. DeLoach's mother (parents were divorced at the time of death) and stepbrother.

I opened the meeting by introducing myself as a student of SNHU and explained the nature of the program, my course of study, my project and what I did professionally and how it fit into my course work.

In my conversation with Ms. DeLoach prior to our meeting, she made a statement when I mentioned the option of donating the property to a non-profit as to "why would she want to give the property away apposed to selling it, or live in it". I explained to her that the property presently had a negative value and selling the property against the value would leave her with remaining debt. She then said if "I'm still going to be in debt then I should just live they're myself". With this statement in mind, I decided to take another approach.

The Housing Rehabilitation Program that I have previously described in prior reports has a client driven component to it. Under the client driven approach apposed to a non profit rehabbing a house for resale to a qualified buyer, a present homeowner requiring substantial rehab on their owned property if qualified could rehab their home and all the money over subsidy required to complete the rehab could be transferred into a mortgage.

How does this work? Under the program, the present homeowner could receive a \$25,000 subsidy from the City of Philadelphia via the Redevelopment Authority amortized over 10/years towards the total rehab cost. In Philadelphia on the average, a 3/bedroom row house is approximately 1000 sq. ft. @ \$78/sq. ft. average rehab cost; total rehab cost equals \$78,000. This being the number, the City puts in a \$25,000 subsidy against the rehab cost and up to a \$10,000 subsidy to cover cost related to lead abatement/demolition. Deducting the total subsidy of \$35,000 from the total rehab cost of \$78,000 would require Ms. DeLoach to qualify for a conventional mortgage of \$43,000, providing the market would support a \$43,000 value. Ms. DeLoach will go through the City's First-time Homebuyers Program to qualify for all direct subsidies and grants awarded under the program.

This is the approach and program that I explained to Ms. DeLoach and her mother. I further explained that her brother who is mentally and physically disabled does have an ownership interest in the property and therefore his legal guardian, his mother would have to consent to this agreement on his behalf. Ms. DeLoach is very excited and interested in this approach and agreed to allow me to move forward on her behalf.



**Next Steps:**

Movement must expeditiously begin in two areas as time is of the essence:

- Have the property removed from the demo list
- Acquire the property from the lien holder.

**Movement:**

Ms. DeLoach and I have a meeting with Community Legal Services on Monday December 11, 2001 to present her case and request that an order be drafted to L&I on her behalf to cease demolition on the property.

Discussions have been opened with Point Breeze CDC to serve as the conduit developer. In this role Point Breeze CDC would be the go between Ms. DeLoach and the City to the extent of the HRP Client Driven program guidelines. A Memorandum of Understanding will be drafted to outline the terms of the relationship.

Ms. DeLoach and I will be contacting the lien holder to open discussions relative to acquiring the lien.

**Discovery:**

In a conversation with L&I, I learned that L&I is aware that GGCC has ceased their demolition activities, the unit has not been put out for re-bid to date.

**Project Progress Report**  
**December 1, 2001 – December 13, 2001**

On behalf of Ms. DeLoach, I scheduled a meeting for her at Community Legal Services. Although the attorney indicated that he would act as legal counsel to the project, he explained to Ms. DeLoach and I that he would be unable to work on her behalf pro-bono.

The purpose of seeking counsel is as the project attorney explained; Ms. DeLoach will have to establish ownership prior to requesting that the City cease the demolition. Community Legal Services denied Ms. DeLoach assistance stating her income exceeded the program acceptability guidelines. (Ms. DeLoach earns \$8.00/hr. presently employed by Dollar Land, Inc.)

With this news, I then walked to towards City Hall with the intention on going to the Council office representing the property. Entering City Hall, I saw a colleague of mine and explained the situation and he directed me to his Council office where I was able to obtain some information and history on the property relative to delinquent taxes, city liens, delinquent water bills & a L&I violation. Ms. DeLoach and I was escorted to the office of the Council representing the property and on behalf of Ms. DeLoach the property was taken off of the demo list for 60 days providing time for her to obtain ownership. Also, there is an attorney on staff at my Colleagues office who has agreed to provide Ms. DeLoach with some pro bono legal assistance.

Ms. DeLoach was directed by the attorney to obtain a copy of the Deed of Record. This directive was given to ensure that the Deed on Record did not have her mothers name still attached. If her mothers name was attached, her mother would have been able to have a Deed drafted transferring ownership and basically that would have been the process. If her father after divorce removed her from the Deed and because he died intestate (the condition of a property owner who dies without leaving a valid will), in order for Ms. DeLoach to establish ownership she would then have to declare herself as the Executrix of her father's Estate.

Ms. DeLoach and I went down to the office Deed of Records and obtained a copy of the Deed. The Deed verified that Wallace DeLoach had removed Linda DeLoach from the Deed. Ms. DeLoach was then directed by the attorney to obtain a copy of the Death Certificate so that she could take it to the Register of Wills office and declare herself Executrix. Ms. DeLoach and I went to the State Building where she ordered a Death Certificate.

The attorney was made aware by Ms. DeLoach that she had a mentally/physically disabled brother who was institutionalized and that her mother was his legally guardian and would assign his interest to her on his behalf.

## **Project Progress Report**

### **December 15, 2001 – January 15, 2002**

Ms. DeLoach presently has in had a copy of her father's death certificate. After receipt and during a meeting with Ms. DeLoach, I laid out a two-step plan of action that would provide sufficient information in order for her to make a committed decision based on factual information.

