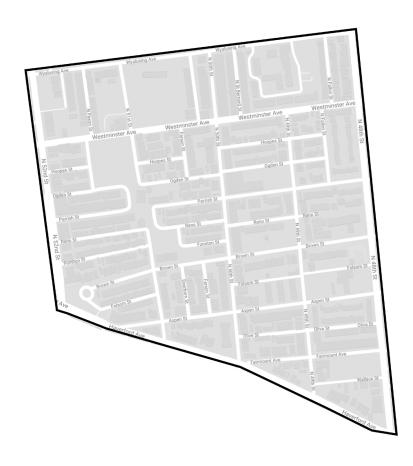
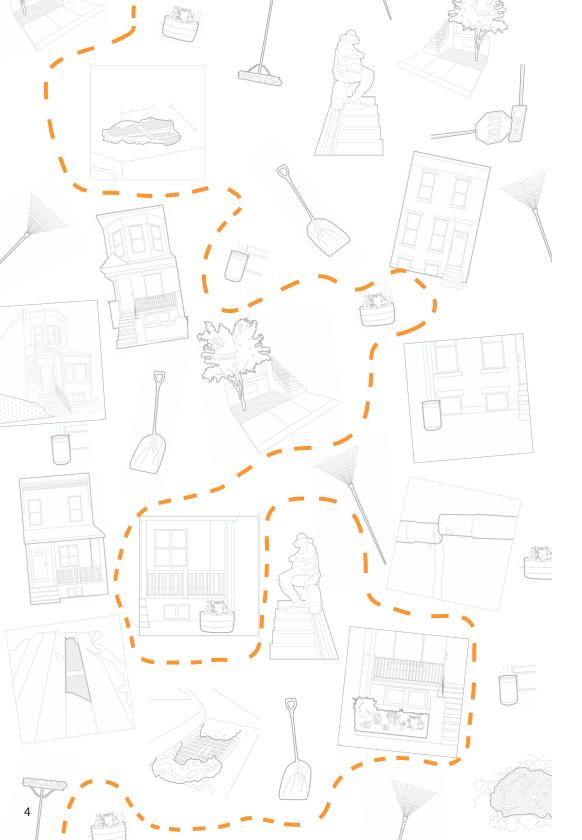
A Homeowner's Guide: Public Funding in West Mill Creek

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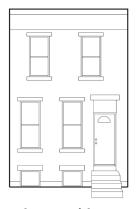
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FRAMING THE PROBLEM

There are many programs run by the Philadelphia government to help homeowners and community members to improve their homes and neighborhoods. Several of these programs are listed under 'Programs & Initiatives' on the City of Philadelphia website. However, some important programs are missing and each of the programs listed has its own website that one gets redirected to. Programs also all have their own qualification criteria and differing application processes. In some cases, programs are actually run through non-profits that city departments redirect individuals to. In other cases, programs have overlapping intentions and it might be unclear which one an individual should be directed towards. For example, low-interest loans are available through the Philadelphia Housing Development Corporation for housing repairs, but zero-interest loans are available through the Philadelphia Water Department if the housing repair deals specifically with water and sewer service pipes. Another example is that free repairs can be arranged through the Basic Systems Repair Program, but if you are a homeowner of 60+ years it might be better to go through the non-profit Philadelphia Corporation for Aging's Senior Housing Assistance Repair Program. The confusion that arises from all the different city government and non-profit entities that deal with specific and interrelated scenarios needs to be addressed.

This guide is an attempt to synthesize and illustrate these programs for homeowners in West Mill Creek. The potential of having a printed manual that can be mailed can help further disseminate the information. Creating an illustrated overview helps bring awareness to programs that might otherwise go unused. It also acts as a starting point for residents to take charge of their own residential and neighborhood projects in West Mill Creek. It puts an emphasis on, but is not exclusively made up of, public programs and initiatives. The guide is meant to be an ongoing project rather than an exhaustive list of resources. The guide also considers the potentials of combining different programs to maximize their benefits and recommendations for the future.



