CLEVELAND PEER CITIES REPORT

July 2021

One of the goals of the City of Cleveland's Ten-Year Housing and Investment Plan is to better leverage the funding it receives from the U.S. Department of Housing and Urban Development (HUD). HUD funds that are often used for housing programs include Community Development Block Grant (CDBG) funds, HOME Investment Program funds, and Emergency Solutions Grant (ESG) funds. This brief report explores how six other cities—Chicago, Columbus, Pittsburgh, Philadelphia, Indianapolis, and St. Louis—are using their housing resources, especially their HUD funds. These cities were chosen because their housing profiles and challenges are somewhat similar to Cleveland's, although some are much larger than Cleveland in terms of both population and budget (Chicago and Philadelphia) and therefore may be considered "aspirational peers."

Basic Housing Market Characteristics

Population Change

	2010 POPULATION	2019 POPULATION	PERCENT CHANGE	AVERAGE ANNUAL RATE OF CHANGE
CLEVELAND	396,815	385,282	-2.91%	-0.29%
CHICAGO	2,703,466	2,709,534	0.22%	0.02%
COLUMBUS	770,407	878,553	14.04%	1.47%
INDIANAPOLIS	809,804	864,447	6.75%	0.73%
PITTSBURGH	305,704	302,205	-1.14%	-0.11%
PHILADELPHIA	1,526,006	1,579,075	3.48%	0.35%
ST. LOUIS	319,294	308,174	-3.48%	-0.35%

Cleveland's population continues to decline. It is declining less quickly than St. Louis', but more quickly than Pittsburgh's population. The four other peer cities are seeing population growth.

Housing Occupancy

	PERCENT CHANGE IN OCCUPIED HOUSING STOCK 2010-2019	PERCENT CHANGE IN VACANT HOUSING STOCK 2010-2019	2019 VACANCY RATE
CLEVELAND	0%	-9.7%	19.61%
CHICAGO	3.3%	-10.4%	12.2%
COLUMBUS	12.1%	-31.7%	9.1%
INDIANAPOLIS	4.2%	-13%	12.4%
PITTSBURGH	2.3%	-25.3%	12.2%
PHILADELPHIA	4.7%	-10.4%	12.3%
ST. LOUIS	1.1%	-3.1%	19.7%

Cleveland's occupied housing stock, unlike that of its peers, did not grow between 2010 and 2019. Columbus' occupied stock grew by the largest percentage, at 12%. Cleveland's vacant stock shrank by nearly 10%, but this was still a slower rate than in any other peer city except St. Louis. Cleveland continues to have a very high vacancy rate at nearly 20%, again similar to St. Louis.

Units in Structure

	SINGLE-FAMILY DETACHED	SINGLE-FAMILY ATTACHED OR 2-4 UNITS (2019)	5-19 UNITS (2019)	20+ UNITS (2019)
CLEVELAND	47%	31%	8%	14%
CHICAGO	26%	33%	16%	25%
COLUMBUS	46%	23%	20%	10%
INDIANAPOLIS	60%	16%	16%	8%
PITTSBURGH	44%	31%	10%	15%
PHILADELPHIA	8%	73%	6%	13%
ST. LOUIS	43%	32%	9%	16%

Cleveland's housing remains predominantly single-family, especially single-family detached (SFD). Only Indianapolis has a higher share of SFD housing. Still, Cleveland also has many larger apartment buildings; 14% of units are in structures with 20+ units, compared to only 8% in Indianapolis and 10% in Columbus. Philadelphia is overwhelmingly a city of rowhouses, while Chicago is the densest of the peer cities.

Unit Size (Number of Bedrooms)

	PERCENT CHANGE IN 0-2-BEDROOM UNITS, 2010-2019	PERCENT CHANGE IN 3+ BEDROOM UNITS, 2010-2019
CLEVELAND	1.2%	-5.7%
CHICAGO	2.4%	-0.1%

COLUMBUS	6.7%	5.2%
INDIANAPOLIS	2.3%	1.3%
PITTSBURGH	-0.8%	-4.3%
PHILADELPHIA	2.1%	2.9%
ST. LOUIS	1.3%	-2%

Cleveland, as well as most of the six peer cities, saw an increase in smaller units (studios and 1-2-bedroom units). The exception was Pittsburgh, which saw declines in all units, both large and small. This is because of the large decline in vacant units in Pittsburgh between 2010 and 2019. Only Philadelphia saw an increase in large units (with 3+ bedrooms) that was greater than the increase in small units.

Tenure Type

	SHARE HOMEOWNERS (2019)	SHARE RENTERS (2019)
CLEVELAND	42%	58%
CHICAGO	45%	55%
COLUMBUS	45%	55%
INDIANAPOLIS	53%	47%
PITTSBURGH	47%	53%
PHILADELPHIA	53%	47%
ST. LOUIS	44%	56%

Cleveland, like most of its peers, is home to more renters (58%) than owner-occupants (42%). Philadelphia and Indianapolis are the exceptions, having large shares of homeowners.