#### **Step 1**

As I have indicated in previous reports, a portion of the dollars required to rehab this house will be in the form of a mortgage. If Ms. DeLoach is serious about becoming a homeowner then she must get herself pre approved for a mortgage. The City of Philadelphia has geographically set up housing counseling agencies that will assist a perspective homeowner in obtaining a mortgage pre approval and then a mortgage commitment. Ms. DeLoach will schedule an appointment with the counseling agency assisting West Philadelphia perspective homebuyers.

#### **Sept 2**

I have scheduled a site visit for Ringgold Street with a construction cost estimator who will provide me with a cost estimate to rehab the unit. Once this information is in hand, and Ms. DeLoach has completed the pre approval process, I will be able to determine her affordability. Based on her affordability, we can determine if and how she will proceed.

#### **Pictorial Documentation**

I completed pictorial documentation of the unit. We still have not been able to obtain an entry authorization; so all pictures were taken from the outside of the unit. The rear of the unit is totally exposed and the rear structure has begun to collapse. There is a tree growing in the center of the house, which you can see from the rear. Pictures were also taken of the block to show the uniformity in the housing stock of the block.

Applicable to showing a sample of the severity of the mid-row demo process, I have taken several shots to illustrate the impact of the block, the negative use and affects of a vacant lot in addition to positive lot improvements.

#### **Administratively**

Administratively, Ms. DeLoach will have to go the Deed of Records and proclaim herself as the sole heir in order to have the property transferred by Deed to her. Prior to committing to the real estate, it is important that information pertinent to affordability is assessed.

As reported in previous reports, in addition to obtaining ownership, Ms. DeLoach will have to get the unit released by the lien holder. No additional contact has been made with

the holder to date. Ms. DeLoach will assess her options prior to any additional contact being made with the holder.

### **Concerns**

I have some concerns relative to Ms. DeLoach's commitment to see this process through. I think Ms. DeLoach is a little apprehensive about the responsibilities entailed in becoming a homeowner and consequently has not been as responsive as I would like her to be, due to her intellectual limitations and procedural affairs associated with institutional mandates. Our contact is one sided; always initiated on my part.

### **Options**

The question is, what happens if Ms. DeLoach backs out? If the mission is to save Ringgold Street then we move forward by optionally:

- Point Breeze CDC – could acquire and develop the unit as the neighborhood CDC. This option is a slow process, directed by the City of Philadelphia. The time line to move this option forward far exceeds the demo time line.
- Private Ownership – convince Ms. DeLoach that it is in the best interest of the block that she obtains ownership and sell the property for its negative value. (monies owed to the lien holder and any additional municipal liens) The property could still be rehabbed using city dollars (25,000 self amortized subsidy), and the owner would be required to adhere to all program policy and regulation.
- In fill Development – As previously reported, I had a meeting with a Development Financing Organization interested in doing work with GGHDC. I have had further discussion with the Principal about the B.E.N.N.I.E. concept. In addition, the cost estimator completing the cost estimate also has a demo division to his company. He has agreed to provide a demo number if need be in preparation for a B.E.N.N.I.E. If this option prevails, to lessen the task severity associated with the acquisition process, it would be necessary that Ms. DeLoach sell the property for its negative value.

As a discovery note; a resident living next door to a house that has been demoed has the right of first refusal to the created lot to the extent the lot is owned by the City or lien holder.

## **Project Progress Report**

### **January 16, 2002 – January 31, 2002**

#### **Meeting**

I spoke with Ms. DeLoach on the telephone and informed her that I had taken some pictures of the house and asked if she wanted to see them. In attendance at the meeting was Ms. DeLoach, her mother and stepbrother. After giving them an up-date of what progress was made to date, I brought out the pictures and begun to show them.

As they began to look at the pictures, their faces were dour and downtrodden. Despite relocation, separation, divorce and time both mother and daughter still have a sense of connection, which was exemplified through their tears and visible emotion. Both mother and daughter shared a story of happy times of their home on Ringgold Street. At one point, Ms. DeLoach said, "this is the only home I remember". This moment with them only intensified my commitment of helping hem and saving this house.

I scheduled a meeting with a mortgage-counseling agency for Ms. DeLoach. In speaking with Ms. DeLoach and her mother, I was informed that the mortgage application would be put in the name of Ms. DeLoach and her stepbrother. Ms. DeLoach's stepbrother is a recipient of SSI and therefore has guaranteed income to support their ability to acquire a mortgage. Upon completion of this step, I will package Ms. DeLoach for an audience with her District Councilwomen to obtain assistance in having the property-removed from the lien holder's possession.

#### **Site Visits**

Site visits were conducted with an architect and engineer who confirmed the City's findings in declaring the property structurally deficient. Both architect and engineer confirmed that the house would be a gut rehab and depending upon the condition of the floor joice and roof rafters would determine if the demo would have to extend from the rear to the front wall.

The contractor was unable to go inside of the house because of the depth of the structural damage. Based on his visual observations he concluded that rehab cost would average \$100/sq. ft. The approximate size of house is 800-850 square feet. Rehab cost could total at a minimum \$80,000.

