



**Presentation to the  
Information Resources Exchange Group**  
December 15, 2021

Barriers to  
Building Generational Wealth:

**MORTGAGE LENDING**

**Disparities**

Across Greater Philadelphia

# Background



## Data Source

### Publicly Available: **Housing Mortgage Disclosure Act (HMDA)**

Enacted by Congress in 1975, this regulation provides loan data to the public so that it can be used to assist:

- In determining whether financial institutions are serving the housing needs of their communities
- Public officials in distributing public-sector investments so as to attract private investment to areas where it is needed
- In identifying possible discriminatory lending patterns

Source: [www.ffiec.gov/hmda/history.htm](http://www.ffiec.gov/hmda/history.htm)

## Project Goals and Objectives

**Determine if disparities exist  
within the region.**

**Start a  
conversation.**



# HMDA Data Points Analyzed

## 2004–2019 By Race, Ethnicity, and Geography

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**Applications  
per Year**



**Origination  
Rates**



**Denial  
Rates**

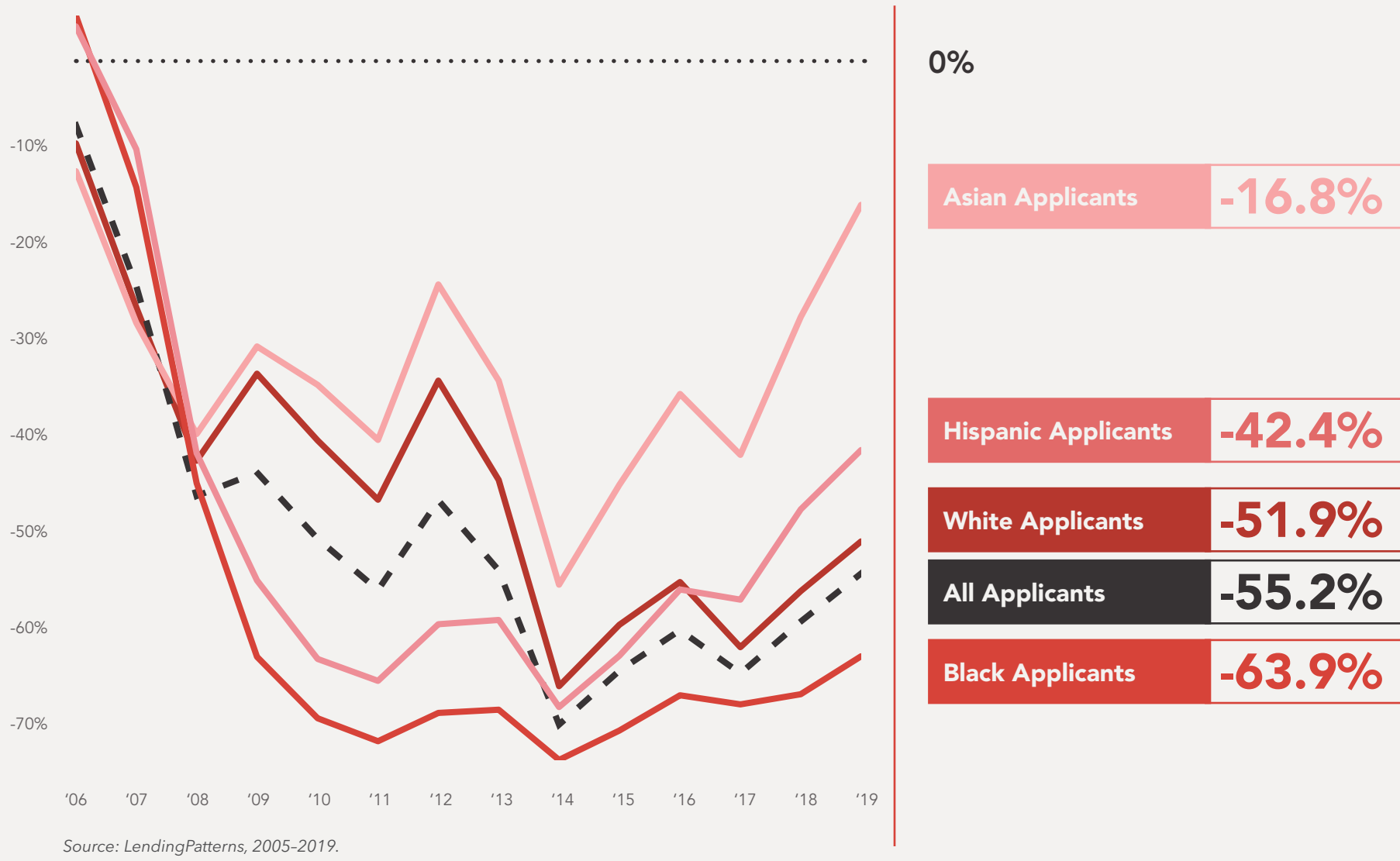


**Reasons  
for Denial**

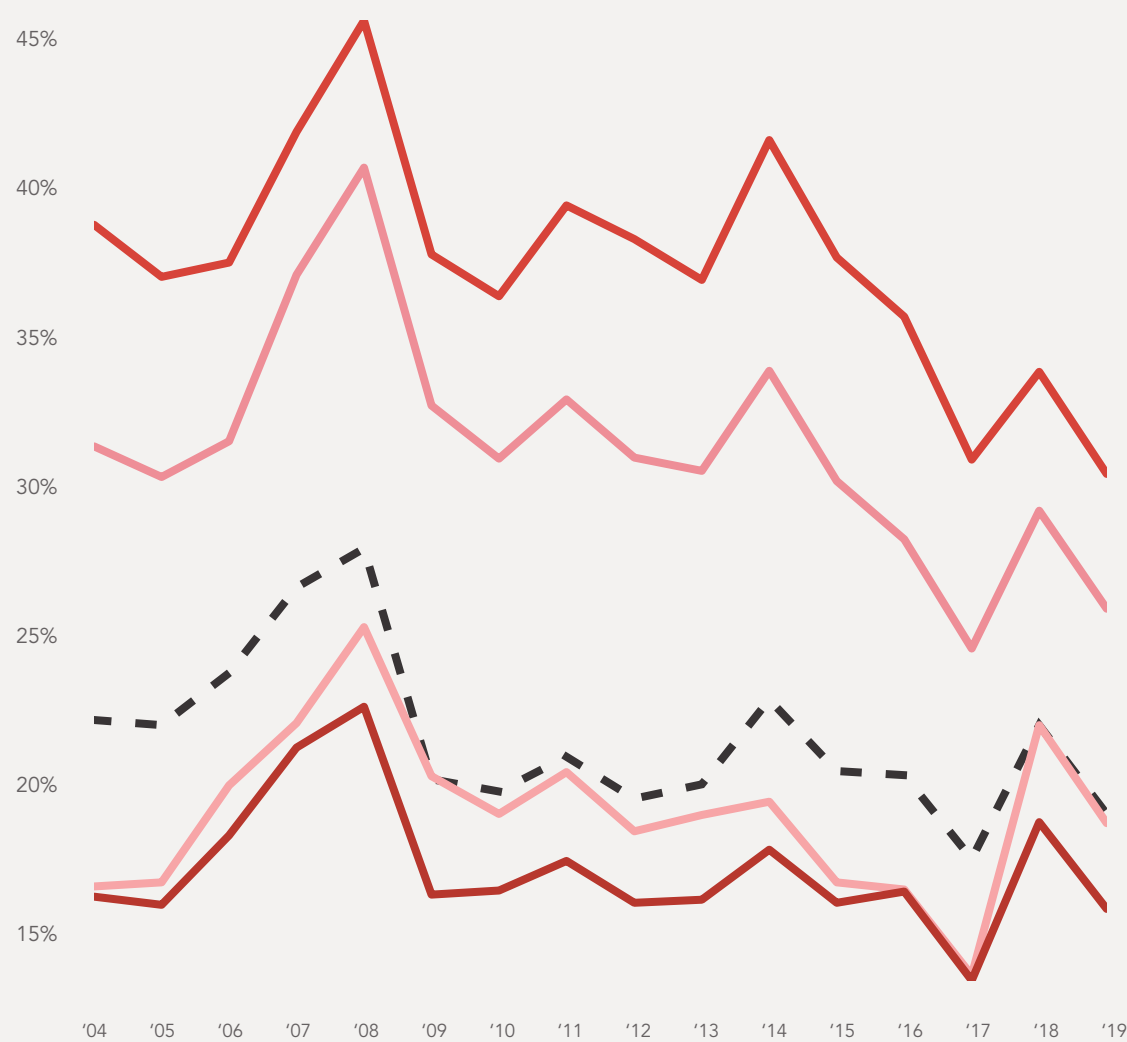
## Summary of Findings

**Racial, ethnic, and geographic disparities in mortgage lending exist, and manifest differently, throughout the region.**

# Summary of Findings | Decline in Applications Since the 2005 Peak



# Summary of Findings | Denial Rates Since 2004



Source: LendingPatterns, 2004-2019.

