Pradera Homeownership Zone
December 12, 2008

The Rudy Bruner Award for Urban Excellence
Bruner Foundation, Inc
130 Prospect Street
Cambridge, MA 02139

Dear Award Selection Committee:

Enclosed you will find application materials for the 2009 round of The Rudy Bruner Award for Urban Excellence. The submission is for the Pradera Homeownership Zone, and affordable housing development located in eastern North Philadelphia which has served as a catalyst for the area’s transformation.

Should you require additional information about the project, do not hesitate to contact me at 215-235-6070 or via email at Jennifer.rodriguez@apmphia.org

Respectfully,

Jennifer Rodríguez
Director, Community and Economic Development
2009
RUDY BRUNER AWARD
PROJECT DATA
PROJECT DATA

Please answer questions in space provided. Applicants should feel free to use photocopies of the application forms if needed. If possible, answers to all questions should be typed or written directly on the forms. If the forms are not used and answers are typed on a separate page, each answer must be preceded by the question to which it responds, and the length of each answer should be limited to the area provided on the original form.

Project Name: Pradera Homeownership Zone
Location: Various locations, North Philadelphia

Owner: Pradera Corporation, affiliate of Asociacion Puertorriquenos en Marcha (APM)

Project Use(s): Affordable residential housing for ownership

Project Size: 141 houses
Total Development Cost: $32 million

Date Initiated: 2000
Percent Completed by December 1, 2008: 90%

Project Completion Date (if appropriate): The 4th phase, Sheridan Street Flats, is expected to be completed Fall 2010

Attach, if you wish, a list of relevant project dates: Phase 1 completed 2003; Phase 2, 2007; Phase 3, 2008

Application submitted by:

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Please indicate how you learned of the Rudy Bruner Award for Urban Excellence. (Check all that apply).

- Direct Mailing
- Magazine Advertisement
- Previous RBA entrant
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- Professional Newsletter
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Signature: Nilda I. Ruiz
ABSTRACT

Please answer questions in space provided. Applicants should feel free to use photocopies of the application forms if needed. If possible, answers to all questions should be typed or written directly on the forms. If the forms are not used and answers are typed on a separate page, the answer must be preceded by the question to which it responds, and the length of each answer should be limited to the area provided on the original form.

Project Name Pradera Homeownership Zone
Address Various locations, North Philadelphia City/State/Zip Philadelphia, PA 19122

1. Give a brief overview of the project, including major project goals.

The Pradera Homeownership Zone is a 141 affordable housing project developed by Pradera Corporation, an affiliate of Asociacion Puertorriquenos en Marcha (APM), a community-based nonprofit that provides social and human services to families in need. The $35.2 million development is APM's effort to transform a place of last resort into a community of choice.

APM, in partnership with the city, was able to assemble approximately 250 parcels of land in an area on eastern North Philadelphia that had excellent access to the region, but was undervalued due to the predominance of vacant land and buildings, trash and abandoned cars, and which was plagued by problems of drugs and crime.

In order to create a community of choice, APM has sought to provide housing products that meet market rate standards, locate the project close to other community assets in order to enhance their value, maintain the diversity of the population, relocate displaced families within the community, and increase homeownership among minority groups and families of low and moderate income.

2. Why does the project merit the Rudy Bruner Award for Urban Excellence? (You may wish to consider such factors as: effect on the urban environment; innovative or unique approaches to any aspect of project development; new and creative approaches to urban issues; design quality.)

The Pradera Homeownership Zone merits the Rudy Bruner Award because it has successfully built a community that has become increasingly attractive were values have increased 270% in a period of eight years and has done so while avoiding the displacement of existing residents and other negative effects associated with gentrification.

APM, was one of the first organizations in Philadelphia to couple the city's Neighborhood Transformation Initiative program and the commonwealth's affordable housing financing to effect the wholesale transformation of entire blocks of a community that had suffered from decades of disinvestment. The process required APM and its partner to work through obstacles presented by fragmented ownerships, the condemnation and relocation process, conflicting funding requirements, and the like. This process now has been replicated numerous times by other community development organization in the city and throughout the state.

Lastly, the quality of design and manufacture of the Pradera homes is superior and virtually indistinguishable form market rate houses. The Sheridan Street Flats, the first LEED Gold affordable housing project in the city, has been well received by the design press. It has been featured in Dwell Magazine and has received the Silver Medal Award in the unbuilt category by the Philadelphia Chapter of the American Institute of Architects.
2009 RUDY BRUNER AWARD
PROJECT DESCRIPTION

RUDY BRUNER AWARD
FOR URBAN EXCELLENCE
1. Describe the underlying values and goals of the project. What, if any, significant trade-offs were required to implement the project?

The Pradera Homeownership Zone is the product of a community-based comprehensive planning process that began in the 1990s and was spearheaded by the Asociacion Puertorriquenos a Marcha (APM), a community-based nonprofit established in 1970. The original plan and subsequent updates seek to revitalize eastern North Philadelphia, an area that has suffered decades of disinvestment and where the population is primarily minority, evenly divided among African Americans and Latinos. APM has been successful in the implementation of the plan, largely due to strong partnerships with the Commonwealth, the City and other non-profits and foundations. The Pradera Homeownership Zone is an example of how private/public partnerships can be leveraged and serve as a catalyst for change.

The goal of the project has been to take the opportunity provided by one of the most significant challenges in North Philadelphia, vacant land and buildings, into an asset. In this case, the plan called for the construction of new affordable housing close to existing community assets like the train station, supermarket, recreation center, etc. Other important goals of the project included: maintaining the ethnic and economic diversity of the community; keeping those displaced by the condemnation process within the community; building a high quality product that would meet market-rate housing standards; increase homeownership for low and moderate income households. In essence, APM has sought transform what was perceived as a place of last resort into a community of choice.