#### **Affordability**

Ms. DeLoach and her stepbrother's total combined income is \$23,5000. Ms. DeLoach at \$8.25/hour @ 40/hrs. x 52/weeks = \$17,160. Her stepbrother's SSI is \$530/month x 12/months = \$6,360. AT \$23,5000/yearly income, their combined affordability is approximately \$58,000. Assuming total rehab at \$80,000 deducting the \$25,000 city subsidy and the \$10,000 subsidy for lead abatement cost that is factored in as a part of the demo cost, up to \$35,000 could be deducted in subsidy dollars leaving Ms. DeLoach and

her stepbrother with having to obtain a \$45,000 mortgage. I have also spoken with Philadelphia Neighborhood Housing Services (PNHS) applicable to their grant program for electrical and plumbing installation and upgrades. PNHS could contribute up to \$5,000 in grant dollars to this project, leaving Ms. DeLoach and her stepbrother with obtaining a \$40,000 mortgage.

**Next Steps:**

I scheduled Ms. DeLoach a meeting with the Germantown Settlement Mortgage Counseling Agency for Monday, February 4, 2002. Information submitted to the counselor will be forwarded to several lending institutions for pre-approval.

**Barrier:**

My observations of Ms. DeLoach and her family has concluded that she and her siblings have intellectual capacity challenges that will not allow them to attain and easily internalize the process of homeownership. The primary care taker (the mother) does comprehend and is able to process the logic of homeownership to a greater degree than her children. However, she is not in good health, unemployed and concerned about the long term care and stability of her children because she understands their limitations.

Understanding the above as a barrier, what now? Scheduling Ms. DeLoach for mortgage counseling at Germantown Settlement is a part of the now. It is incumbent upon me to keep close tabs on the process otherwise; I will lose control of the project. I will, although it is not a part of my persona "handhold" Ms. DeLoach through this process.

**Appendix E:**  
Ringgold Street Pictorial





— Even Side —  
1800 South Ringgold Street









— Ringgold Street-Porch Front Houses —









Front View  
1850 S. Ringgold Street









— Visual deterioration to front porch —  
and steps





Porch deterioration





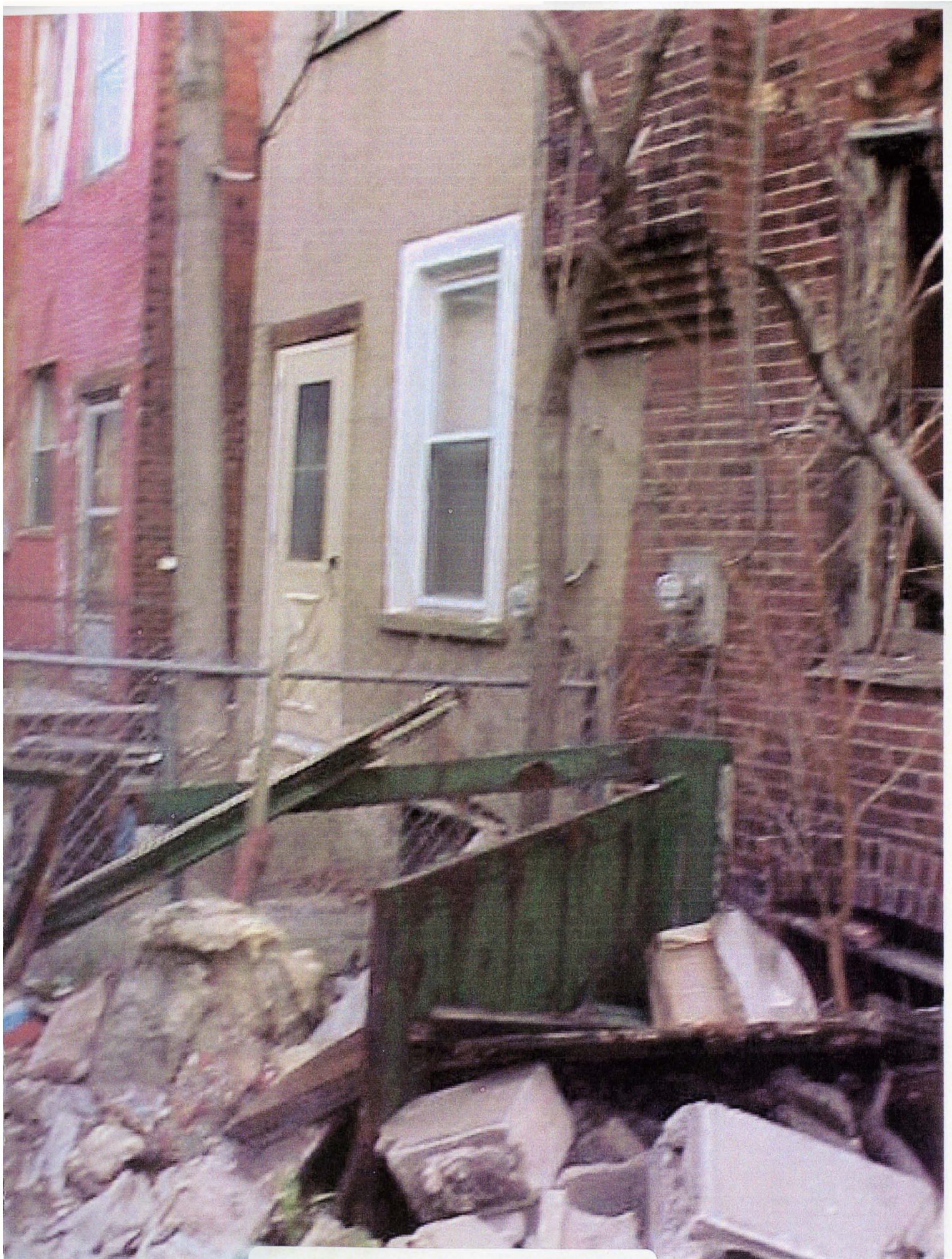
— Visual impact of deterioration against  
existing homeowner rehab. work