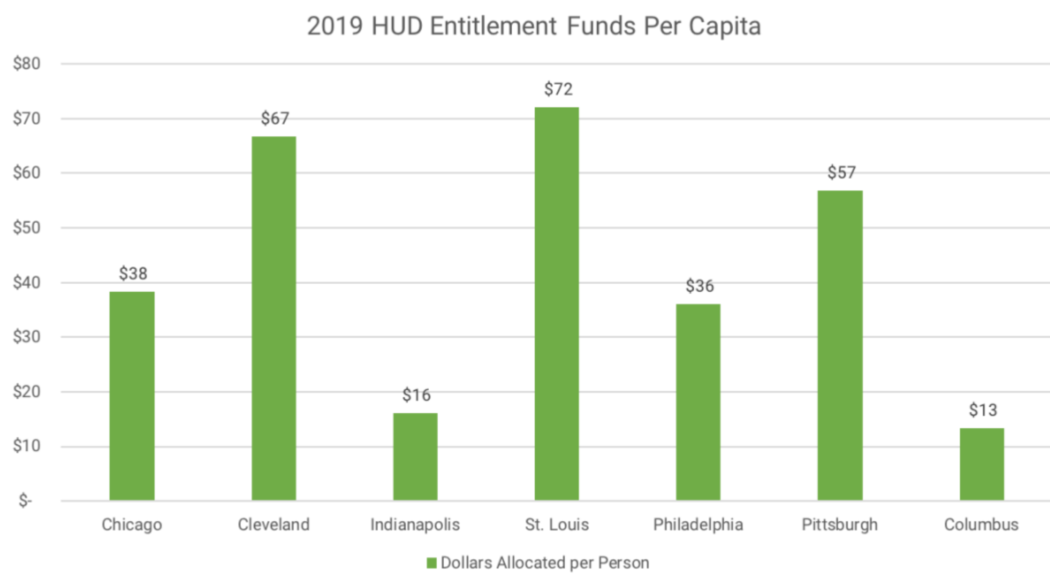
Housing Cost Burden

	SHARE HOMEOWNERS WITH A MORTGAGE WHO ARE COST-BURDENED (2019)	SHARE RENTERS WHO ARE COST-BURDENED (2019)
CLEVELAND	33%	50%
CHICAGO	35%	49%
COLUMBUS	23%	45%
INDIANAPOLIS	24%	52%
PITTSBURGH	22%	47%
PHILADELPHIA	33%	54%
ST. LOUIS	27%	49%

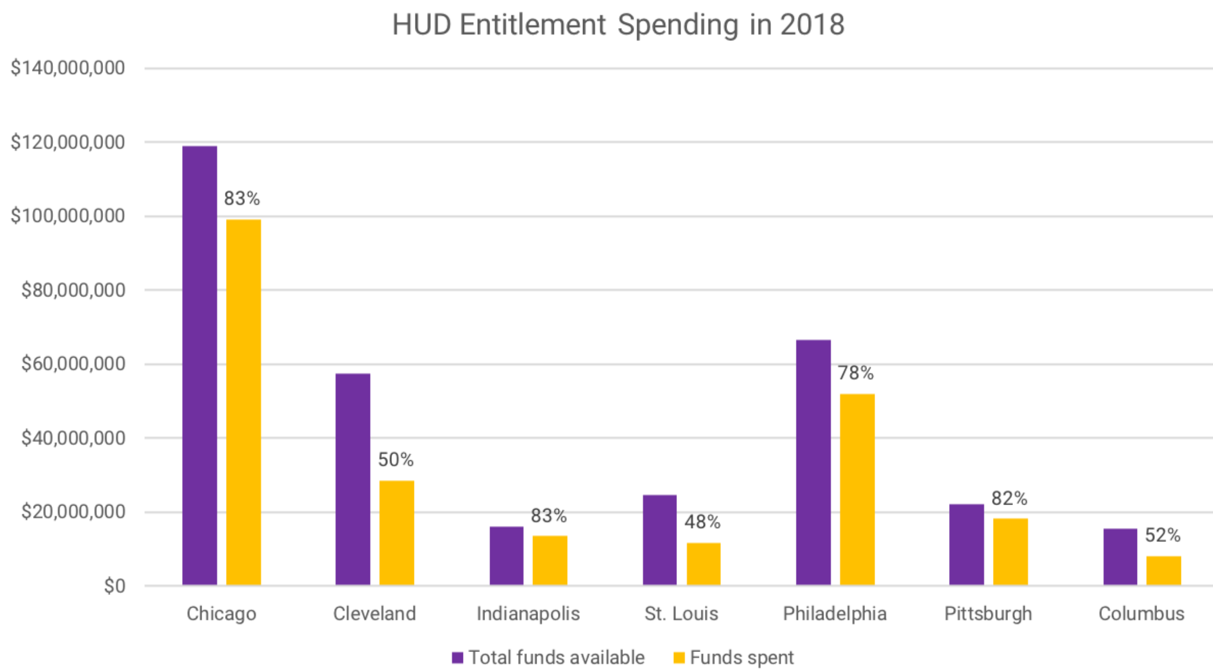
Households are considered cost-burdened when they pay more than 30% of their monthly income in housing costs. Cleveland homeowners who have mortgages are burdened at a rate of 33%, which is higher than the rates for most peers. Cleveland renters are burdened at a rate of 50%, which is comparable to its peers.