## AVERAGE DENIAL RATES:

**Black Applicants** 37.3%

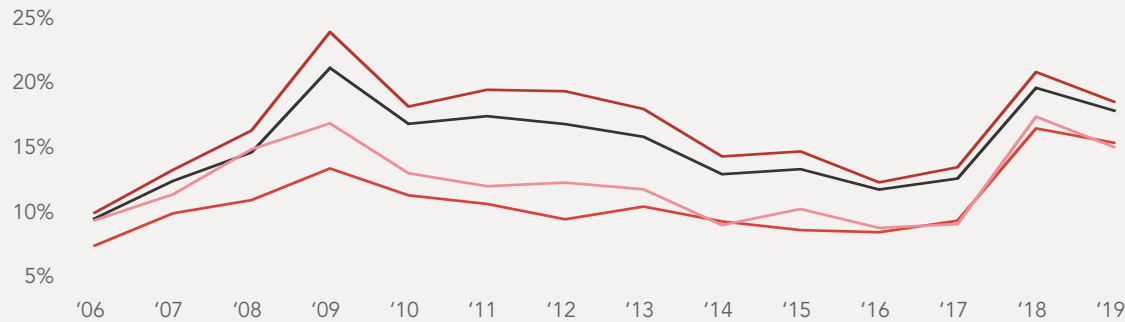
**Hispanic Applicants** 31.4%

**All Applicants** 22.0%

**Asian Applicants** 19.6%

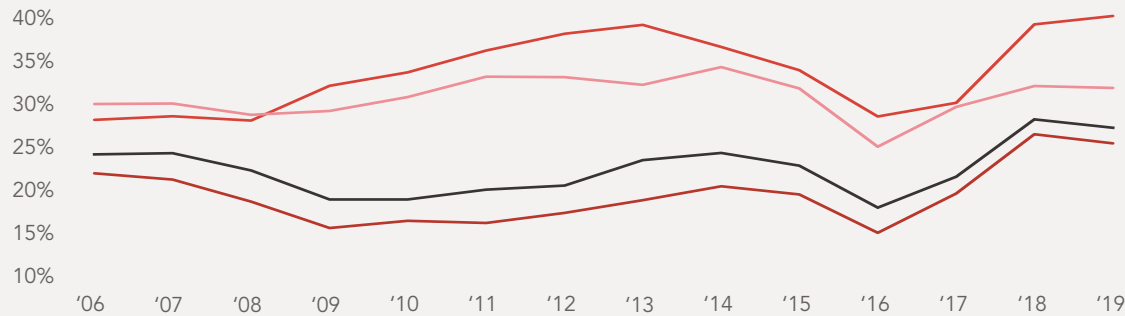
**White Applicants** 17.8%

# Summary of Findings | Reasons for Denial Since 2006



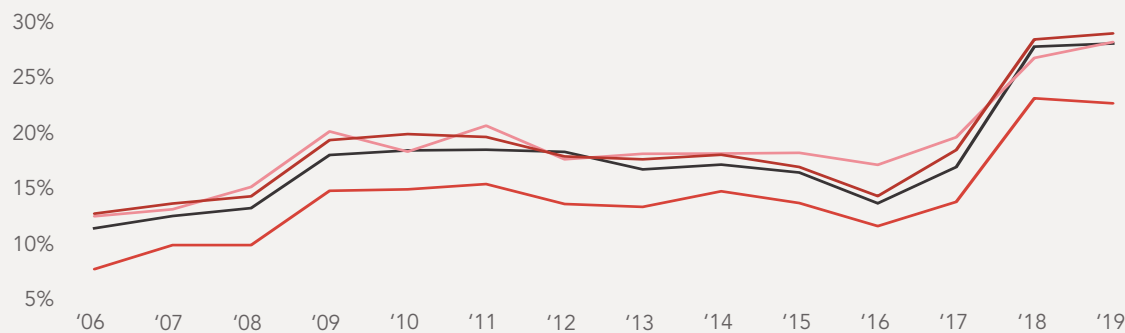
## Collateral

White Applicants	16.5%
All Applicants	14.8%
Hispanic Applicants	12.4%
Black Applicants	10.5%



## Credit History

Black Applicants	32.4%
Hispanic Applicants	30.8%
All Applicants	22.9%
White Applicants	19.8%

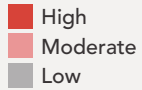


## Debt to Income Ratio

White Applicants	18.0%
Hispanic Applicants	18.0%
All Applicants	16.8%
Black Applicants	12.9%

Source: LendingPatterns, 2006-2019.