— Rear entrance —





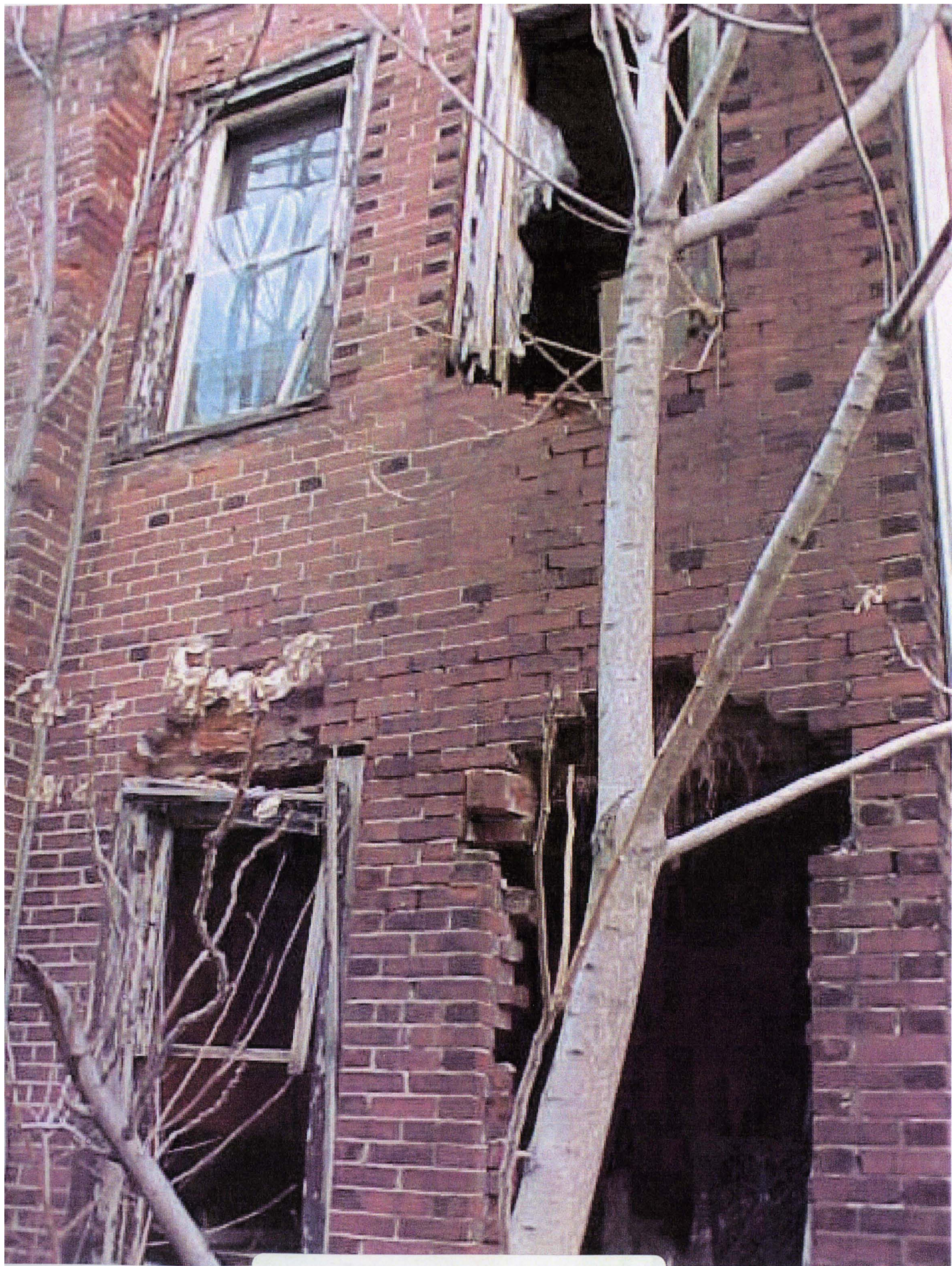
— Rear View 1850 S. Ringgold Street —  
Adjoining neighbor recently rehabbed