HUD Entitlement Spending

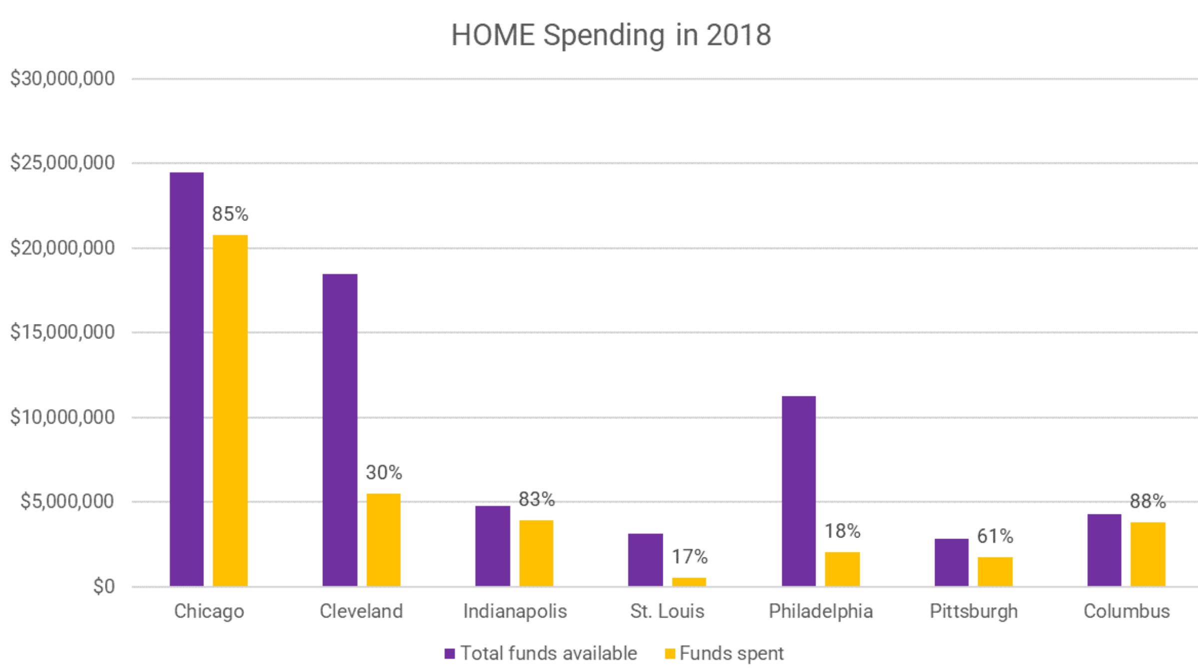
Cleveland receives a significant amount of HUD entitlement funding for its size. In 2019, Cleveland received $25.7 million in funds ($19.3 million in CDBG funds, $4.5 million in HOME funds, and $1.7 million in ESG funds). This is about $67 per Cleveland resident. Columbus, which is a larger city in terms of population, received only $11.7 million in 2019, or $13 per resident. Only St. Louis receives a larger per capita allocation, at $72.



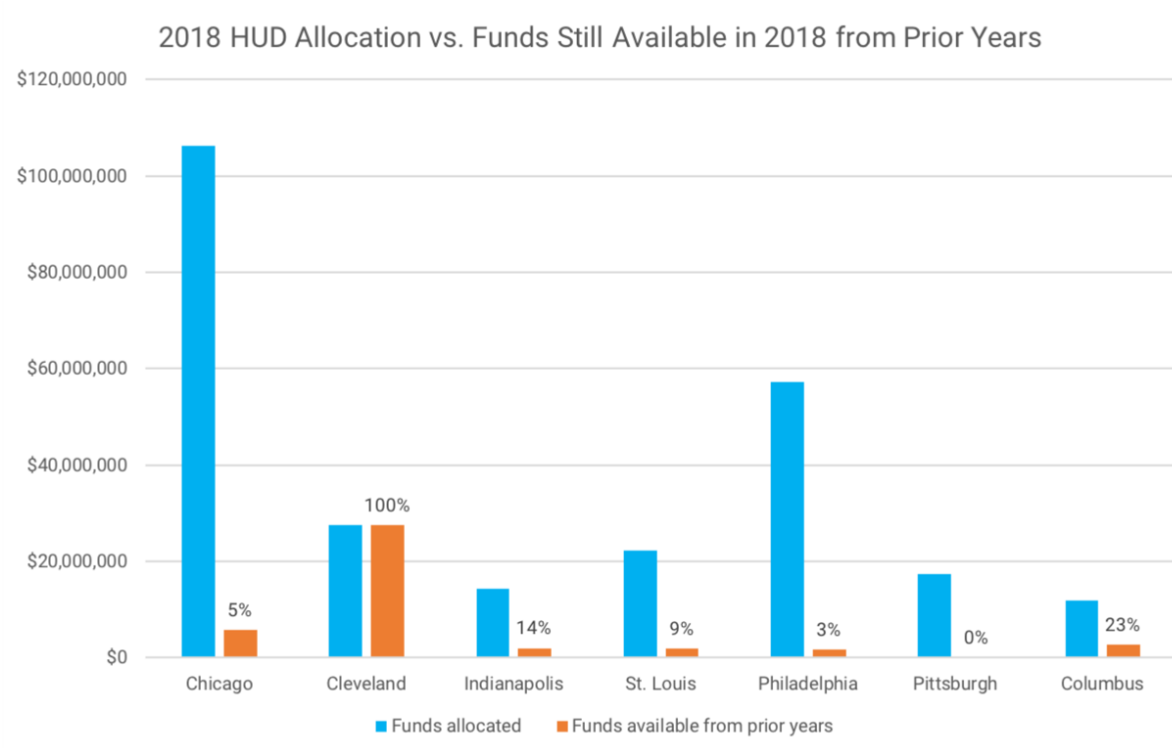
Cleveland spends a low share of its funding in a given year, however. In FY2018, Cleveland received a total allocation of $27.4 million. At that point, it had an additional $27.5 million available in entitlement funds that had not been spent in previous years. Taking into account program income as well, Cleveland had over $57.4 million to spend in housing-related entitlement funding. Yet the City had only spent $28.5 million by the end of the fiscal year, or about 50%. As shown in the graph below, other cities were able to spend a higher share of their total available entitlement funding in 2018. Chicago spent 83% of its funds, as did Indianapolis; Pittsburgh was close behind with 82%; and Philadelphia spent 78%. Columbus and St. Louis were similar to Cleveland in that they spent only about half of the available funds.