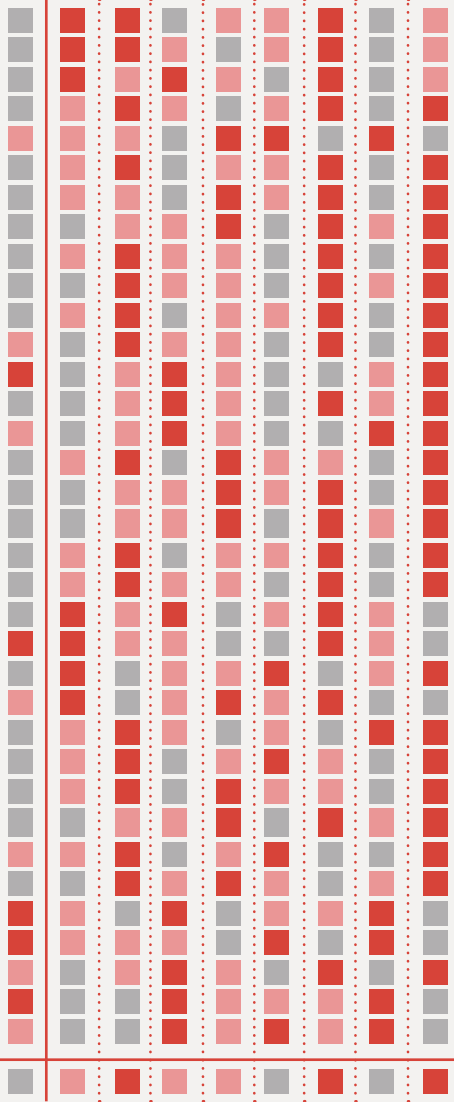
**Degree of Disparity**



*\*Absolute difference between the demographic groups was used for that metric.*

*Bucks  
Burlington  
Camden  
Chester  
Delaware  
Gloucester  
Mercer  
Montgomery  
Philadelphia*

**Application Decline**  
Black Applicants  
\*Black v. White Applicants  
Hispanic Applicants  
\*Hispanic v. White Applicants  
**Origination Rate**  
Black Applicants  
\*Black v. White Applicants  
Hispanic Applicants  
\*Hispanic v. White Applicants  
**Originations Per Capita**  
Black Applicants  
\*Black v. White Applicants  
Hispanic Applicants  
\*Hispanic v. White Applicants  
**Denial Rate**  
Black Applicants  
\*Black v. White Applicants  
Hispanic Applicants  
\*Hispanic v. White Applicants  
**Collateral Denials**  
Black Applicants  
\*Black v. White Applicants  
Hispanic Applicants  
\*Hispanic v. White Applicants  
**Credit History Denials**  
Black Applicants  
\*Black v. White Applicants  
Hispanic Applicants  
\*Hispanic v. White Applicants  
**Debt to Income Ratio Denials**  
Black Applicants  
\*Black v. White Applicants  
Hispanic Applicants  
\*Hispanic v. White Applicants



**Overall Degree of Disparity**

## Degrees of Disparity

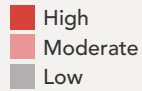
Each of the region's nine counties were scored across 35 different metrics, as shown in Table 8, based on the degree to which a mortgage lending disparity exists for that metric. Scores ranged from 9, indicating the highest degree of disparity, to 1, which indicated the lowest degree of disparity.

An average score was calculated, and the counties were then categorized as either having a high (7-9), moderate (4-6), or low (1-3) overall degree of disparity.

The purpose of these categorizations is to more clearly highlight the specific mortgage lending disparities unique to each county. This information can then be used to develop more nuanced, relevant, and effective policies geared towards addressing the specific inequities at the local and county levels.

*Note: County-level reports for the region's eight other counties can be found by clicking the name of the county in the table header. Additionally, a report for Greater Philadelphia as a whole can be found at [www.dvrpc.org/Products/21019](http://www.dvrpc.org/Products/21019).*

**Degree of Disparity**



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Burlington  
Camden  
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	Bucks	Burlington	Camden	Chester	Delaware	Gloucester	Mercer	Montgomery	Philadelphia
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## Degrees of Disparity