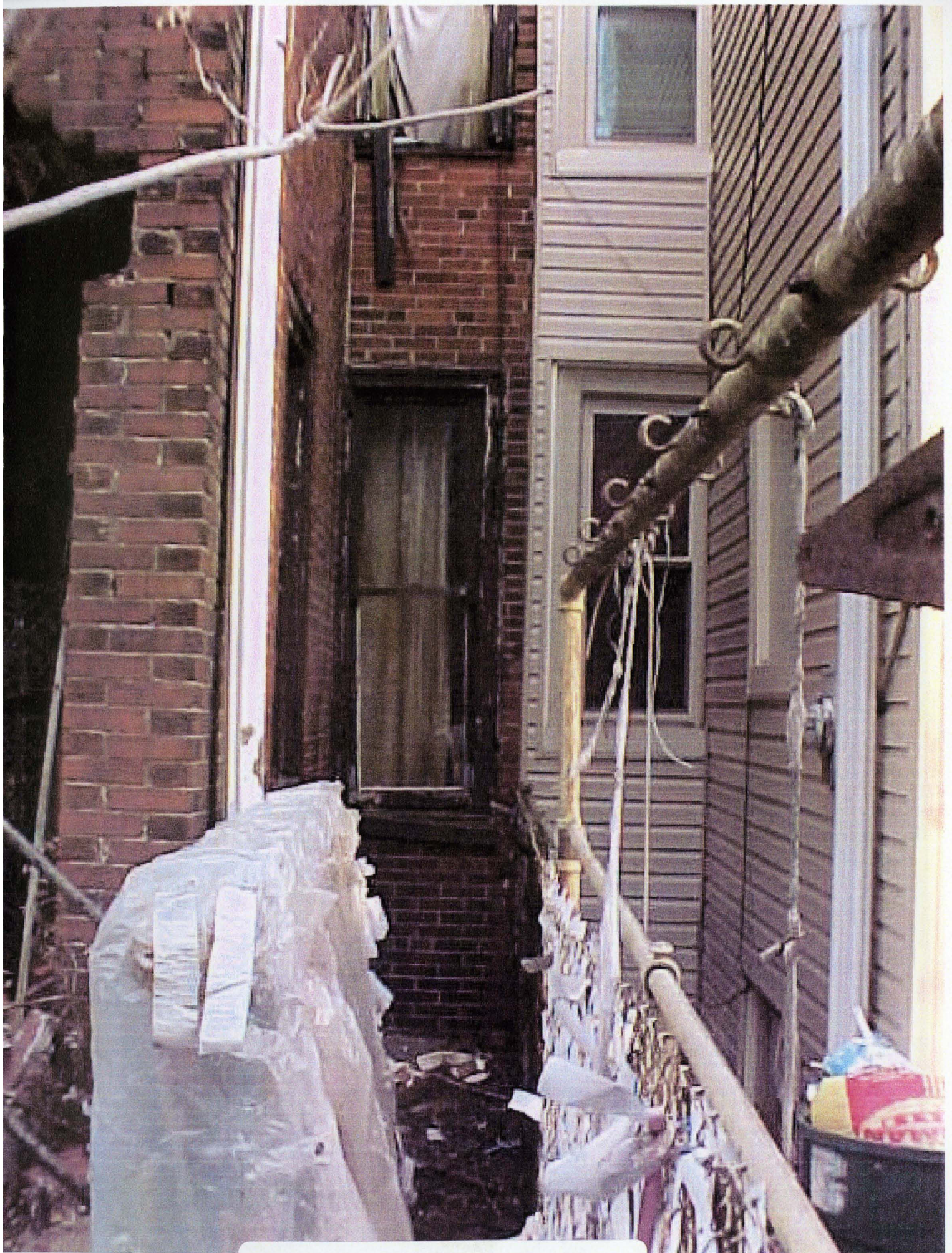
Rear Yard  
Debris and overgrown vegetation





— Rear Wall —  
1850 S. Ringgold Street





— Rearview adjoining neighbor @  
1852 recently rehabbed rear exterior —







**Appendix F:**  
**Power Point Presentation**

# **Collective Work and Civic Responsibility**

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**A Case Analysis**

**1800 Block of South Ringgold Street  
Philadelphia, PA**



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# Abstract

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This study serves to be important to the field of urban community development as it examines for the City of Philadelphia the means and methods of alternative development strategies, options and products.

Designing the future fabric, the patterns of growth and infill alternatives must be strategically planned and thoroughly researched to include and ensure that the City has explored all of its options in redesigning, reshaping and replacing what it removes in the name of Neighborhood Transformation

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# Background

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## Historical Philadelphia

- ◆ 1950's large manufacturing economy
- ◆ Bad Aging Process

## Aftermath

- ◆ 54,000 units of abandoned, deteriorated houses and buildings
- ◆ 31,000 neglected trash infested lots

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# **Problem Statement**

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As the economic, political and sociological trends of the country shifted, Philadelphia like many urban cities began to experience a population loss as industry dwindled.

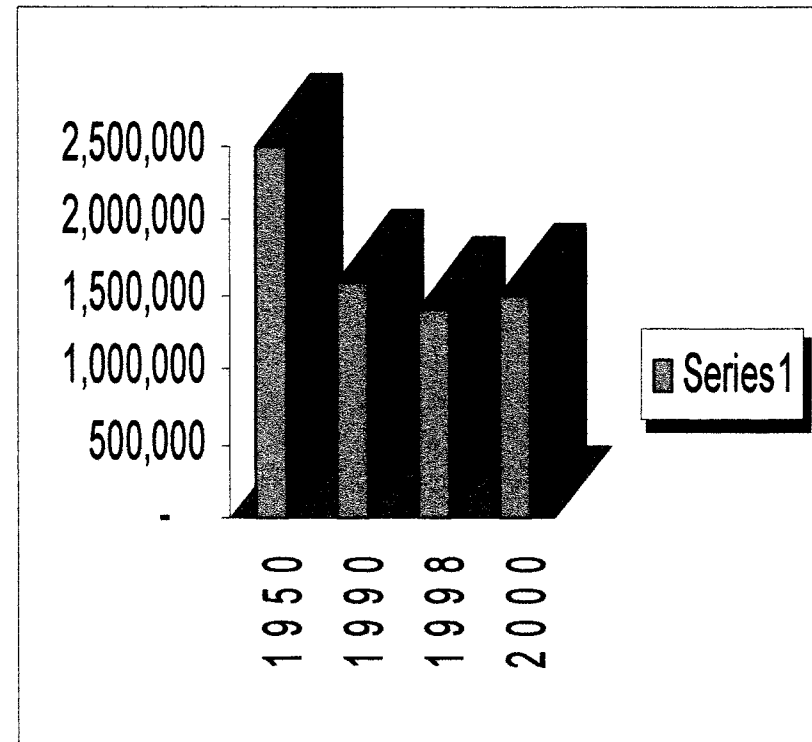
As the City began its spiral downward urban blight became inevitable and the housing stock, which was once designed to accommodate a growing population, is now abandoned and deteriorated.