In order to meet funding requirements, budgetary constraints, and policy objectives, APM has had to make certain trade-offs and adjustments. For example, the City and the Commonwealth favored lower densities than the plan initially called for, consequently, revisions were made including fewer units of housing. Budgetary constraints due to high labor costs resulted in landscaping and other amenities, such as fencing, to be eliminated (although later compensated through work with PA Horticultural Society). Furthermore, in order to be able to relocate families displaced through condemnation into the new development, part of the developer fee was contributed to the project.

2. How has the project impacted the local community?

The Pradera Homeownership Zone has transformed an area previously overlooked due to blight and decay into a community of choice. Assets previously undervalued, such as the community’s proximity to Temple University, the rail station, and the central business district, are viewed today as a competitive advantage and enhance the area's attractiveness.

Since Pradera Phase 1 (Pradera 1) was completed in 2003, housing values in the area have increased 270% from $55,000 to $150,000. However, a recent appraisal states that in the project zip code property values can reach upwards of $300,000. We expect the 4th phase of the project, the Sheridan Street Flats, to sell for $150,000 to $170,000. These homes will be built more densely, reflecting the increased value of land and will meet LEED Gold standards.

As a result of the general transformation of the area, APM has been able to attract TruMark Financial, the first financial services institution to locate in the community in generations. The credit union has built a new structure and is schedule to open its doors in January of 2009. In addition, private sector developers have expressed strong interest in developing new housing. APM is working with the Jonathan Rose Companies, a private sector developer, to build a mixed-use transit-oriented development project with an affordable housing component next to the regional rail station located in the community.

The transformation is not only physical. The quality of life has improved as well. Tree-lined streets and the elimination of blight make people feel safe and there is a sense of community evident, not only in resident participation in community meetings and street fairs, but also after work when neighbors gather on their front porches or in their gardens to help each other with tree planting or fence installations.
3. Describe the key elements of the development process, including community participation where appropriate.

The development process began with the community-based planning effort in the 1990's, a neighborhood revitalization plan published in 2000, and more recently continued with the transit revitalization investment district plan completed this fall.

The site assembly began in 2000 and was facilitated by the City's Neighborhood Transformation Initiative, a program that focused on the elimination of blight through acquisition of vacant lands and demolition of derelict structures. The Redevelopment Authority assembled approximately 250 parcels, consolidated them and conveyed them to APM for the development of the Pradera Homeownership Zone.

The first 50 homes (Pradera 1) were completed in 2003; Pradera 2, with 53 homes was completed in 2007; Pradera 3, with 25 homes received its certificate of completion in December 2008; and the 13 Sheridan Street Flats will commence construction in the spring on 2009. APM is in the predevelopment phase of a mixed-use transit-oriented project which is expected to include approximately 120 residential units.

4. Describe the financing of the project. Please include all funding sources and square foot costs where applicable.

Total development costs for the project, which includes 141 homes is $35.2 million or an average of $250 thousand per house. Construction costs have escalated significantly since Pradera 1 broke ground in 2000. At that time, per square foot costs were $120 compared to Pradera 2 at $170, Pradera 3 at $239 and Sheridan Street Flats, projected at $246. The high development costs are due in part by prevailing wage requirements, the escalating costs of materials and by the high cost of land assembly in urban environments it often requires condemnation through eminent domain.

As a result, affordable housing projects in Philadelphia require strong partnerships with local and state government, which are able to provide significant subsidies, often through a competitive process. In the case of the Pradera Homeownership Zone, which consists of 3 completed phases plus the 13 Sheridan Street Flats, the City has invested $14.7 million, or 42% of the funding through a combination of low cost loans and grants. The state has also been a strong partner, financing 17% of the project with $6 million in loans. The balance of the funding is from sales proceeds, $13 million, and foundations.

5. Is the project unique and/or does it address significant urban issues? Is the model adaptable to other urban settings?

This project addresses common urban ills of older cities plagued with population and job loss. Like Philadelphia, older industrial cities have a surplus of vacant land and abandoned buildings that blight the streetscape, which in turn lowers the value of surrounding property, spurring further decay and abandonment.

In the case of Pradera, the City, through the Redevelopment Authority was embarking in an ambitious program of blight elimination through demolition and acquisition and APM was able to partner with them and the Pennsylvania Housing Financing Agency (PHFA) to develop a strategy for increasing the supply of high quality affordable housing for families of limited means. The process was arduous, requiring intensive legal assistance which would have prohibitive but for the free legal services provided through Regional Housing Legal Services (RHLS).

Wholesale revitalisation efforts like Pradera require, above all the financial commitment from the public sector, their political will and the strong leadership of mission driven developers like APM, and other non-profit partners willing to fill the gaps, such as RHLS.
2009 RUDY BRUNER AWARD
ARCHITECT
OR DESIGNER
PERSPECTIVE

RUDY BRUNER AWARD
FÖR URBAN EXCELLENCE
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This sheet is to be filled out by a design professional who worked as a consultant on the project, providing design, planning, or other services. Copies may be given to other design professionals if desired.

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**Signature**

1. Describe the design concept of this project, including urban design considerations, choice of materials, scale, etc.

Sheridan Street Housing is a 13-unit subsidized, green housing development for a transitional section of Philadelphia, PA. A crucial challenge was designing the site plan for a 38'x450' site. A traditional townhouse approach of buildings oriented perpendicular to the street was not possible. We responded by turning some houses 90 degrees exposing their long sides to the street. This moved allowed for periodic set-backs to be created to accommodate car parking and yard space. A rhythm of interlocking L-shaped duplexes redefine the street.

The approach was to design simple, modern buildings that capitalize on repetitive, production housing techniques rather than referential decoration. Fiber cement cladding panels define the exterior with a matrix of material joints that organize windows and doors. Only two window sizes were used (one suitable for legal egress), but are distributed according to solar exposure and interior program allowing for a dynamic pattern.