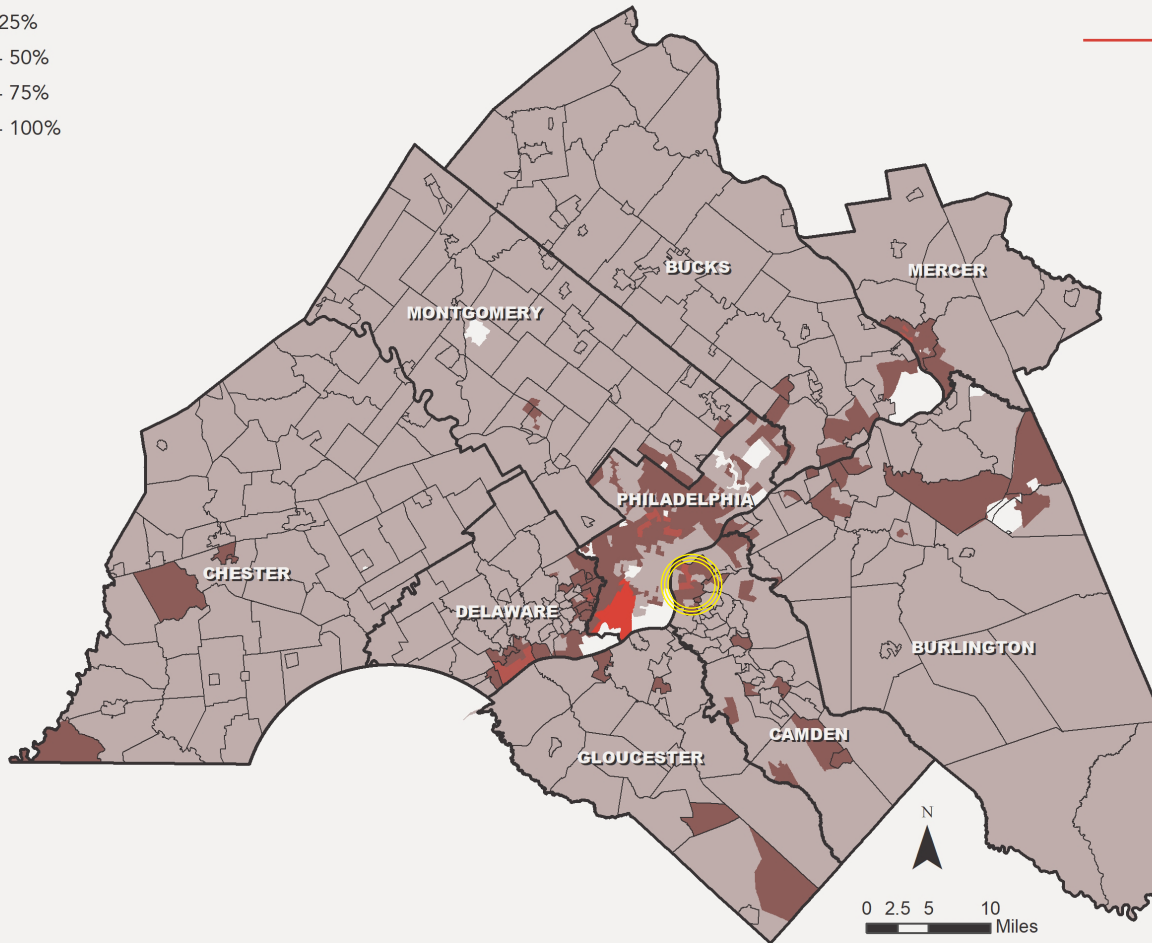
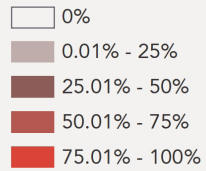
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# Summary of Findings | Denial Rate in 2019 for All Races and Ethnicities



## By County

Bucks:	17.4%
Burlington:	18.8%
Camden:	20.4%
Chester:	15.2%
Delaware:	20.1%
Gloucester:	18.2%
Mercer:	19.7%
Montgomery:	16.0%
Philadelphia:	25.1%

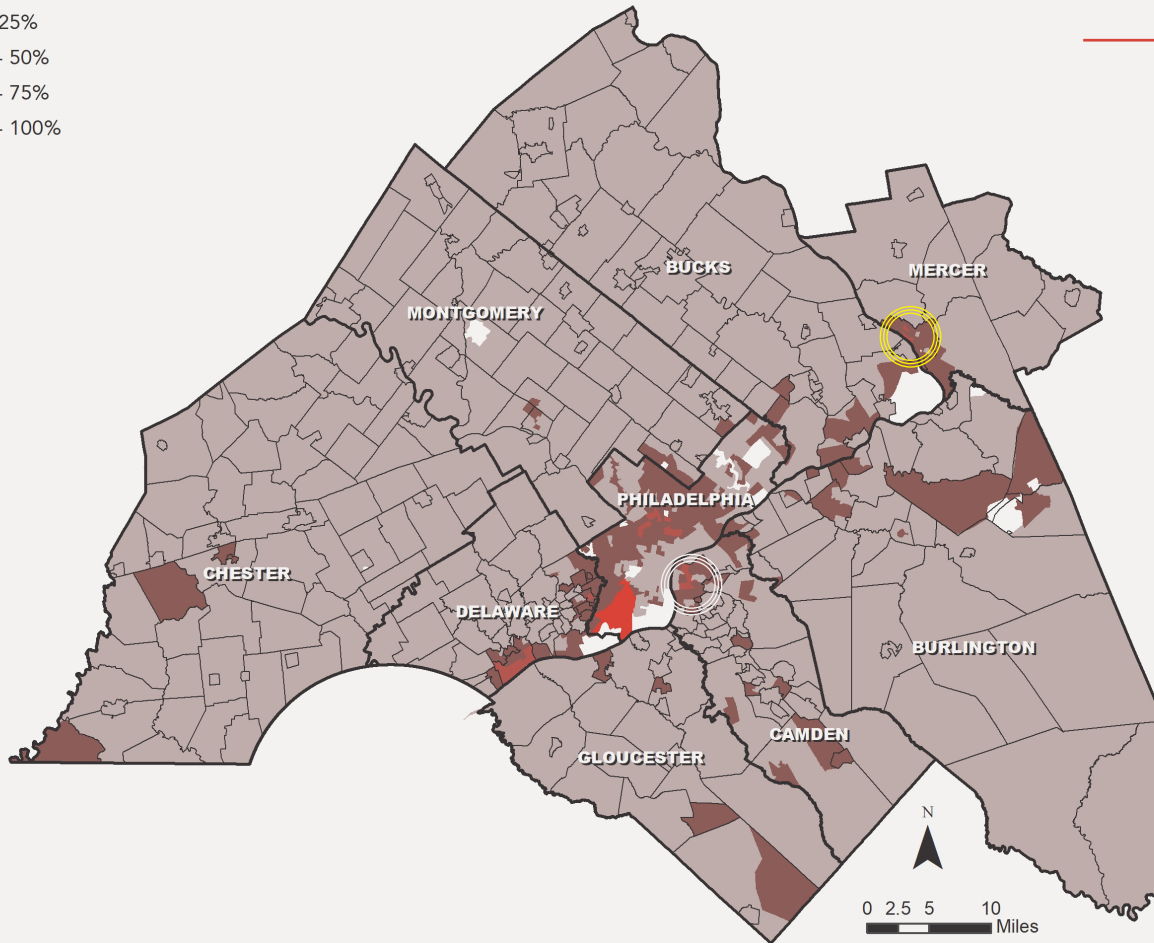
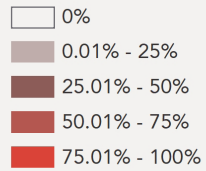
## Core Cities