Focusing exclusively on HOME funds in FY2018, Cleveland similarly spent a low share of its funding; of the $18.5M that the City had available, it spent just $5.5M, or 30%. This is a lower share than Columbus (88%), Chicago (85%), Indianapolis (83%), and Pittsburgh (61%). St. Louis and Philadelphia, however, spent only 17% and 18% of their total HOME funds, respectively.



Cleveland also stood out in that it had a large amount of funding available from prior years in 2018. Prior year resources can include not only unspent CDBG, HOME, and ESG funds, but funds that have been transferred out of other pots, such as Neighborhood Stabilization Program (NSP) funds or revolving loan funds seeded with entitlement funds. In 2018, Cleveland's prior years' resources were just as great as its annual allocation. In 2019, its prior years' resources were actually larger, at $29.7 million, than its allocation, at $25.7 million. As shown in the chart below, none of the other peer cities came close to Cleveland in terms of the ratio between funds allocated and funds available from prior years. This is another indication that Cleveland may be struggling to disburse its available resources.



Selected Housing Policies and Programs

Chicago

- **The Low-Income Housing Trust Fund**. This fund assists those living at or below 30% of area median income (AMI), with half of funding reserved for those at or below 15% AMI, by providing either 1) a one-year renewable rental subsidy to the landlord of a qualified rental building or 2) a forgivable, interest-free loan that can be used to replace up to 50% of a developer's private first mortgage loan, with the savings then used to reduce the rents of very low-income tenants.
- **Small Accessible Repairs for Seniors (SARFS)**. This program provides minor safety, security, and accessibility improvements that help seniors age in place; renters may participate, but the landlord must agree not to increase rent as a result of SARFS improvements. Other home repair programs include the Roof and Porch Repair Program and the Emergency Heating Repair Program.

- **City Lots for Working Families**. This program provides vacant, City-owned lots for $1 each to developers to build affordable single-family homes and two flats. Through the program, 8 to 20 City-owned lots with a maximum appraised value of $125,000 can be conveyed per developer, per project. Homes must be made available to qualified buyers with incomes up to 140% AMI; they must be used as primary residences for at least 5 years.
- **Building Neighborhoods and Affordable Homes Program**. This program encourages homebuyers to move into five targeted neighborhoods by providing up to $60,000 in purchase assistance to buyers of single-family homes constructed through the City Lots for Working Families program within the specified boundaries. The purchase assistance is primarily to close the appraisal gap; there is a cap of $15,000 for non-target-neighborhood residents and $20,000 for current neighborhood residents for non-appraisal-gap assistance.
- **Chicago Community Land Trust for Developers**. The CCLT is designed to preserve the long-term affordability of homes created through City of Chicago programs. It is a non-profit with a board appointed by the mayor and approved by the City Council. Once the CCLT acquires 200 homes, one-third of the board will consist of CCLT homeowners.
- **Affordable Requirements Ordinance**. This ordinance requires residential developments that receive City financial assistance or land to provide a certain percentage of units at affordable prices/rents. The ordinance also applies for property that has been upzoned, and for planned unit developments within the downtown area.
- **Chicago Preservation Compact**. This is a public-private partnership between the Community Investment Corporation (a Chicago CDFI), the City, Cook County, and other partners that works to preserve affordable rental housing through financing for retrofits, upgrades, and tenant subsidies; advocating for building code improvements that favor preservation; coordinating public agencies to develop preservation strategies; and introducing legislative proposals at the state level (e.g., for a preservation tax credit).

Community Development Initiatives and Neighborhood Investment Programs

- Neighborhood Opportunity Fund (NOF). The NOF works with distressed communities to provide grants for businesses construction, rehabilitation, appraisals, environmental surveys, and architectural services in selected communities. Created in 2016 by then Mayor Emanuel, the Fund was recently amended by a Mayor Lightfoot proposed ordinance that extended the program from a matching grant, to allow eligible businesses to receive financing for 100% of a project's costs if the owner and employees reside on the South or West sides. If the owner and employees do not live-in designated neighborhoods, the grant is restricted to 65% of total costs. Grant recipients also have access to construction advisors, employee training, and design assistance. The Fund is supported by 80% of the earnings garnered from the City's zoning bonus system that allows developers downtown to pay fees for a higher floor area ratio.
- INVEST South/West. Announced by Mayor Lightfoot in 2019, INVEST South/West received $750 million over three years from the Department of Planning and Development for community improvement initiatives. The funds will improve 12 commercial corridors on Chicago's South and West sides, in 10 different neighborhoods. With the hopes of attracting private investment as well, selected projects will primarily be centered on providing pedestrian activity, retail, services, transportation, public spaces, and quality-of life amenities for local residents.