The houses are designed to the LEED for Homes Gold standard and will perform 50% better than the baseline energy code. Green roofs, solar domestic water panels and exterior shading devices are just some of the many green technologies utilized. We are also interested in raising awareness about how homes consume energy. We are mounting a Kw/H meter near the front doors so people are more in touch with real energy consumption. A whole house switch will allow residents to shut down extraneous lights on their way out the door.

2. Describe the most important social and programmatic functions of the design.

The project looks to bring market-rate sensibilities to affordable housing. We see the issue of “choice” as very important. Market-rate buyers are typically offered a wide range of choices in the kinds of housing products they can purchase - from traditional brick row homes, to suburban, to urban lofts. Sheridan Street Housing intends to offer an urban, design-oriented, green product to the affordable consumer.
3. Describe the major challenges of designing this project and any design trade-offs or compromises required to complete the project.

Budget is always a challenge particularly on an affordable housing project. Some key elements that have been downgraded are the cladding panel system, the window finish, and the interior floor finishes from hardwood to carpet. However, we have been vigilant in the preservation of green features. Early on we evaluated the potential to implement geothermal heat exchangers, but edited that out regardless of budget as they proved to not have a reasonable pay-back-period.

4. Describe the ways in which the design relates to its urban context.

The urban context of the Sheridan Street project is eclectic as different time periods and urban strategies co-exist nearby. Sheridan looks to the context while offering a new voice as well. The houses are generally three stories which respond to other nearby blocks, but scale down to two stories along Berks Street responding more closely to the Pradera II development. Buildings hold the street line along Berks Street and predominately down Sheridan (though set back to accommodate parking).

We also like how the project mediates the highly constrained site dimensions. While the project is generally respectful of the nearby fabric it proposes a new site plan type in order to negotiate the unique conditions of the site.
2009
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ARCHITECT
OR DESIGNER
PERSPECTIVE
ARCHITECT OR DESIGNER PERSPECTIVE

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1. Describe the design concept of this project, including urban design considerations, choice of materials, scale, etc.

   The design concept for the Pradera Homes project in North Philadelphia was to redevelop a troubled urban community plagued with decaying building stock and infrastructure in order to stabilize the community through the new homeownership housing. The new affordable housing, single family and twins, were built in place of vacant land and dilapidated row homes to bring new stakeholders to the community in hopes of revitalizing the area and providing a safe place for families to grow.

   The development was three phase construction with a total of 125 homeownership units, stretching across seven city blocks, that were intended to help stitch the frayed urban fabric of North Philadelphia. By building single family and twin homes, the density of housing was decreased allowing for off-street parking for each unit and rear and side yards of green space, amenities that are difficult to find in the city. The units were simple massed, 17-24' wide two story structures with steeper pitched gabled roofs intertwined within a neighborhood of two and three story brick row homes. The materials chosen for the exteriors of the homes were low maintenance, brick and vinyl siding that blended with the existing structures. All units were designed with large front porches to greet visitors. The concept of the stoop or porch brings about socialization of neighbors and enhances the community.

2. Describe the most important social and programmatic functions of the design.

   The most important social and programmatic functions of the Pradera design was to allow low income, working residents to invest in their neighborhood through the ability of becoming a first time home buyer. This ability instills a sense of pride and achievement within the individuals and families purchasing the properties. With this sense of pride, the residents are interested in cleaning up and protecting their community which creates a safer area and brings families together. The unit designs ranging from two to four bedrooms (950-1,500 sf) were able to accommodate individuals, the disabled, as well as families with a few children comfortably, providing housing for a broad range of the population interested.
3. Describe the major challenges of designing this project and any design trade-offs or compromises required to complete the project.

There are challenges when designing any project. For the Pradera project, the major design issue was the civil engineering. In providing the green space that is an asset, the water drainage was difficult due to tight lot areas and surrounding structures. Architecturally speaking, providing two, three and four bedroom units with 1.5 to 2 baths and handicap accessible units within very tight urban lots was not an easy task. All units possible were to be made visitable for people with physical disabilities, which required larger spaces inside the units and shallow exterior slope when grading. It was also important to provide higher quality finishes and details within an affordable budget. Although there were constraints in the design as a whole, the project team was able to build the initial design concepts without any compromises.

4. Describe the ways in which the design relates to its urban context.

The Neighborhood Transformation Initiative (NTI), established by former Mayor John Street, was focused on eliminating blight, removing abandoned properties, and lowering the density of existing urban neighborhoods while building new homes and creating opportunities to weave a new neighborhood fabric suitable to the needs of the 21st century family. The Pradera development embraced the NTI goals and connects the newer construction completed in the areas of West Poplar St, Cecil B Moore, & Ludlow Village. Designed to relate to these recent developments as well as the older surrounding structures, The narrower two story structures with steep pitched gabled roofs fit nicely and had similar proportions to the existing two and three story structures. All of the new construction consisted of brick veneer on the front elevations with precast watertables and window sills, similar to the surrounding row homes. The front porches included in the Pradera development enhanced the idea of the front stoop found commonly on the row homes. By providing off-street parking to the new homeowners, a zoning requirement, parking issues that usually plague the urban neighborhood are avoided and the narrow streets are easier to navigate. Green spaces for the families and street trees beautify the neighborhood while providing shade. This design concept also allows the units to be set back slightly from the public sidewalk, creating a more defined area of private versus public space. Overall, the new homes were very well received and responded to the needs of families and transformed a blighted neighborhood into a highly desirable community.
2009 RUDY BRUNER AWARD
ARCHITECT OR DESIGNER PERSPECTIVE
The Pradera Homeownership Zone was intended to stabilize a large but deteriorated portion of North Philadelphia most frequently referred to as the APM Target Area. The community suffered from extreme levels of vacancy and disinvestment despite the fact it is nestled within blocks of one of Philadelphia's major institutions - Temple University - and a regional rail station that has the 4th largest ridership in the transportation system. The three phases of development that comprise the Homeownership Zone followed the principles and goals of the master plan I completed for the neighborhood in 2001. The intent was to transform the expanse of vacant land that separates the community supermarket from the rail station and University. The first two phases of Pradera reclaimed vacant blocks and replaced them with two-family, semi-detached structures. The site design of the developments built upon the prevailing character of nearby blocks recognizable by semi-detached brownstones. Parking requirements were handled in the rear of the property where possible to create a strong street wall and encourage walking. When Pradera was started, the primary objective was to build confidence in the community and prove that new investment could succeed and bring new residents to the area. The last phase of Pradera represents the evolution of this strategy. The noted success of the first two phases enabled APM to take additional risks and build upon other community initiatives including extensive greening and creative stormwater management. The architecture and site design in the last phase included a pilot project of 13 green and contemporary townhomes along a narrow street. The units are clad in recycled cement board, designed for pre-fabrication to lower costs, oriented to maximize sun exposure and organized to include private and public open spaces that transform the street into a model of green community development.