Camden City:	38.1%
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Sources: LendingPatterns, 2019; and, US Census Bureau, 2010.



# Summary of Findings | Denial Rate in 2019 for All Races and Ethnicities



## By County

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Bucks:	17.4%
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Philadelphia:	25.1%

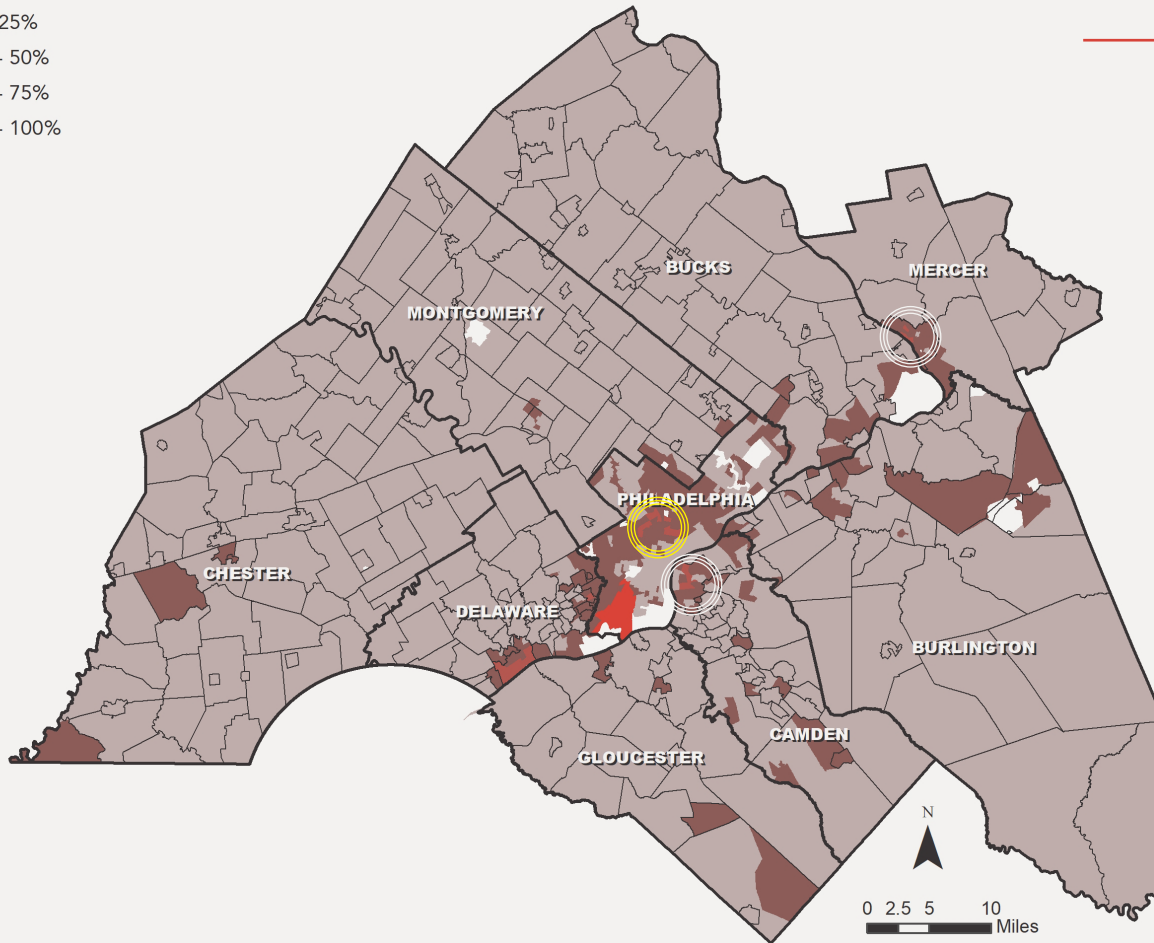
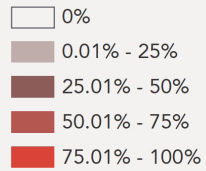
## Core Cities