Rowhouses with Stoops



Rowhouses with Porches



Rowhouses with Porches and Small Front Yards

INTRODUCTION

This guide is specifically targeted towards homeowners* in West Mill Creek, as delineated by Wyalusing Avenue to the north, 48th Street to the east, Haverford Avenue to the south, and 52nd Street to the west. That said, the overviewed programs can be useful for any Philadelphia resident.

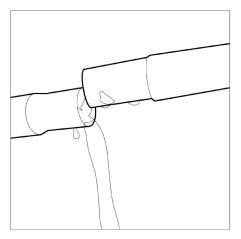
West Mill Creek is predominantly made up of row-homes, which loosely fit into the following categories: rowhouses with stoops, rowhouses with porches, and rowhouses with porches and small front yards. Improvements will consider what is possible within the context of these three house types when applicable.

Through explanations and illustrations, this guide shows how existing public programs and initiatives might be employed throughout the neighborhood. By focusing on current programs, this guide demonstrates what can be accomplished in the short-term. These programs allow public funds to be directed in ways that empower residents to take ownership of projects in their homes and neighborhood.

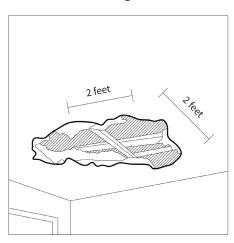
This guide concludes with a set of recommendations. By studying existing programs and initiatives, it becomes apparent what efforts need to be expanded and sort of assistance is currently missing altogether.

*Many of the programs in this guide require legal home ownership. If you are not sure if your name is on the property deed, please see, 'A Guide to Untangling Tangled Titles in Philadelphia.'

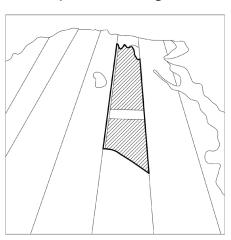
¹ Anne Whiston Spirn and Mark Cameron, "Shaping the Block," The West Philadelphia Landscape Plan, 1991.



Plumbing Leak



4-Square Foot Ceiling Hole



Dangerous Floor/Structural Damage

HOME IMPROVEMENTS

Repairs

Basic Systems Repair Program:

Free repairs to correct electrical, plumbing, heating, structural and roofing emergencies.

Heater Hotline Program: Free emergency heater repairs.

Senior Housing Assistance Repair Program: Free minor repairs for homeowners of 60+ years.

Weatherization Assistance Program: Weatherization upgrades that reduce energy costs and increase energy efficiency.

Physical Disabilities

Adaptive Modifications Program:

Free adaptations to a house or an apartment for individuals with permanent physical disabilities.

Loans + Assistance

Restore, Repair, Renew Program: Low-interest loans for homeowner improvements.

Neighborhood Energy Centers: Apply for payment assistance. Learn how to conserve water, gas, and electricity.

Make sure to collect evidence! This can be in the form of violation or notice letters from utility providers or photos and videos of the damage taken by you.

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Install a Stairway Elevator

The **Basic Systems Repair Program** is run by the Philadelphia Housing Development Corporation. For more detailed information, please visit: https://phdcphila.org/residents/homerepair/basic-systems-repair-program/

- 1. Make sure your home's emergency qualifies for free repairs by checking the website or calling.
- 2. Meet the income guidelines.
- 3. Complete and submit an online application form, print and mail the application form, or call.

Online Application Form: https://phdcphila.org/application-form/

Phone: (215) 448-2160 Available Mon-Thurs, 9am – 4pm.

Maximum Income Guidelines:

Household of 1 = \$33,100

Household of 2 = \$37,800

Household of 3 = \$42,550

Household of 4 = \$47,250

Household of 5 = \$51.050

Household of 6 = \$54.850

Household of 7 = \$58.600

Household of 8 = \$62,400

For households of more than 8, add \$5,250 for each additional member.

The **Heater Hotline Program** is funded by the Department of Housing and Community Development. For more detailed information, please visit: https://www.ecasavesenergy.org/heater-hotline

- 1. Meet the income guidelines.
- 2. Call.

Phone: (215) 568-7190

Available 24 hours a day in the winter, 7am-5pm in the spring and summer.