- Chicago Development Fund (CDF). Established in 2005, the CDF operates as a non-profit corporation controlled by the City of Chicago to utilize New Market Tax Credits (NMTC) for community centered investments. The CDF generally issues NMTC to manufacturing, mixed-use, or institutional developments in economically distressed neighborhoods that will create jobs and provide services. The CDF operates on NMTC funds received from the U.S. Department of Treasury. Other cities receive NMTC, though in 2019 the CDF received the largest award of any city affiliated community development entity. The CDF awards funding based on the degree of expected community impact, level of need, policy goals, and if other programs are insufficient for use, such as Tax Increment Financing (TIF). Since it was created, the Treasury Department has allocated $356 million in NMTC to the CDF. The Board of Directors is comprised of representatives from the City Council, the Department of Planning and Development, the Office of Management and Budget, along with the City's Treasurer, and Chief Financial Officer.
- Community Catalyst Fund (CCF). The fund was initially created in 2016 by outgoing Treasurer Kurt Summers, though the $75 million dedicated to assisting businesses in underserved communities were not used until March of 2020. The CCF now is managed by current Treasurer Melissa Conyears-Ervin to zero interest loans up to $50,000 for businesses impacted by the COVID-19 pandemic. Eligible businesses must have been in existence for 2 years, have generated less than $3 million in revenue, lost 25% of revenue in the last year, and have no more than 50 employees.
- Arts 77. Announced in April of 2021, the initiative will provide $60 million in grants for the arts and culture sector. The program is modeled after the New Deal era Works Progress Administration, and will support artists impacted by the COVID-19 induced economic downturn. The initiative will also establish the Neighborhood Access Program, which provides cultural support to communities that have not traditionally received funding in the past. Through the Neighborhood Access Program, 40 grants will be allocated ranging from $5,000 to $50,000. Applicants must reside in the neighborhood where the planned project will take place, and serve residents of a specific neighborhood.

Columbus

- **NextHome 2021 Competition**. The City of Columbus launched a competition in collaboration with the Central Ohio Community Land Trust and other partners that invites architects and developers to submit a vision for affordable and accessible housing that could be quickly built on vacant land trust lots.
- **Housing Action Fund**. The City of Columbus and Franklin County partnered with The Columbus Foundation and corporate partners created a $100 million fund to offer low-cost loans to developer who commit to affordability requirements, as well as to subsidize home repairs and provide targeted renter assistance. The fund is managed by the Affordable Housing Trust.
- **Vacant and Abandoned Properties (VAP) Initiative**. Phase 1 of VAP involved an $18 million public investment in demolition of vacant and blighted structures. Phase 2 involved a collaboration between the City and the county land bank to remove additional structures and sell them to neighbors and developers. The Vacant Properties Redevelopment Program redevelops vacant properties as for-sale opportunities or for short-term lease-purchase (up to 36 months); it provides gap financing to buyers of up to $60,000.

- **American Dream Down Payment Initiative (ADDI)**. This program collaborates with lenders to provide a deferred, forgivable loan to low- and moderate-income first-time homebuyers for downpayment and closing costs. The buyers must occupy the home as a primary resident for at least five years, at which point the loan is forgiven, or the funds must be repaid to the City from sale proceeds.
- **Rental Housing Production and Preservation (RHPP) Program**. RHPP provides financial assistance to affordable multi-family housing projects that serve low- and extremely low-income households. Assistance may take the form of a loan of up to 50% of the project cost after a 5% equity contribution, or a forgivable loan if the project serves the homeless, special needs populations, or the lowest-income households, with terms set on a case-by-case basis.

Community Development Initiatives and Neighborhood Investment Programs

- The 614 for Linden. The neighborhood stabilization program is a $25 million public-private partnership concentrated on the revitalization of the Linden community. The loan pool is financed by non-profits and CDFIs, including the Affordable Housing Trust of Columbus and Franklin County, along with a $5 million grant from J.P. Morgan Chase. The grant was awarded to Columbus and 7 other cities after competing in J.P. Morgan Chase's PRO Neighborhood competition. The program will concentrate on providing health services, improving food access, consulting and loans for small businesses, the renovation of 500 affordable housing units, and 200 rehousing service units for individuals at risk of homelessness.
- Carol Stewart Village. In 2019, the City of Columbus partnered with the CDFI Finance Fund, and non-profit Star House Columbus to transform two former motels into a campus for homeless youth who have aged out of the foster care system. The City contributed $1.6 million to the project's total $4.5 million cost. The vacant buildings will be converted into below market rate apartments, and offer healthcare and counseling services on site, along with employment opportunities at local businesses.
- Neighborhood Pride Program. Created in 2000, the program concentrates on remediating issues and concerns in 3 to 5 neighborhoods each year. The City's General Operating Fund funds the program, which supports beautification efforts, deepening ties between city officials and the local community, and improving city services.
- Mobility Assistance for People with Cognitive Disabilities (MAPCD). As a part of the Smart Columbus initiative, the City's Department of Transportation began a pilot program in 2019 that authorized a fixed route bus service and mobile app with visual and audio cues for individuals with cognitive disabilities. The program seeks to provide individuals with disabilities a stronger sense of mobility and independence. The Smart Columbus initiative was financed by a $40 million award from the U.S. Department of Transportation in 2016, and includes many other programs centered on improving the City's mobility infrastructure with technological improvements.

Indianapolis

- **Indianapolis Neighborhood Housing Partnership (INHP)**. INHP is a one-stop shop for homeownership in Indianapolis, offering home search tools, mortgages, homeownership counseling, home repair loans, commercial lending (including acquisition and construction financing). The City sits on INHP's board; INHP has also received HOME funds for over 20 years to provide downpayment assistance to low-income families.