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Camden City:	38.1%
Trenton:	33.3%

Sources: LendingPatterns, 2019; and, US Census Bureau, 2010.

# Summary of Findings | Denial Rate in 2019 for All Races and Ethnicities



## By County

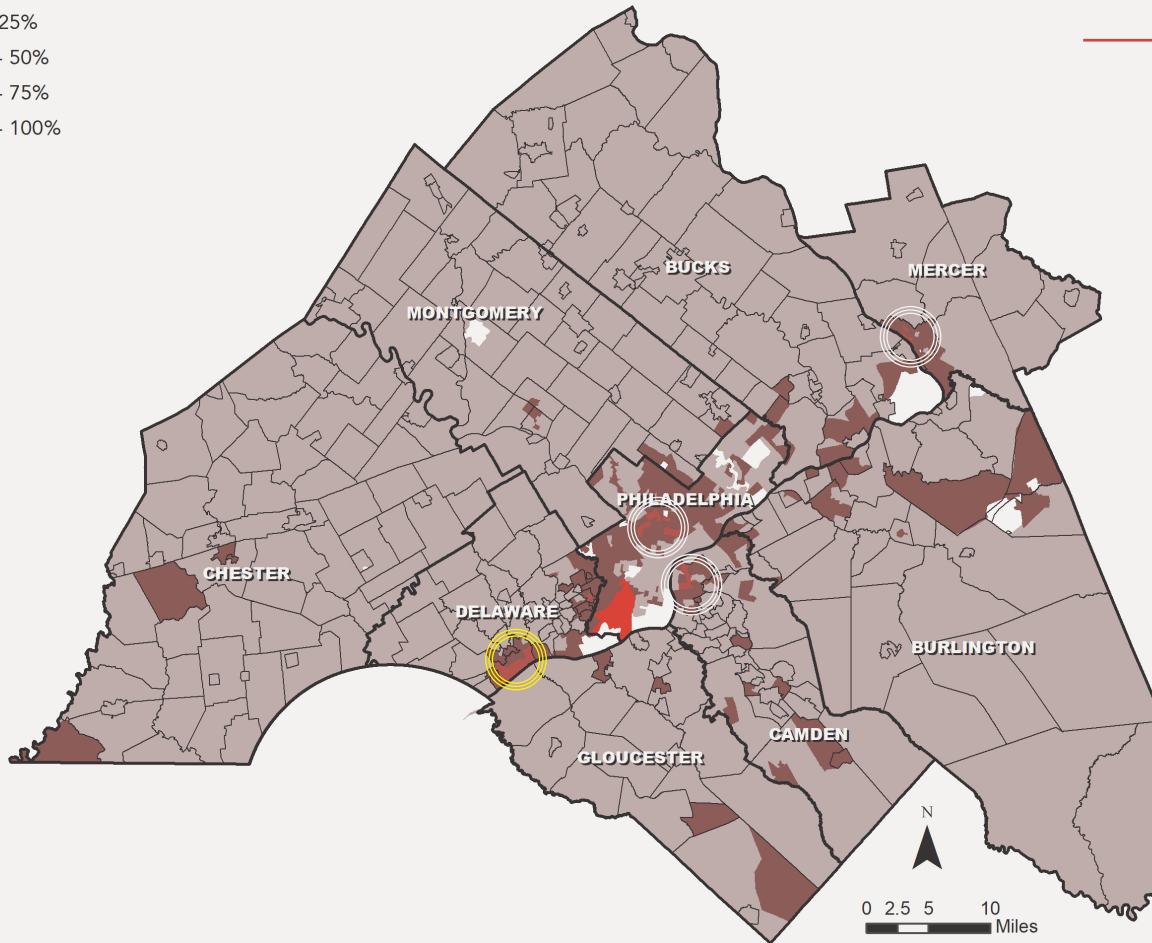
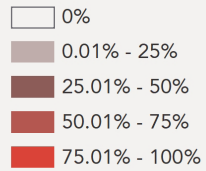
Bucks:	17.4%
Burlington:	18.8%
Camden:	20.4%
Chester:	15.2%
Delaware:	20.1%
Gloucester:	18.2%
Mercer:	19.7%
Montgomery:	16.0%
Philadelphia:	25.1%

## Core Cities

Camden City:	38.1%
Trenton:	33.3%
Philadelphia:	25.1%

Sources: LendingPatterns, 2019; and, US Census Bureau, 2010.