Maximum Income Guidelines:

Household of 1 = \$19,320

Household of 2 = \$26,130

Household of 3 = \$32,940

Household of 4 = \$39,750

Household of 5 = \$46,560

Household of 6 = \$53,370

Household of 7 = \$60,180

Household of 8 = \$66,990

For households of more than 8, add \$6.810 for each additional member.

The **Senior Housing Assistance Repair Program** is run by the Philadelphia Corporation for Aging. For more detailed information, please visit: https://www.pcacares.org/services-forseniors/housing-resources/

- Check eligibility requirements and offered services by viewing the website or calling.
- 2. Meet the income guidelines.

Phone: (215) 765-9040

Maximum Income Guidelines: Household income at or below 200% of the federal poverty level.

The **Weatherization Assistance Program** is run by the Energy Coordinating Agency. For more detailed information, please visit: https://www.ecasavesenergy.org/consevation

- 1. Meet the income guidelines.
- 2. Contact nearest Neighborhood Energy Center.

Please see the **Neighborhood Energy Centers** section for the location nearest to West Mill Creek.

Maximum Income Guidelines: Same as the **Basic Systems Repair Program**. Please refer to that section for details.

The Adaptive Modifications Program

is run by the Philadelphia Housing Development Corporation. For more detailed information, please visit: https://phdcphila.org/residents/ home-repair/adaptive-modificationsprogram/

Improvements available are: accessible kitchens and bathrooms, stairway elevators, exterior wheelchair lifts and ramps, railings, barrier-free showers, first-floor full and half-baths, and widened doorways.

Application process is the same as the **Basic Systems Repair Program.** Please refer to that section for details.

The **Restore, Repair, Renew Program** is run by the Philadelphia Housing Development Corporation. For more detailed information, please visit: https://phdcphila.org/residents/homerepair/restore-repair-renew/

The program offers 10-year, 3% fixed Annual Percentage Rate loans from \$2,500 to \$24,999.

 You must have a credit score above 580. Check other eligibility requirements and offered services

- by viewing the website or calling.
- 2. Meet the income guidelines.
- 3. Call or email Clarifi or Philadelphia Council for Community Advancement.

Clarifi

Phone: (215) 866-5200 Email: rrr@clarifi.org

Philadelphia Council for Community

Advancement

Phone: (215) 567-7803 Email: awilliams@philapcca

Maximum Income Guidelines:

Household of 1 = \$81,150

Household of 2 = \$92,750

Household of 3 = \$104,350

Household of 4 = \$115,950 Household of 5 = \$125,200

Household of 6 = \$134,500

Household of 7 = \$143,750

Household of 8 = \$153.050

For households of more than 8, add \$9,300 for each additional member.

Neighborhood Energy Centers are supported by the Energy Coordinating Agency.

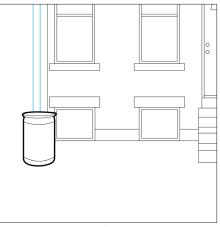
1. Contact or go to your nearest Neighborhood Energy Center.

The nearest Neighborhood Energy Center to West Mill Creek is the Community Organization, We Never Say Never, located at: 4427 Lancaster Ave. 215-452-0440 West Philadelphia, Overbrook, & West Park.

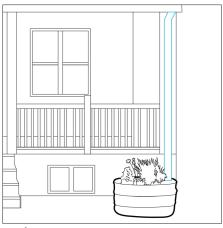
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Phone: (215) 452-0440

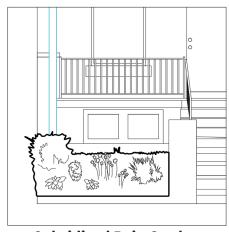
Many of the homes in West Mill Creek have gutter systems that go straight into the sewer system or let out onto the sidewalk. Wouldn't it be nice if that water could be stored for cleaning or go directly towards watering plants?



Free Rain Barrel



\$100 Downspout Planters



Subsidized Rain Garden

WATER MANAGEMENT

Repairs

Basement Backup Protection Program: Free plumbing upgrades for flooded basements.