An additional social consideration of the overall Homeownership Zone was the desire to bring choice to the affordable housing market. The mix of attached, semi-detached, and green affordable townhomes in addition to the multi-family projects previously built by APM have enabled families to choose housing based on their preferences and needs. This choice was often lacking throughout Philadelphia before this model Homeownership Zone was undertaken by APM. The result has been effective. The new development has increased interest in the neighborhood where none previously existed and market values have increased substantially. The area has since seen private, market-rate investment helping to fulfill APM's objectives of creating a true mixed-income neighborhood.
3. Describe the major challenges of designing this project and any design trade-offs or compromises required to complete the project.

There were an extreme number of challenges when APM started the Pradera Homeownership Zone. The housing market boom had not yet impacted Philadelphia so APM was effectively investing dollars in a concentrated part of North Philadelphia where no one had in decades. The project was the result of APM successfully navigating the requirements of the City and State agencies, political representatives and the banks that financed them. One early trade-off related to the density of the homes. The desire was to build Pradera I and II at higher densities but the City and the banks had specific requirements that needed to be met.

With Sheridan Street, many challenges were faced as the layout and building design were not familiar to City agencies. The City had to be convinced to relax some specific requirements for the numbers of rooms per unit because the homes were designed with open floor plans to accommodate more flexible living arrangements and family needs. The layout of Sheridan Street created oddly shaped parcels which required additional coordination with City agencies. But the main challenge was convincing the funders that the homes could be built for affordable families and attractive to them. APM conducted focus groups with potential buyers and worked closely with the State agency to promote the idea of green affordable living. The state responded with a pilot funding program which funded only two projects in the State of Pennsylvania of which Sheridan was one. One early trade-off for Sheridan related to the ownership structure. The original idea was to create a homeowners association that would share the cost of maintaining some shared amenities like a rain water cistern, solar panels and geo-thermal wells. Given that the project was already so unique, the decision was to simplify the ownership structure into a fee-simple arrangement which would be more attractive to funders. This required replacing some of the originally proposed green technologies with different ones, tailored to the needs of each structure.

1. Describe the ways in which the design relates to its urban context.

As previously noted, Pradera occupies a critical juncture in Philadelphia. The successful redevelopment of vacant and trash strewn land that Pradera embodies has helped to reconnect a formerly isolated community to nearby assets. What was once a gap is now an active collection of homes that extends the neighborhood physically and socially to the rail station and Temple University. The project laid the foundation for a bright future for the community. My firm has recently completed a plan supported by the State of Pennsylvania to create a transit hub at the rail station. The plan includes bus and rail station improvements, greening, tree planting, new park space, a tree nursery and over 250 new units of mixed-income housing at the station. The Home Depot Foundation recently awarded the project $1,000,000 to support greening initiatives and the further revitalization of the community that Pradera has initiated.

The three phases of Pradera strengthen the major east-west streets that connect the neighborhood to Temple University and the Station. By building Pradera along these streets, there is a recognition by City agencies and other partners that these streets are in need of improvements. A plan of tree planting and painted bike lanes is under discussion with City representatives to reinforce the Homeownership Zone.

Finally, the Pradera Homeownership Zone is surrounded by many community amenities that residents will have ready access to. These include Cousin's Supermarket just two blocks to the east, the RW Brown Recreation center two blocks to the south, and the adjacent Fergusen Elementary School as well as the proposed Hope Partnership Elementary School. These community assets are now integrated within an expanding community.
2009
RUDY BRUNER AWARD
PROFESSIONAL
CONSULTANT
PERSPECTIVE
PROFESSIONAL CONSULTANT PERSPECTIVE

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This sheet is to be filled out by a professional who worked as a consultant on the project, providing design, planning, legal, or other services. Copies may be given to other professionals if desired.