- **Renew Indianapolis**. Renew Indianapolis Inc. is a non-profit organization that works with the City and the housing authority to demolish unsafe structures and clear lot titles, operate a land bank, and develop affordable housing. It also operates the Edge Fund, a loan fund offering flexible affordable housing financing (including bridge loans for construction or substantial rehab of tax credit projects as well as single-family home loans for low-income buyers).
- **Rapid Rehousing Program**. Indianapolis used $7 million in CARES Act funding to provide up to 12 months of no-strings-attached rental assistance and services to individuals and families experiencing homelessness. Other measures the City has taken include 1) passing a Homeless Bill of Rights; 2) funding an increase in the number of professional outreach teams to connect the homeless to care and housing; 3) establishing a hotel program to temporarily house those at high risk of severe COVID-19 infection; 4) building additional permanent supportive housing.
- Lift Indy. Since 2017, the City's Department of Metropolitan Development (DMD) has held an annual competition amongst teams of non-profit and for-profit organizations to determine which project proposals will receive a 3-year commitment of HOME and CDBG funds. The proposals must fall within the City's designated Neighborhood Revitalization Strategy Area (NRSA) and include a Community Housing Development Organization. The City determines what neighborhoods fall under the NRSA based on an analysis of data from The Reinvestment Fund on market conditions and other factors. Typically, proposals must pertain to homeownership, rental, economic development, and/or placemaking, though the 2021 competition requested applications regarding COVID-19 recovery strategies.

Community Development Initiatives and Neighborhood Investment Programs

- Anchor Revitalization Program. Led in collaboration with the Local Initiatives Support Corporation (LISC), the Indianapolis Neighborhood Housing Partnership, and the City of Indianapolis' economic development arm, Indy Chamber, the Anchor program supports major employers in their efforts to provide jobs, increase economic growth, and better a community's quality of life. Employers that are identified as anchor institutions are encouraged by the program to support neighborhood redevelopment, by supporting local businesses, encouraging home repair and homeownership. The Anchor Housing initiative under this program matches employers' commitment to give up to $10,000 in down payment assistance, or up to $5,000 for exterior home repairs. If the employee remains in the house for 5 years, the loan is forgivable.
- Great Places 2020. The Initiative provides technical assistance and urban planning guidance to three selected neighborhoods with $150 million in funding from 50 program partners, with LISC serving as the primary partner. To receive funding, neighborhoods had to apply for support, demonstrating their desire to revitalize their area by attracting businesses, improving schools, and overall quality of life by creating a neighborhood village center.
- St'Art Up 317 Pop Up Initiative. First announced in 2018, the initiative seeks to fill vacant retail spaces in the downtown area with local businesses and artists' work over a month-long period. The program is run by the Indy Chamber, and PATTERN, a non-profit dedicated to supporting new small businesses and artists. If selected for the program, participants do not pay rent but are required to pay a refundable $150 deposit. In 2018, 15% of the first-floor space in downtown Indianapolis was vacant.

- Land Use Initiative. The Indianapolis Airport Authority (IAA) is selling or leasing acres of their unused property to increase the tax revenues of the surrounding community. The IAA expects to generate a land tax revenue of $1.7 million as the land is developed, which will benefit schools, local businesses, and the overall local economy. The initiative first began in 2014.

Pittsburgh

- **Roof-a-Thon Pilot Program**. After releasing an RFP in 2019, the City of Pittsburgh's Urban Redevelopment Authority (URA) partnered with the Wells Fargo Foundation to fund a pilot program offering grants ranging from $30,000 to 35,000 for roof repairs. Program participants had to have incomes at or below 50% of AMI, and as of 2020, 24 households received a grant to repair their roofs. Wells Fargo offered $125,000 to finance the program, and the pilot received an allocation of $733,028 in 2020 from the Housing Opportunity Fund. The URA expressed interest in continuing the program in the second quarter of every year.
- **Home Accessibility Program for Independence (HAPI)**. The HAPI grant funds residential accessibility construction to assist those with medically verified physical disabilities. The program applies to both owner-occupied and rental housing, though homeowners can receive up to $10,000 while landlords are limited to a $5,000 grant. If approved, the URA conducts an inspection to determine what construction is needed and creates a bid for contractors. Income eligibility is set as 120% of AMI. For those earning above 50% of AMI, an application fee of $150 is required.
- **Housing Opportunity Fund**. The Housing Opportunity Fund operates with an annual budget of at least $10 million, financed by an increase in the City's realty-transfer tax from 4% in 2017 to 5% in 2020. The Trust Fund is responsible for operating the City's Rental Gap Program, Small Landlord Fund, Homeowner Assistance Program, Down Payment and Closing Cost Assistance Program, Housing Stabilization Program, and the For-Sale Development programs.
- **Rental Gap Program**. Under the Housing Opportunity Fund's Rental Gap Program, developers can receive 0% interest loans to construct or preserve affordable rental housing units. Qualifying projects must have at least four units, along with a supporting nonprofit applicant or a nonprofit can act as the developer alone. This program receives the most funding out of all the Housing Opportunity Fund initiatives (close to $5 million in 2019). In 2019, the Rental Gap Program created and/or preserved 103 affordable units.
- **Small Landlord Fund**. Offered to landlords with less than 10 units, the initiative (a collaboration of the Urban Redevelopment Authority, UPMC hospital, and Center for Community Investment Lincoln Land Institute) provides loans for affordable and Housing Choice Voucher (HCV) home repairs. The Small Landlord Fund received $500,000 of initial capital in 2019 from PNC and funding from the Housing Opportunity Trust Fund. Landlords can receive a loan with an interest rate of 3% or 4% capped at $20,000 per unit or $100,000 per project. The rehabilitated units must remain affordable for ten years if they were previously vacant or occupied by HCV recipients; otherwise, they must remain affordable for 15 years.
- **OneStopPGH**. As of May 2020, all building permits, city planning reviews, and licensing are offered on the same City-run portal. Multiple agencies are integrated into the program, so documents can be better shared and coordinated online.