Stormwater Tools

Rain Check: Free or reduced price installations for homes to manage stormwater.

Stormwater Grant: Funds stormwater project for non-residential properties.*

Loans

Homeowner's Emergency Loan Program: Zero-interest loans for repairs to water and sewer service pipes.

*While the Stormwater
Grant is only available to
non-residential properties,
community members could
get together and apply for
an institution like the James
Rhoads School!

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The **Basement Backup Protection Program** is run by the Philadelphia
Water Department. For more detailed
information, please visit: https://
www.phila.gov/programs/basementbackup-protection-program/

- 1. Your water bill must be current or you must enter a payment agreement. You must address any violations from City agencies.
- 2. Document the flooding. For active flooding, please call immediately.
- 3. Complete and submit an application form by mail or email.
- 4. The Philadelphia Water Department will conduct an inspection.
- 5. Sign an agreement.
- 6. Licensed contractors will complete the work for free.

Application Form: https://www. phila.gov/media/20210304145241/ Basement_backup_protection_ program_application_21.03.04.pdf

Phone: (215) 685-6300 Email: waterinfo@phila.gov

The **Rain Check** program is run by the Philadelphia Water Department. For more detailed information, please visit: https://www.pwdraincheck.org/en/

- 1. Decide what stormwater tool is best for you.
- 2. Sign up and attend a Rain Check workshop.
- 3. Get a consultation
- 4. Schedule the installation.

If you are only interested in obtaining a free rain barrel, email or call.

Phone: 215-988-8767

Email: RainCheck@pennhort.org

The **Stormwater Grant** is run by the Philadelphia Water Department. For more detailed information, please visit: https://www.phila.gov/water/wu/stormwater/Pages/Grants.aspx or check out the Stormwater Grants Application Guide at: https://www.phila.gov/water/wu/Stormwater%20Grant%20Resources/StormwaterGrantsManual.pdf

This grant is a more involved process and requires substantial planning, budgeting, and teamwork.

- 1. Check eligibility requirements by viewing the website.
- 2. Choose a project model, assemble a team, and draft a concept plan.
- 3. Schedule a pre-application meeting.
- 4. Finalize Concept.
- 5. Review the Grants Application Criteria to strengthen your plan.
- 6. Submit Application.

Email: PWDStormwaterCredits@phila. gov

The Homeowner's Emergency Loan Program is run by the Philadelphia Water Department. For more detailed information, please visit: https://www.phila.gov/programs/homeowners-emergency-loan-program-help/

To understand if plumbing repairs are the Philadelphia Water Department of yours, please see: https://www.phila.gov/water/PDF/ CustomerResponsibilityDiagram.pdf

- 1. Receive a Notice of Defect from Philadelphia Water Department and need repairs or want to replace a water service line that is made of lead.
- 2. Check other eligibility requirements by viewing the website or calling.
- 3. Complete and submit an online application form, print and mail the application form, or call and leave a message.
- 4. Philadelphia Water Department will contact you to schedule an inspection.
- 5. Receive a cost estimate.
- 6. Accept loan, sign documents, and schedule the repairs.

Phone: (215) 685-4901

Email: PWDHelpLoan@phila.gov

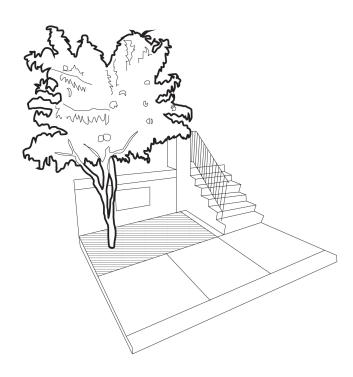
Check Out 'Rain Check' and Stormwater Infrastructure Projects in the West Mill Creek Neighborhood.

To explore this map further or see other neighborhood maps, visit: https:// www.arcgis.com/apps/ webappviewer/index. html?id=c5d43ba5291441d abbee5573a3f981d2

The Rain Check stormwater tools existing in West Mill Creek are currently exclusively rain barrels.