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Signature: Judy F. Berkman, Esquire, Managing Attorney  RHLs  12/11/08

1. What role did you or your organization play in the development of this project?

RHLs provides free legal services and technical assistance to non-profit community-based organizations. I have represented APM for over 12 years on LIHTC, homeownership, and commercial developments. RHLs played a key role in working with APM, the Pennsylvania Housing Finance Agency ("PHFA"), the City of Philadelphia, and a foundation to create a pilot program for large-scale mixed income homeownership developments in PA. Pradera I was one of the first developments completed. I worked with APM to overcome numerous obstacles such as devising a "repayment mechanism" for PHFA's funds, which by law could not be treated as a grant. I worked on establishing a procedure with the Philadelphia Housing Authority ("PHA") to handle HUD's required reversionary interest in the scattered vacant lots acquired from PHA. Another complex issue was PHFA's requirement of a "partnership" between a non-profit and a for-profit. APM's initial "partner" was replaced after demonstrating that my positions on behalf of APM were enhanced by IRS policies. I also handled "routine" legal work, such as forming Pradera Corporation and drafting a developer services agreement with APM. I obtained a federal tax exemption and negotiated with the architect on the ownership and re-use of the plans. I adapted the construction contract to include homeownership warranties and other provisions and waded through new sets of loan documents created. I created Agreement of Sale documents with varying income and program restrictions. I reviewed each sale and drafted some of the subsidy loan documents for the buyers. In other words, RHLs was involved from the inception of the funding for Pradera to the details of each out-sale. It has been a pleasure working with APM's capable staff on the Pradera developments.

2. Describe the project's impact on its community. Please be as specific as possible.

From the view of the window of the local commuter train, which stops near the Pradera developments, there is a now a sea of neat homes with peaked roofs, front porches, and glimpses of brightly colored front doors where there was once a view of blocks in various degrees of blight. From the ground, the Pradera developments constructed to date are the most attractive of the large-scale homeownership units I have worked on. The lines are graceful, the porches large enough to use, the color palette is pleasing, and the interiors are bright and airy. The accessible units have a very attractive "den/bedroom" with a double door entrance. The homes form the core of a diverse neighborhood where people plant flowers, sit on their front porches, and hold pot luck suppers. The initial sales prices in 2001 were in the $45,000-55,000 range, and now the values well exceed $100,000, although APM fights to keep the prices of the homes affordable and works hard to prevent gentrification. The neighborhood is enhanced by the APM supermarket plaza, now with a new credit union, as well as ready access to transportation and jobs. APM is working on a transit-oriented development at the local commuter rail station, which serves nearby Temple University and the Philadelphia Gas Works headquarters, as well as the Pradera developments. A local school is operated by the Hope Partnership for Education, which is building a new structure in the vicinity and will expand its services to include adult education. The students eagerly watched a recent Pradera development ribbon-cutting ceremony, where local and state government officials, including the Mayor, and representatives from funders, joined the community in celebrating the completion of another phase of the Pradera development. Speaker after speaker recalled the debris-filled lots and decrepit structures, and praised the determination and achievement of APM in creating such a vibrant neighborhood.
3. How might this project be instructive to others in your profession?

I was invited to speak at the American Bar Association's Affordable Housing Forum's annual meeting on homeownership development. I featured APM's Pradera development as a case study in my speech and materials. In addition to describing the financing and pilot funding programs for large-scale mixed income homeownership developments that APM helped initiate, I was able to provide sample documents to demonstrate how we devised solutions to the obstacles APM had encountered in the Pradera developments, as noted above in my response to the first question. I have also used the work product I created for the Pradera development to assist numerous other CDC clients in Pennsylvania with large-scale homeownership developments using the same funding program. Due to the success of the initial pilot program, PHFA has expanded the program to include a rehabilitation program and a mixed use commercial corridor program, as well as the original new large-scale new construction program which has comprised most of the Pradera developments. APM also won an award for creative design for the newest Pradera phase, which led in part to PHFA's adding a creative design component to its funding requirements for the program. So, APM has been instrumental in participating in a $5 million dollar pilot funding initiative in 2000, which, at the end of 2007 had reached an investment level of nearly $75 million by PHFA, leveraging over $460 million of additional investment statewide. Since I have been involved in many of these developments in the Philadelphia area, as well as working with local counsel in other counties, I have first hand knowledge that APM's work on the Pradera developments is the gold standard by which the other development has been measured. And the legal documents and solutions to problems have provided a smoother path for other CDC's using the same funding program.

4. What do you consider to be the most and least successful aspects of this project?

The most successful part of the Pradera developments for APM has been its ability to create a pipeline of new phases and its ability to envision a completely renewed community, complemented by the economic development and supportive services APM provides. For disinvested communities in the Commonwealth of Pennsylvania, including many in Philadelphia, the listing of communities with successful PHFA-funded developments under the Homeownership Choice Program ("HCP") umbrella, together with the number of units and leveraged funds is inspiring. Additional funding under the HCP rubric includes the original large-scale homeownership development program, a neighborhood rehabilitation program, and a mixed use commercial corridor program. An owner-occupied repair program was also funded as a pilot program.

The least successful aspect of the program to date is the lack of funding for all but the most essential amenities, which end up cut from the budget. When the homebuyers add these improvements, such as fences, the exteriors have a somewhat hodge-podge appearance. Other construction details would have been possible in an ideal world, such as shared "green" development features and common open space, but the goal of simplicity and affordability, and the desire to avoid the extra expense and burden of a homeowners association, prevented consideration of these features. In the future, funding for the program itself may be imperiled by the nation's financial crisis, as government agencies are cutting funding as judiciously as possible, but must make cuts in even the most successful programs. Also, mortgage financing for the homebuyers may be more challenging in this difficult credit climate.
PROFESSIONAL CONSULTANT PERSPECTIVE

Please answer questions in space provided. Applicants should feel free to use photocopies of the application forms if needed. If possible, answers to all questions should be typed or written directly on the forms. If the forms are not used and answers are typed on a separate page, each answer must be preceded by the question to which it responds, and the length of each answer should be limited to the area provided on the original form.

This sheet is to be filled out by a professional who worked as a consultant on the project, providing design, planning, legal, or other services. Copies may be given to other professionals if desired.