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# Population Trends

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As the center of manufacturing, Philadelphia's stature and growth during the first half of the 20<sup>th</sup> century were unparalleled. In the last decades of the 20<sup>th</sup> century, new economic systems based upon information technology, telecommunications, and the foreign production of goods and services fundamentally changed the worldwide economy, with far reaching consequences for Philadelphia and its neighborhoods.



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# Residential Market Profile and Demographics

## Quantified Analysis

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Method: City census tracks were broken down into one of six market types:

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- ◆ Regional Choice
- ◆ High Value
- ◆ Steady
- ◆ Transitional
- ◆ Distressed
- ◆ Reclamation
- ◆ Most expensive parts of town
- ◆ Nice place to buy a house
- ◆ Middle class
- ◆ The bargain neighborhoods
- ◆ Struggling with some good blocks
- ◆ Blight

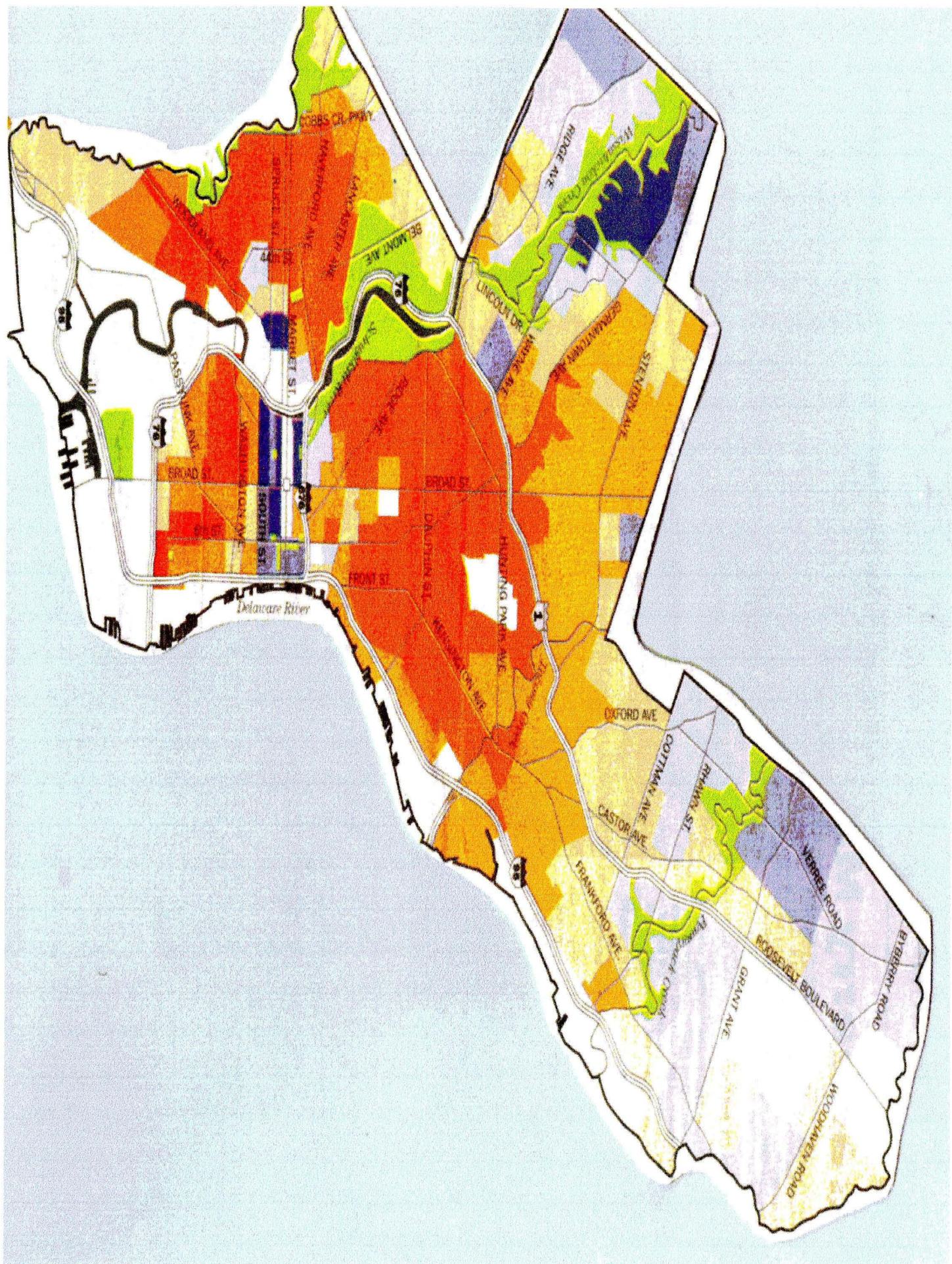
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# Neighborhood Trends