- Rain Check
- Tree Trenches or Other Green Stormwater Infrastructure Projects
- Rain Barrel Installed
- Pervious Pavement

Street trees can do more for you than just look good. Street trees provide shade and can even lower air conditioning costs!¹ There are also many fruit trees to choose from, such as pear, fig, and nectarine.



Nectarine Tree Shown in Small Front Yard

GARDENING + TREES

Urban Agriculture

FarmPhilly: Supports urban agriculture projects on Parks & Recreation land.

Trees

Philly Tree Plan: Free yard tree or street tree.

FarmPhilly is run by the Philadelphia Parks & Recreation and supports over 60 urban agriculture projects. For more detailed information, please visit: https://www.phila.gov/programs/ farmphilly/

While FarmPhilly is not directly for homeowners, neighbors could get together and leverage FarmPhilly's resources for urban agriculture initiatives on the site West Mill Creek Playground. The Playground is currently undergoing a redevelopment process through Rebuild Philadelphia, which is funded by the Philadelphia Beverage Tax.

The **Philly Tree Plan** is run by the Philadelphia Parks & Recreation and the Fairmount Park Conservancy. For more detailed information, please visit: https://treephilly.org/

For a yard tree, choose one of the following:

- Get a free tree from a TreePhilly Community Yard Tree Giveaway. Events occur in the spring, April to May, and in the fall, October to November.
- 2. Host a TreePhilly Community Yard Tree Giveaway. Grant applications are due in January or August.
- 3. Purchase a yard tree to plant on private property.

Yard tree delivery and planting is available for Philadelphia residents with limited mobility. See this application if applicable:

https://treephilly.org/wp-content/uploads/2015/04/limited-mobility-application.pdf

Planting and maintenance advice is available here: https://treephilly.org/resources/tree-care/yard/

For a street tree, choose one of the following:

- Contact Street Management
 Division and request a free
 tree from Philadelphia Parks &
 Recreation.
- 2. Choose a tree from the approved tree list.
- 3. Hire a Certified Arborist approved by Philadelphia Parks & Recreation.
- 4. Participate in a Volunteer Planting with Pennsylvania Horticultural Society.

Phone: (215) 685-4363

View of vacant lot next to a house on Parrish Street.





STREETS

Maintenance

Philadelphia More Beautiful Committee: Works with registered block captains to keep City blocks clean and green.

Community Partnership Program: Loans equipment and supplies for cleanup events.

Vacant Lots

Side or Rear Yards: Buy a vacant lot adjacent to your property for as little as \$1.

Pennsylvania Horticultural Society Philadelphia LandCare: Helps transform vacant lots into pollinator gardens.

Recreation + Meals

Playstreets: Closes designated streets and provides meals during the summer.

The **Philadelphia More Beautiful Committee** is run by the Philadelphia
Streets Department. For more detailed information, please visit: https://www.philadelphiastreets.com/pmbc/

- 1. Sign up or call Philadelphia More Beautiful Committee to receive a petition in the mail.
- 2. Circulate the petition to elect a Block Captain. Over half of the block residents must sign.
- 3. Organize a meeting.
- 4. Mail the completed petition to Philadelphia More Beautiful Committee.
- Contact your Philadelphia More Beautiful Committee Clean Block Officer to schedule a cleaning.

Phone: (215) 685-3981 Yolonda Tolbert, Clean Block Officer for West Mill Creek in the 16th District, Phone: (215) 685-3982

The Philadelphia More Beautiful Committee works in partnership with Philadelphia Police Department districts to allocate resources and services.

The **Community Partnership Program** is run by the Community
Life Improvement Program. For more
detailed information, please visit:
https://www.phila.gov/programs/
community-partnership-program/

 Complete and submit the Supply Request Form online, by fax, or mail. Make sure to include contact

- information and quantity of supplies you are requesting.
- 2. A representative will contact you to schedule a pick-up time from the Community Partnership Program warehouse. Supply pick-up times are Wed-Fri, 9am to 1pm.
- 3. Community Partnership Program can coordinate trash pick-up if needed.
- 4. Return tools.