Community Development Initiatives and Neighborhood Investment Programs

- Minority Business Recovery and Growth Loan Program. The City's Urban Redevelopment Authority provides loans up to $100,000 a year for minority-owned businesses. Borrowers are not required to pay interest on the loan for the first year but pay an 2% interest rate over the 7 year repayment term. As of 2020, the program supported 277 businesses in the city, and loaned $6.7 million out of the available $7.9 million. The program is funded by Community Development Block Grants (CDBG) and PNC Bank. Applicants who have businesses in CDBG census tracts, or are economically disadvantage are prioritized.
- Pittsburgh Central Keystone Innovation Zone (PCKIZ). Managed by the public-private partnership group Urban Innovation21, the PCKIZ was first established in 2007. Pennsylvania designated several areas throughout the state as Keystone Innovation Zones (KIZs), for the purpose of awarding tax credits to local technology companies growing their businesses and the local workforce in select areas. The sale of the tax credits allows businesses to support the hiring of paid interns for women and minority students typically underrepresented in the technology industry. Only companies that are based in KIZs are eligible for the tax credit, and that have been created within the last 8 years. The City applied for zone designations in 2006, which were approved by the Pennsylvania Department of Community and Economic Development.
- InnovatePGH. This is a public-private partnership between the City of Pittsburgh, Allegheny County, Carnegie Mellon University, and other partners. The program directs investment to the Oakland, Lawrenceville, and Hazelwood neighborhoods to attract job opportunities in the tech sector, along with private investment. Under the partnership, four programs were created to attract startups to the city, and provide low-income residents of neighborhoods with high unemployment rates with career development opportunities.
- Redevelopment Assistance Capital Program (RACP). The program provides grants for 33 projects across the city dedicated to increase employment levels and generate tax revenue in distressed areas. As of April 2021, the Urban Redevelopment Authority authorized $41,750,500 for grants and loans. RACP is financed by the state of Pennsylvania, and administered by the Pennsylvania Department of Community and Economic Development.

Philadelphia

- **Basic Systems Repair Program (BSRP) and Adaptive Modifications Program (AMP).** BSRP provides grants for owner-occupied single-family homes in need of major repairs. Grants are limited to $18,000 per household. Eligible residents must be current or under current payment agreement for property taxes and water bill. AMP provides grants to help low-income residents with physical disabilities in single or multi-family housing. The program typically funds about 200 households per year. In the spring of 2017, a $60 million bond was issued to provide funding for these programs and two others over three years.
- **The Rental Improvement Fund** is a four-year pilot program established in May of 2020 in partnership with the Impact Loan Fund CDFI and the City of Philadelphia, to provide a source of credit for small landlords with no more than 10 units in their portfolio. Loans up to $24,999 for repairs and renovations are available in 9 zip codes. Landlords are

eligible if their tenants have household incomes at or below 100% of AMI. If approved, landlords must comply with inspections from the Department of Licenses and Inspections (L&I), fair housing guidelines, and maintain affordable rents for 10 years. Depending on the number of loans granted, the program expects to fund 15 to 38 landlords.

- **Restore, Repair, Renew (RRR)**. The City announced the RRR program in 2019 as a partnership between the Philadelphia Redevelopment Authority and selected local nonprofits. Three nonprofits were selected as partners to assist homeowners with applications to the program. Homeowners earning below 120% AMI can apply for 10-year, 3% APR loans to finance home repairs. To be eligible, applicants cannot have any active L&I violations. The program received $40 million from a bond sale worth $100 million in 2016.
- **PHLRentAssist**. The City is now offering a fourth, $97 million phase of rental assistance to low-income renter households impacted by COVID-19. Tenants may apply, or landlords may apply on behalf of eligible tenants. A court order requires landlords to have applied for the assistance 45 days before they are permitted to file for eviction. Assistance can be provided for up to 18 months, including back rent and forward rent, for up to $2,000 per month. Utility assistance is also available.
- **Housing Trust Fund (HTF)**. The HTF was created in 2005 to fund new affordable homes, the preservation and repair of existing homes, and homelessness prevention. In September 2018, the City Council and mayor reached an agreement to direct at least $70 million to it between FY19 – FY23. The fund is primarily financed by mortgage and deed recording fees.
- **Longtime Owner Occupants Program (LOOP).** LOOP protects homeowners from increases in home valuations of 50% or more. Eligible households must have lived in their home for 10 years (except below a certain AMI level) and have seen their home value increase by half in one tax year.
- **Low-Income Senior Tax Freeze**. As of 2014, The Department of Revenue ended real estate tax increases for participating low-income householders over 65 years old.
- **Residential Property Tax Deferral**. The deferral program allows low-income homeowners whose property taxes have increased by more than 15% in one year to defer the tax payment to a later date, or to when the property is transferred or sold.
- **The Tangled Title Fund (TTF)** provides a grant to cover $4,000 in legal services for homeowners seeking clear title to their homes. Estate Planning services are also funded, to prevent tangled title issues in the future.
- **Mortgage Foreclosure Prevention Program**. Established in 2008, this program prevents foreclosures by assisting homeowners with negotiations between their mortgage lenders. The program provides receive free housing counseling and legal advice to negotiate new loan or tax payment terms with the homeowner's mortgage lender or with the City. The program is reported to have saved over 16,000 homes from foreclosure.

Community Development Initiatives and Neighborhood Investment Programs

- Targeted Community Investment Program. The City's Office of Violence Prevention provides grants ranging from $500 to $20,000 to programs centered on reducing gun violence. Applicants that can demonstrate the grants will support educational or employment needs of young men in areas with high rates of gun violence will be prioritized. The program began in 2019 and has released three rounds of funding as of 2020.