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Housing Sales Price	Current Demo Activity	Vacancy Rates
Presence of Dangerous Properties	Owner Occupancy Rate	Age of Homes
Presence of Subsidized Rental Housing	Mix of Commercial and Residential uses	Residents Consumer Credit Profiles







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# PERIPHERAL REVELATION

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## Neighborhood Profile & Demographics

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- ◆ South Philadelphia – Defined by the City as “Reclamation Area”
- ◆ Who live in South Philadelphia
  - 32%- of the city’s population
  - 40%- of the city’s youth

# What are the Homes like?

- ◆ 38% of city's properties
- ◆ 15% of city's residential value
- ◆ 22% vacancy rate
- ◆ “hyper-abandonment” has festered for decades





# Project Goals

## SAVE RINGGOLD STREET

- ◆ Engage resident participation for a common purpose.
- ◆ Educate residents on the Transformation Initiative.
- ◆ Have scheduled demo aborted.
- ◆ Obtain site control
- ◆ Construction Cost Estimate



- ◆ Identify neighborhood CDC
- ◆ Develop project financing structure
- ◆ Provide homeownership opportunity
- ◆ Preserve the structural integrity of Ringgold Street



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# Objectives

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- ◆ Block Organizing
- ◆ Newspaper Articles, Position Papers, Public Meeting Notes, NTI Committee Representative,
- ◆ Scheduled Demo Aborted by 1<sup>st</sup> Councilmantic District
- ◆ Obtain Site Control via location of property heir
- ◆ Identify Subsidy Financing Programs & Sources
- ◆ Construction Cost Estimate
- ◆ Rehab unit for homeownership



# Exterior Front View

- ◆ Boarded up windows and door
- ◆ Graffiti
- ◆ Visible damage to roof and gutter
- ◆ Falling shingles from upstairs bay



- ◆ Visible damage to porch and steps
- ◆ Cement sidewalk broken up as a result a broken water line
- ◆ Bay is pulling away and deteriorating from house



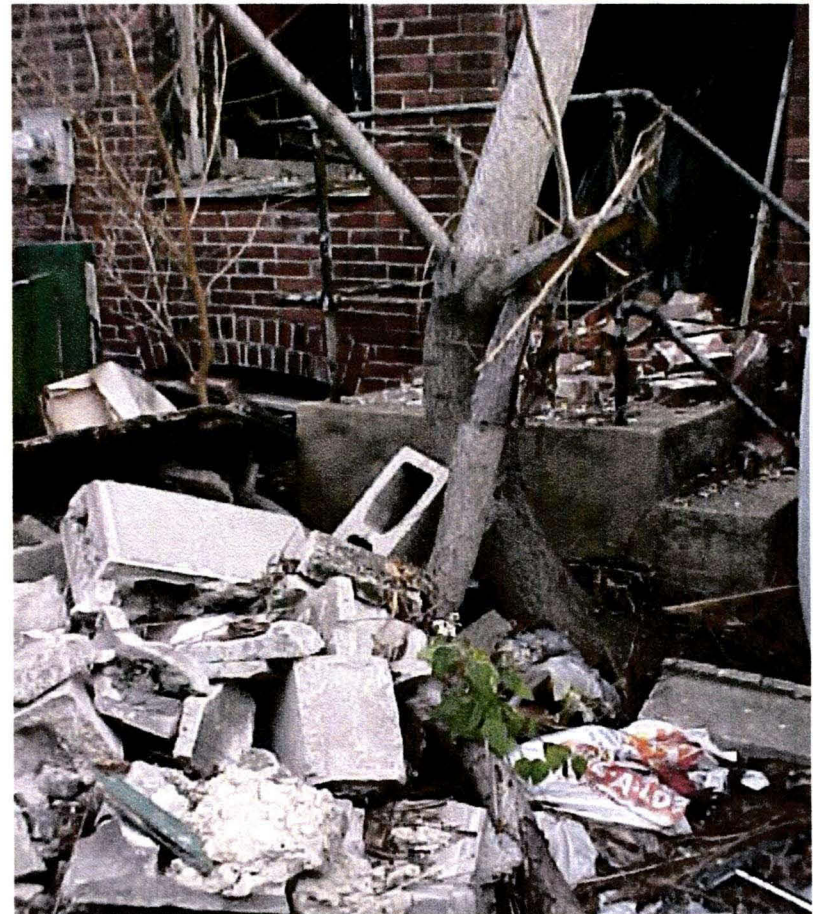


# Rear Exterior View



- ◆ Rear of house is collapsing
- ◆ Tree is growing through the structure

- ◆ Debris filled rear yard, illegal dumping activities
- ◆ Steps are pulling away from the house



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# Project Inputs

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- ◆ Ringgold Street Block Captain & Resident Population
- ◆ Germantown Settlement & Greater Germantown Housing Development Corporation
- ◆ 1<sup>st</sup> Councilmatic District Office
- ◆ Point Breeze CDC
- ◆ Affiliated Development Services Group
- ◆ Friday Architects Planning & Design

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# Objectives Attained

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- ◆ Identified heir to property
- ◆ Professional Assessments; architectural, structural & construction
- ◆ Obtained acceptance of unit for city Housing Rehabilitation Program
- ◆ Identified Contractor
- ◆ Identified Local CDC
- ◆ Preparing the heir for homeownership

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# Project Barriers

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- ◆ Site Control –The acquisition and disposition procedures for acquiring privately held and publicly owned properties is a cumbersome and dysfunctional process impeding for profit, nonprofit and individuals from improving neighborhoods.
- ◆ Strategic Planning – The City Planning Commission has not approved a strategic plan for the Point Breeze section of the city. The lack of an approved plan impedes the areas ability to obtain needed resources for revitalization efforts.