Application Form: https://www. phila.gov/programs/communitypartnership-program/communitypartnership-program-request-form/ Fax: (215) 685-9557 Address: Community Life Improvement Programs 1401 John F. Kennedy Blvd., Room 930 Philadelphia, PA 19102

Buy **Side or Rear Yards** through the Philadelphia Housing Development Corporation. For more detailed information, please visit: https://phdcphila.org/land/buy-land/side-orrear-yards/

- 1. You must live next to a vacant lot owned by a public agency.
- Check the listing here: https:// phdcphila.org/land/buy-land/sideor-rear-yards/side-or-rear-yardsscreening-questions/side-or-rearyards-check-property/
- 3. Pay closing costs to buy the lot.
- 4. Maintain the lot after the purchase.

Pennsylvania Horticultural Society Philadelphia LandCare is supported by the City of Philadelphia and partners with contractors and community groups to transform vacant lots into public green space. For more detailed information, please visit: https://phsonline.org/programs/ transforming-vacant-land

- 1. Work with community members to identify vacant lot.
- 2. Notify Pennsylvania Horticultural Society of the identified lots.
- 3. Pennsylvania Horticultural Society will help you contact your local district City Council representative to request Pennsylvania Horticultural Society work on the lots.

Phone: (215) 988-8800 Email: info@pennhort.org

Playstreets is run by the Philadelphia Streets Department. For more detailed information, please visit: https://www. phila.gov/programs/playstreets/

- 1. Take part in the summer food program.
- 2. Have a block resident volunteer to be a Playstreet supervisor.
- 3. Must be at least two blocks away from another Playstreet, playground, or rec center.
- 4. Must be a small, one-way street.
- 5. Complete and submit an application.

Phone: (215) 685-2719 or (215) 685-2720

Email: Wydeeia.Williams@phila.gov

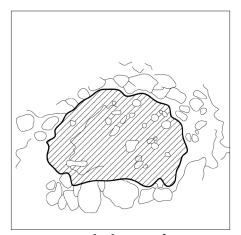
Check Out Pennsylvania Horticultural Society's Philadelphia LandCare Sites in the West Mill Creek Neighborhood.



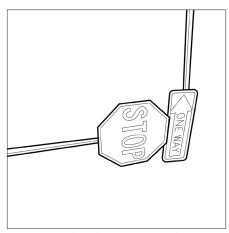
There are currently no lots in West Mill Creek that have been fully transformed into a 'Pollinator Garden Site'.

Community LandCare Sites

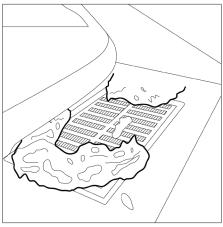
LandCare Cleaned and Greened Sites



Pothole Repair



Traffic Sign Complaint



Inlet Cleaning

PHILLY311

Call Center

Philly311: A call and walk-in center located in City Hall to answer concerns of Philadelphia residents. It serves as a directory for government information and services, but mostly as a way to help residents submit and track service requests. It mostly deals with requests like potholes and graffiti removal. It also can be used by renters, if they are worried about lead or other maintenance issues and their landlord does not cooperate, to request a home inspection by the Department of Licenses and Inspections. Philly311 acts as a reporting hotline and sometimes responds punitively, in the case of vacant lot clean up fines or homeless encampments, rather than acting at the root of the issue. Even so, for certain kinds of maintenance of public infrastructure it can be an incredibly useful resource.

Philly311 Responds to the Following Relevant Requests and More:

- Abandoned Automobile
- Construction Complaint
- Dangerous Building Complaint
- Graffiti Removal
- Illegal Dumping
- Inlet Cleaning
- Maintenance Complaint
- Smoke Detector
- Park Conditions
- Pothole Repair
- Recycling and Rubbish Collection
- Street Light Outage
- Traffic Signal Emergency
- Traffic Sign Complaint
- Vacant Lot Clean Up

Phone: Dial 3-1-1. For calls from outside of Philadelphia dial (215) 686-8686. Available Mon-Fri, 8am-8pm. Walk-In: Room 167 of City Hall, located at Broad and Market Streets. Available 8:15am-4:15am. Philly311 also has a mobile app for both IOS and Android.