Name: V. Lamar Wilson  Title: Principal
Address: 245 Hathaway Lane
Telephone: (610) 645.5392
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Signature: ________________

1. What role did you or your organization play in the development of this project?

My firm was responsible for two related activities in conjunction with APM Pradera Homeownership Zone phases and its Sheridan Street Green Flats developments over several years. They involved:

• community outreach and engagement involving contacting resident organizations and institutions to obtain their perspectives on transit oriented development around the Temple University Regional Rail Station at 9th and Berks Street which serves the area of the neighborhood of Pradera/Sheridan Street; and

• facilitating community meetings as part of APM overall strategic planning process to discuss development concepts and proposals involving affordable housing projects and other improvements in their Eastern North Philadelphia service area.

I participated directly in these discussions and facilitated many of these community meetings.

2. Describe the project’s impact on its community. Please be as specific as possible.

The project and its multiple components have made positive impact in the community in physical, economic, and social terms by helping to:

• turn previously vacant and under-utilized land and buildings into extremely attractive housing for a severely under-served population: low- and moderate-income households;

• increase the attractiveness of the blocks on which the homes sit;

• increase, over time, the values of other homes in the neighborhood and as well as the values of Pradera Homes build in the earlier phases (and in both situations contributed to the growth in equity homeowners now have in their properties);

• enhance the image the City has for the community as the Office of Housing and Community Development has approved funding for acquisition for the development of affordable townhouses at 10th & Diamond, a site that is situated in proximity to Pradera/Sheridan and which references those projects and improvements as evidence of neighborhood revitalization.

• encourage residents to become more active in their community as evidenced by participation of residents in community meetings to discuss neighborhood issues, needs and strategies for improving the general quality of life; this was evident during an APM sponsored community meeting held October 30, 2006 at the R.W. Brown Community Center during which the community voiced their concerns about such issues and their interest in working on them.
3. How might this project be instructive to others in your profession?

Among the "take-aways" I think are important and what my peers should appreciate perhaps even more include:

- reinforcing the importance of listening to the community and involving them in the early stages to discuss the concept and how the development may look at stages that can and should incorporate their perspective, ideas, and concerns; and

- from a financing standpoint (in which I played no role), gradually increasing the value of the homes and sales prices to make the units appealing and affordable to low- and moderate-income families to avoid gentrification or the appearance/misconception of gentrification which has happened in other neighborhoods in this part of the city.

4. What do you consider to be the most and least successful aspects of this project?

Most Successful: continuity of the overall development in terms of the phasing/building-out of Pradera/Sheridan over time that was consistent with the strategic plan; this is important because it demonstrated APM's commitment to the neighborhood and to potential financing sources (state and local) that was so important in securing funding commitments not to a "single project" but to a pipeline of projects that was needed to impact the market and the image of this neighborhood as "worth investing in".

Least Successful: (perhaps, perhaps) the inability of the project to stimulate more private investment around it, but I think that has more to do with the market dynamics affecting the city in general than this project in particular.
PUBLIC AGENCY PERSPECTIVE

Please answer questions in space provided. Applicants should feel free to use photocopies of the application forms if needed. If possible, answers to all questions should be typed or written directly on the forms. If the forms are not used and answers are typed on a separate page, each answer must be preceded by the question to which it responds, and the length of each answer should be limited to the area provided on the original form.

This sheet is to be filled out by staff representative(s) of public agency(ies) who were directly involved in the financing, design review, or public approvals that affected this project.

Name Nicholas Dema
Title Sr. Deputy Executive Director
Organization Redevelopment Authority, City of Philadelphia-RDA
Telephone (215) 209-8821
Address 1234 Market St, 16th Floor
City/State/Zip Philadelphia, PA 19107
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Signature

1. What role did your agency play in the development of this project? Describe any requirements made of this project by your agency (e.g., zoning, public participation, public benefits, impact statements).

One of the core missions of the RDA is to facilitate the acquisition and development of under-utilized property with an emphasis on creating affordable housing. To this end, the Authority utilizes its powers of eminent domain to facilitate the reuse of vacant, tax-delinquent and blighted property throughout the city and serves as the city’s lead agency in providing financing from state and federal sources available for the development and preservation of affordable housing.

The RDA assisted in the development of multiple phases of the Pradera Homeownership Zone by assembling approximately 250 parcels through condemnation, demolishing vacant structures and conveying the assembled sites for nominal consideration. The RDA also provided approximately $10,550,000 in construction financing to bridge the sale proceeds and approximately $8,770,000 in subsidy financing, representing the difference between the fair market value of the homes and the total development costs.

As part of the transaction, the developer was required to: design homes to be visitable, energy efficient, and some units to be fully accessible; work with minority and disadvantaged firms in the development of the project; sell the units to qualified low and moderate income households; build no less than 140 homeownership units; and ensure that homes remain affordable for a period of 15 years.

2. How was this project intended to benefit your city? What trade-offs and compromises were required to implement the project? How did your agency participate in making them?

The Pradera Homeownership Zone was intended not only to increase the availability of affordable housing, but to serve as a catalyst for the transformation of eastern North Philadelphia, a community that had suffered from decades of disinvestment despite its excellent access to community assets such as Temple University and its Medical Center, mass transit (rail and bus), and the central business district.

Initially, the project’s concept called for the development to be more densely built, with a predominance of rowhouses, which is the predominant housing style in North Philadelphia. However, the City and the Commonwealth’s experience at the time indicated that the target market favored a suburban style of development. This determination was also supported by the high inventory of vacant land with little or no market value or utilization. As a result, the first phases of the homeownership zone consisted of detached and semi-detached, one and two story single family homes. The latest phase, Sheridan Street Flats, will mark the return to higher density development, not only because it is more sustainable, but also because land values have increased, making it a financial imperative. Furthermore, a transit-oriented-development, currently in predevelopment, calls for the construction of 120 units of affordable housing in a 5-story building with commercial uses on the ground floor.
3. Describe the project's impact on your city. Please be as specific as possible.