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## Barriers cont'd

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- ◆ Leveraging Available Resources – Integrating available affordable housing development funds for use in the same project
- ◆ It Only Ringgold Street - As the city moves forward with its transformation initiative, concentration for rebuilding will be targeted at larger tracts of land. Resources will directed at economy of scale projects.

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# Next Steps

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## ◆ Neighborhood OnLine

An online resource center for America's neighborhood builders, and people who work through grassroots organizations, as volunteers, and in government to build strong neighborhoods and communities through the country.

Through Neighborhoods Online, Philadelphia residents can become engaged in dialogue affecting the outcomes of their blocks as the city moves forward with its transformation initiatives.

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# Neighborhoods Online Monitoring

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- ◆ Neighborhoods Online will monitor the activities of the city relative to its program statement via receipt of the distributed License & Inspection demolition list.
- ◆ The City of Philadelphia in its January 2002 Neighborhood Transformation Program Statement outlines its policy for demolishing residential structures on city blocks as well as its stabilization and preservation policy.



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# Stakeholders

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- ◆ Ringgold Street Residents – The structural integrity of the value of the homes on Ringgold Street will not be compromised as a result of the aborted demolition.
- ◆ City of Philadelphia – one step further in eradicating blight with the rehab of Ringgold Street unit.
- ◆ Neighborhoods Online – Watchdog agent for the community monitoring city activities and impact on neighborhoods.

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# Role in Project

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**Project Manager** – manage the general operations of this project from inception through completion ensuring occupancy on behalf of the identified heirs.

**Developer** – coordinate and oversee all phases of the development process from the identification of the project, financing (pre-development and construction) through completion.

**Technical Assistant** - solicit support from public and private sources, political representatives and business interest to ensure the availability of funding for this project.

**Liaison** – establish a high level of collegiality of collaboration among all parties participating in development of this project.

**Neighbor** – to ensure the vitality and unity of the block and ensure the availability of resources and the affective integration of municipal services for sustainability of Ringgold Street.



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# Lessons & Experiences

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- ◆ Patience – Learned through the primary and secondary process of homeownership.
- ◆ Burden of Bureaucracy – Dysfunctional layers of government is an impediment to community and neighborhood stabilization.
- ◆ Propensity of Disenfranchisement – Without CED intervention the DeLoach's may never reach homeownership.

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# THE POSSIBILITIES



# The Possibilities

**Before**

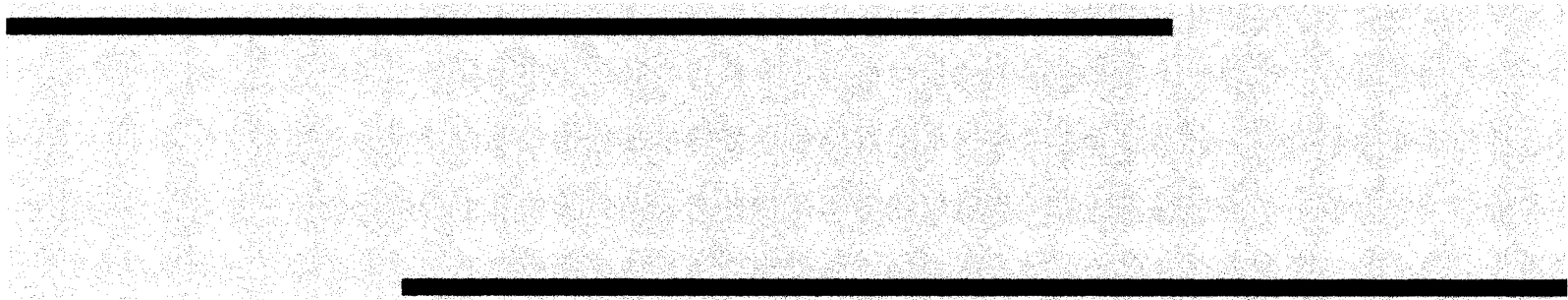


# The Possibilities



After





THANK YOU

**Appendix G:**

Pictorial – Candid shots of various Philadelphia neighborhoods and the  
Impact of a mid-row demolition on the prospective blocks





— 1700 Block of South Ringgold St. —  
Mid-row demo transformed into mini-  
parking lot.  
— Inappropriate Re-use —





— Privately owned gated side yard —  
between two standing structures





Side Yard Availability  
— Re-use possibility  
Off Street parking





— Re-use Options —  
Corner vacant lot transformed into  
community garden.  
— —





— Corner properties removed  
contiguously from one block to another —





— Privately owned side yard  
Fenced in area —





— Privately owned city mandate for —  
standardized fencing





— Privately owned city mandate for —  
standardized fencing





Non-stucco side wall





— Situation where the city should have —  
taken down entire block minus corner  
property





— Should have been slated for  
demolition —





— Visuals of missing units —





— Visuals of missing units —