Lead and Healthy Homes Program:

Provides information, referral, and training to reduce lead hazards in homes and prevent lead poisoning. Home inspection and remediation are available to eligible families.

Phone: (215) 685-2788 Email: LeadCert@phila.gov Address: 2100 W. Girard Ave., Building #3, Philadelphia, PA 19130

COMBINED EFFORTS



Existing Street View

*Drawings are based on a Google Maps view from the intersection of N 52nd Street and Reno Street, looking towards the West Mill Creek Playground site.



Revised Street View

- Host a Clean Block event borrowing supplies from the Community Partnership Program.
- 2. Choose and install free street and yard trees for the neighborhood. This could be combined with a vacant lot purchase.
- 3. Get free or subsidized stormwater tools from the Rain Check program.
- 4. Encourage homeowners to apply

- for home repair and improvement programs if needed. Low and zero-interest loans can help homeowners prevent damages before they occur.
- 5. Create a network of neighbors that have the knowledge to assist others take advantage of government programs and initiatives.

RECOMMENDATIONS

A close look at existing programs and initiatives reveals that many of them are reactionary, only offering to fix a problem after it has caused a considerable amount of harm. The resident is required to prove and document the ongoing issue and harm caused. If programs and initiates are adapted to be about preventative measures, it would save residents from having to go through the issues to begin with and possibly be a smarter and more efficient use of funds.

The programs in this guide are generally directed towards homeowners. However, there are cases in which residents who own homes are not considered legal homeowners because of tangled deeds. These programs currently require residents to first undergo the lengthy legal process of untangling the title of the home. Going forward these programs should consider a broader range of resident statuses. They should be available in parallel, not just after, the process of untangling a deed. The lengthy process of untangling tangled deeds risks further, and potentially irreparable, damage to the house, which will result in abandonment or forfeiture.

Many of these programs have a much higher demand than current capacity, especially with recent pandemicrelated budget cuts. For example, the Rain Check program reduced the maximum subsidy amount down to \$1,500 and is no longer offering wood downspout planters or depaving for

homeowners.¹ There should be regular and coordinated budgeting correlated to demand.

Something else I realized while looking through the programs, is that at times a necessary step right before might be missing. For example, I was looking at the Philly Tree Plan and there is a list of tree species, maintenance, pick up events, etc. However, there is not a program that prepares the land where the tree might be planted. It assumes the space is available. What I noticed while going through West Mill Creek through google maps is that many of the residential properties do not have vards. They have an extended widened sidewalk that leads up to the front of the building. What would need to occur for a street tree to be installed is the breaking of the sidewalk concrete to reveal the soil underneath. Perhaps this service could be made available or the tree programs can be expanded to provide planter boxes. Steps such as these need to be thought through in order for programs and initiatives to have a broader and more inclusive reach.

One of the main takeaways from going through these programs is that there should be some flexibility within the qualifications and applications of different programs. How might these programs be designed to consider a degree of personalization and adaptation, especially as related to neighborhood conditions?

Program-Specific Recommendations

- The Basic Systems Repair Program should consider the roof over the porch as an extension of the main roof for funding purposes. The porch is an important space for socialization in the neighborhood.
- Philly Tree Plan should offer shrubs and planter boxes in addition to trees to make the most of smaller spaces.
- Philly Tree Plan already recommends the Philadelphia Water Department's Rain Check program to remove portions of sidewalk to create areas for street trees. This partnership should be strengthened and widely publicized.
- FarmPhilly should consider urban agriculture dispersed throughout a neighborhood block and in vacant lots instead of depending on existing parks. They could partner with the Pennsylvania Horticultural Society Philadelphia LandCare program.
- The Rain Check program should subsidize stormwater tools on a sliding pay scale.
- Philly311 could be expanded to serve as a comprehensive directory for programs and initiatives.
- Home inspections should be coordinated across agencies and

should advise residents of all available programs and initiatives that might apply to their home.

^{1 &}quot;Beautify Your Home. Keep Our Rivers Clean.," Raincheck, accessed May 16. 2021. https://www.pwdraincheck.org/en/.