The Pradera Homeownership Zone has been very successful. Most evident is the physical improvement achieved through the wholesale elimination of blight which has been supplanted by an emerging community, which is diverse in composition and economically stable. This area has not been subject to the foreclosure crisis that has affected so many other low and moderate income communities. To date, none of the Pradera homeowners are at jeopardy of loosing their homes to foreclosure. This is mainly due to the extensive housing counseling services that each of the homeowners received as a prerequisite to purchasing in the development.

Housing and land values have increased 270% since the first phase of Pradera was completed in 2003. Pradera 1 homes sales prices started at $55,000, followed by Pradera 2 at $90,000, Pradera 3 at $125,000 and the last phase, Sheridan Street flats are estimated to sell for $150,000 once completed.

The area, now a community of choice, has attracted other private investment including private sector developers and commercial enterprises, such as TruMark Financial, the first financial credit union to locate in the community in generations.

Long-time residents have also benefited from the increased equity in their homes. Many of them have chosen to update their homes with assistance from the City and the developer.

4. Did this project result in new models of public/private partnerships? Are there aspects of this project that would be instructive to agencies like yours in other cities?

The Pradera Homeownership Zone became the model for public/private partnerships on future homeownership projects in the City. This partnership enabled the sale price of new housing in older neighborhoods with somewhat depressed values to be aggressive since the product being built was not currently available in the neighborhood.

Initially the Pradera Homeownership Zone required the units to be restricted to families at less than 80% of the area median income but we worked together on subsequent phases to develop a mixed income neighborhood within the income requirements of the project funding.

5. What do you consider to be the most and least successful aspects of this project?

The most successful aspect of the project was the first phase developed, the foundation. We built upon what was learned and were able to leverage the impact of this project to the surrounding neighborhood with each phase. The least successful aspect was the inability to maximize the design, sale price and marketability of the project when site control requires working within the limitations and constraints of condemnation and relocation.
1. What role did you play in the development of this project?

Founded in 1827, the mission of the Pennsylvania Horticultural Society (PHS) is to motivate people to improve the quality of life and create community through horticulture. Through its comprehensive urban greening program, Philadelphia Green, and the Philadelphia Flower Show, PHS plays a pivotal role in Philadelphia’s renaissance as a vibrant destination city, enriching civic life and catalyzing transformations of places and communities. The Philadelphia Flower Show is an acclaimed international event drawing approximately 250,000 visitors over nine days and resulting in a $35 million impact on the city’s economy each year. Proceeds from the Flower Show, foundation grants and government funds support Philadelphia Green, the largest urban greening program in the country.

PHS began working with Associacion Puertorquennos en Marcha (APM) more than a decade ago, when developing new housing and successful commercial land uses in the North Philadelphia target area was a big leap of faith for many in the community development community. The community was ridden with many challenges - crime and urban decay gripped the neighborhood, and signs of disinvestment were everywhere. Abandoned and trash heaped lots overwhelmed the community, and the environmental conditions were very poor. PHS’s early projects with APM focused on reclaiming and restoring open space and utilizing horticulture as a community building tool to engage community in civic projects such as planting street trees, growing fresh produce in community gardens, and creating pocket parks. The goal was to bring greening to APM’s housing and commercial developments and make them better. PHS worked with APM to conduct workshops with residents to inspire, build capacity and educate home owners and renters to appreciate greening, as well as bring diverse ethnic groups together to build a local network.

Some of the initial projects were more successful than others, which taught both PHS and APM important lessons about the best ways to leverage and link greening and economic development. Over time, the approach of both

2. Describe the impact that this project has had on your community. Please be as specific as possible.

The community in which PHS has been working with APM has experienced considerable positive change over the past decade after years of disinvestment and decline. Located adjacent to Temple University, but separated from the campuses land area by an elevated commuter rail line, a decade ago students would rarely have traveled past the train station in fear for their safety. The neighborhood they saw was visibly blighted with abandoned homes, overgrown vacant lots, obvious nefarious activity and a segregated minority population. A trip to these same streets today is a lesson in contrast. Hundreds of new well-maintained homes have been built. Many were developed by APM but smaller developers and home owners have also taken the cue and begun to rehabilitate properties and improve the facades of their homes. While a lot of vacant land remains, working together with the City of Philadelphia and others, PHS has helped to turn these vacant lots into tree-lined spaces. They are well cared for as interim open space now and their future potential for additional housing, for new schools and for permanent open space has been revealed from what was once a visual blight and crime magnet.

APM is now embarking on an exciting new chapter with the development of 13 LEED-certified homes, a sign of the progressive, greening infused spirit that has helped convert this neighborhood to a more hope-filled future. Another strong indicator of the project’s impact is the presence of Temple students renting homes throughout the area they formerly stayed away from because it provides good value and easy accessibility to their school. These new populations are generating clear demand for additional retail, a need APM is poised to help meet through future development. The local supermarket that APM helped develop, has now become a destination retail establishment for these new populations.
The challenges of working in communities that are recovering from decades of disinvestment are well documented. The target area that APM supports requires massive investments in infrastructure and social services - transportation, environment, education, health and safety. Over the years, the biggest challenge and the largest trade-off has been access to resources - this issue has had a positive impact of sharpening decisions for the highest impact, but compromises abounded because the need was so great.

With limited resources PHS worked with APM to address urban greening issues that were aligned with limited community capacity for ongoing stewardship. All greening efforts require ongoing maintenance, and projects that had higher maintenance costs were not chosen. As a result, the early years were focused on 'cleaning and reclaiming'. With an increase in new residents, investments from the City, new interest from private foundations, and increased capacity of PHS and APM to support maintenance, it is our hope that projects that symbolize 'place' can be implemented, creating new oases of beauty for the community.