- Financial Empowerment Centers. Philadelphia first received funding from Bloomberg Philanthropies and Living Cities in 2013 to offer free, financial counseling to residents in need of consultation regarding credit repair, debt management, retirement savings, and home-ownership financing. There are 6 centers are located across the city that provide services in several languages outside of English. The program is run by the Office of Office of Community Empowerment and Opportunity and the non-profit Clarifi. The Centers also partnered with the Philadelphia Housing Authority to provide counseling for public housing or voucher recipients participating in the Authority's Homeownership program.
- Storefront Improvement Program. The City's Department of Commerce provides grants to business and property owners for up to 50% of the costs incurred from undertaking façade improvements. The program is only available in select areas, providing approved owners with a maximum of $10,000 for a single commercial property, or up to $15,000 for a multiple-address or corner business property. The program was initially financed by CDBG, but was then amended to receive funds directly from the City's general fund, after federal prevailing-wage requirements increased expenses for approved business owners.
- Community Life Improvement Program (CLIP). CLIP is a combination of 3 programs dedicated to improving the appearance of neighborhoods across Philadelphia. The program's beautification efforts center on the enforcement of property maintenance codes by the Department of Licenses and Inspections, and organized volunteering efforts coordinated by the City.
- Neighborhood Transformation Initiative (NTI). The initiative ran from 2001 to 2015 in an effort to reduce blight, preserve neighborhoods, foster economic development, and create more affordable housing. The former Mayor of Philadelphia, John Street, financed the program by issuing $295 million in bonds. The majority of the programs funding was dedicated to demolishing abandoned and dilapidated structures, relocating residents, acquiring properties, and preparing parcels for affordable and mixed-income housing development.

St. Louis

- **Affordable Housing Trust Fund**. The fund, which is managed by the Affordable Housing Commission, supports developers and nonprofits with grants or loans to build new affordable and market-rate rental housing, along with homes for sale. The Trust Fund can also be used for mortgage and utility assistance, rehabilitation, demolitions, public safety, and neighborhood preservation. The trust receives funding from a portion of the City's business use tax. The ordinance passed to create the fund requires the trust to receive a minimum allocation of $5 million annually. From 2003 to 2017, the Trust Fund financed 1,583 rental units and 184 homes for purchase.
- **Proposition Neighborhood Stabilization**. As of September 2020, St. Louis residents can nominate residential buildings owned by St. Louis' land bank, the Land Reutilization Authority (LRA) for urgent repairs, with the hopes of eventually selling the rehabbed properties to stabilize the surrounding neighborhood. The program is funded by $40 million in general obligation funds and has an annual budget of $6 million. To provide this level of funding, property taxes were raised from by $11 per $100,000 assessed property value or $0.01 for every $100. Proposition NS will provide up to $30,000 in

funding for single-family and up to $50,000 for multi-family (capped at six units) buildings.

- **The Green HELP program** ran from 2016 to 2018, providing homeowners with a 2.1% interest rate loan up to $15,000 for home energy efficiency repairs. The loan could be repaid over a period up to ten years and did not have a minimum income requirement. Program participants had to have above a 625-credit score and were subject to a credit check. St. Louis' Comptroller managed the program, which was designed to last until the $2 million fund ran out.
- **Business Assistance Center (BAC) Project Steward Program**. The BAC Project Steward program allows for same-day building permit approvals. Building permit application and actual permit fees are based on the estimated construction cost. The Building Division manages the program, and reports that 84% of all building permits issued are same-day permits.
- **Gateway Neighborhood Mortgage Program**. In 2019, the City began a loan program modeled after the Detroit Home Mortgage Initiative for the purchase and rehabilitation of homes. The St. Louis Development Corporation manages the program in collaboration with the Metropolitan St. Louis Equal Housing and Opportunity Council, nonprofits, and CDFIs. To alleviate the gap between the replacement cost of a structure and the appraised value, the program authorizes to loans of up to $75,000 to eligible homebuyers covering the cost of the home up to the appraised value, and a second loan for the appraisal gap.
- **Dollar House Pilot Program**. In 2019, the Land Reutilization Authority ran a one-year homesteading program selling 522 single-family homes for $1, including a $25 application fee, $83 in processing and recording fees, $70 homeowners' counseling class and $250 title insurance. After purchasing the property, buyers had to ensure it was in code compliance, renovate within 18 months, and occupy the property for at least three years. Only homes that have been in the Authority's inventory for five years, and that are less than 1,800 square feet, were eligible for the program.

Community Development Initiatives and Neighborhood Investment Programs

- Neighborhood Stabilization Team. There are 28 Neighborhood Improvement Specialists working under the City's Department of Public Safety to address resident-identified nuisances, vacant buildings, litter, and other issues the City can improve. The Specialists also work to bring together bring together City Council members/Alderman, residents, community block groups, police, and social services to monitor ongoing physical and behavioral issues within neighborhoods.
- The St. Louis County Port Authority Community Reinvestment Fund. The St. Louis Economic Development Partnership, which serves as the City and Country's economic development entity, operates the Reinvestment Fund to support projects in distressed neighborhoods centered on job growth, small business development, and revitalization. The Fund first opened in 2010 and is financed by Pinnacle Entertainment's lease payments for the land under the River City Casino. As of 2012, $4.3 million in grants have been awarded. Applications open every 6 months to community groups around the city, and the Port Authority's Board of Commissioners determines what applicants will receive funding.