Without a doubt, the most successful aspect of the project is the transformation of the pedestrian experience in the neighborhood - especially the ambience on the streets. Walking amongst new and well cared for homes with rows of street trees and well maintained front yards, homes to new populations from the Temple community, as well as older families, and to see physical and social connections emerge between them is profound. The character of the streets suggests a vibrant, changing and emerging neighborhood of choice that offers location, walkability, transit options, commerce, affordability and diversity located near jobs and the right mix of housing stock. The neighborhood's character is emerging - showing strong evidence that integrating community development with urban greening provides the necessary ingredients for transformation in challenged communities.

The challenges associated with ongoing maintenance and stewardship of some of the early landscapes need to be addressed with a new infusion of energy and creative strategies - a new chapter for the future of PHS and APM's collaboration. Many of these spaces can be reclaimed with landscape management trainings and community organizing with the new residents to make these locations bountiful and green. Similarly there are areas throughout the neighborhood where new trees planted in front of new housing have not been well cared for by the home owners and neighbors. However, a block by block outreach strategy will ensure that the trees are cared for into the future. As APM and PHS begin the Home Depot Foundation-funded project together in early 2009, we intend to learn from these experiences by emphasizing a more robust capacity building effort that includes the creation of greening network and the forming of a tree-tender group. An enhanced community organizing strategy, with substantial new investments in urban open space and community development will inspire community residents and continue the robust transformation of this community.
Pradera Homeownership Zone
The Eastern North Philadelphia Neighborhood

Map 3
Vacant Land

Parcel Status
Occupied

Vacant Lot

Source: Board of Revision of Taxes, 1999
The Eastern
North Philadelphia Neighborhood

Map 8
Enhancing Quality of Life: Housing

Pradera
Homeownership
Zone
Mission

Established in 1970 by Puerto Rican activists.
Our mission is to help families achieve their highest potential in life.

APM Areas of Service

Community & Economic Development

Health Support Services

Human Support Services

Community Served by APM-CED

Eastern North Philadelphia:
- Temple University
- Decades of Disinvestment
- Minority Population
- Vacant & Obsolete Buildings
- Under-educated
- Under-employed
- Underserved
Community Served by APM-CED

Race/Ethnicity (2000)

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
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<tr>
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Community Health Indicators

Quality of Life

Real Estate Activity

Community Health Indicators

Average Household Income (2000)

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<th>Count</th>
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<td>$50,000</td>
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<tr>
<td>$40k-$50k</td>
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<tr>
<td>Over $50k</td>
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</table>

Unemployment (2000)

<table>
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<tr>
<th>Unemployment Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.60%</td>
</tr>
</tbody>
</table>

Human Support Services

- Case Management
- Foster Care & Adoption
- Residential Supportive Services
- Early Intervention
- Childcare

APM
Health Services

- Case Management
- Substance Abuse
- Residential Supportive Services
- Primary Care
- Mental Health
- 4 Clinics

Community & Economic Development

- Planning
- Blight Removal
- Community-Based
- Greening Sustainable
- Commercial Development
- Affordable Housing
- Housing Counseling
- Outreach

APM-CED Objectives

- Create sustainable communities
- Support and empower existing residents
- Manage change
- Improve and integrate existing assets (physical, social, institutional)
- Attract new residents and businesses
- Satisfy unmet community needs

Community & Family Health

- Affordable Housing
- Green Affordable Housing
Community & Family Health

Street Activity

Transit-Oriented

Supportive Housing

Child Care

Community & Family Health

Financial Services

Fresh Food

Health and Culture Festival

Vacant Lot Greening
**APM & Family Health**

- Supportive Services
- Housing Development
- Commercial Development
- TOD

- Active Lifestyle
  - Safer Streets
  - Lower Living Expenses
  - Property Appreciation

- Disposable Income
  - Better Family Health
  - Wealth Creation
  - Lower Stress

- Healthier Community
  - Attracts Residents
  - & Other Investments

**Challenges**

- High Development Costs
  - Labor, land, materials, service delivery
  - Quality programs/projects are costly

- Amenities Difficult to Fund
  - Parks, playgrounds, community centers and recreational facilities

- Long-Term View
  - Lengthy predevelopment
  - Research, develop programs and partnerships
  - Client progress not immediate

**Community Fundamentals**

- Education system broken, school buildings outdated
- Lack of usable green space and quality recreational facilities
- Living wage jobs for population profile scarce

**Funding**

- Priorities ever-changing
- Applications lengthy for small amounts, 1-yr grants
- Full application required year-to-year

**Managing Change**

- Other higher priorities for individuals
- Equitable development
- Displacement

**To Implement Broadly**

- Political will must exist
- Long-term commitment for redevelopment strategy
- Alignment of priorities and funding across the board (RDA, Planning, Housing, Streets, L&I)
- Alignment of government activities and project pipeline (Streets, PGW, PECO, SEPTA)
- Streamline land assembly (BRT, RDA, Public Property)
- Bring everyone to the table early (Developer Services model)
Sheridan Street Housing
Philadelphia, PA

ISA is working with APM, a North Philadelphia CDC, to design an environmentally sensitive residential development. The project is intended to be a demonstration for making affordable housing both environmentally sustainable and architecturally inventive.

Our proposal involves the design of a modular unit which creates an interlocking pattern of buildings, open space and parking pods. The site plan configuration attempts to maximize the liveability of a highly constrained site dimension. The units are designed with flexibility in mind to provide subtle shifts in unit layouts which then create visual variety in the massing of the buildings. A further layer of variety will be provided by a cladding scheme that proposes different materials and window patterns responding to different sides of the buildings based on privacy and exposure to the sun.

The project was awarded the 2006 AIA Philadelphia Silver Medal and won a Merit Award from Residential Architect Magazine in 2007.

Client: Non Profit CDC
Status: Design Development
Role: Architect