# Summary of Findings | Denial Rate in 2019 for All Races and Ethnicities



## By County

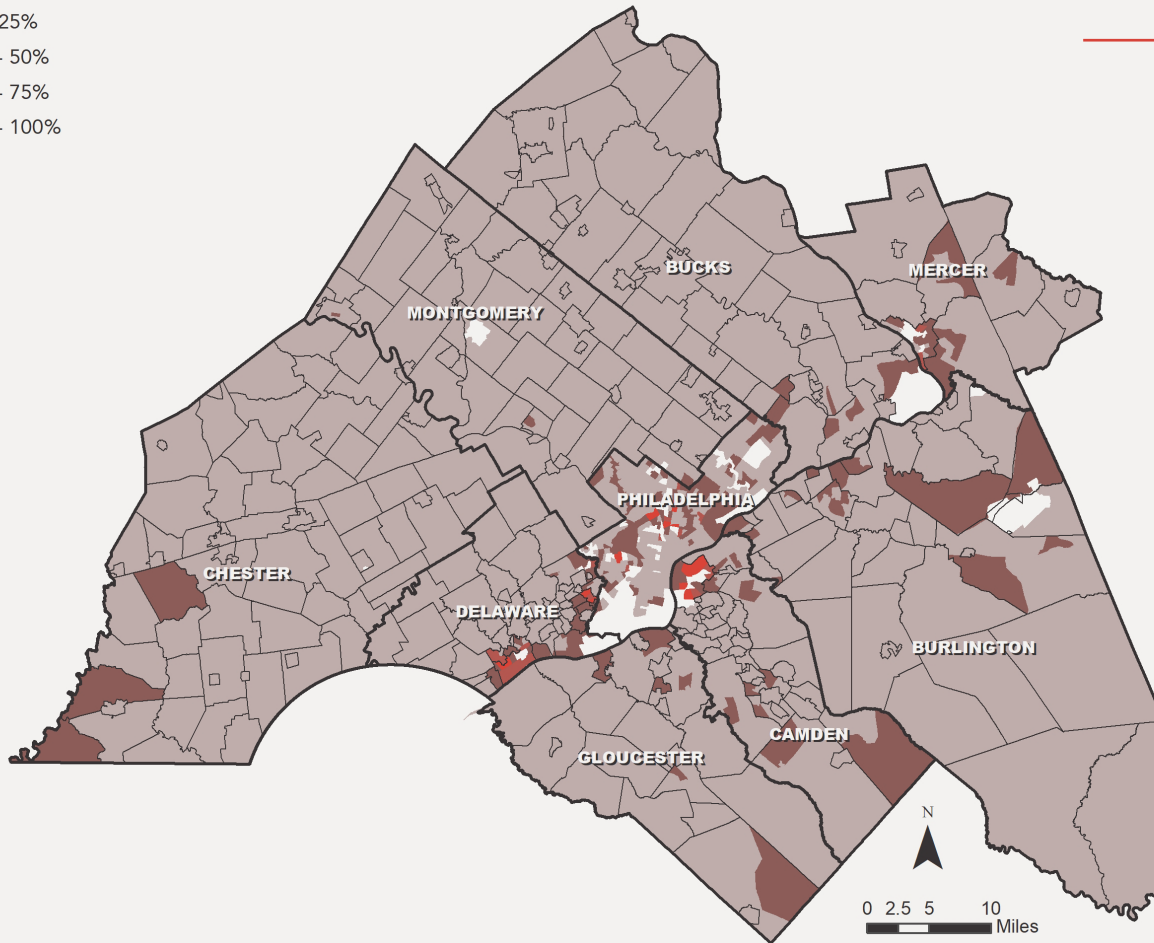
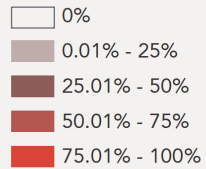
Bucks:	17.4%
Burlington:	18.8%
Camden:	20.4%
Chester:	15.2%
Delaware:	20.1%
Gloucester:	18.2%
Mercer:	19.7%
Montgomery:	16.0%
Philadelphia:	25.1%

## Core Cities

Camden City:	38.1%
Trenton:	33.3%
Philadelphia:	25.1%
Chester City:	48.9%

Sources: LendingPatterns, 2019; and, US Census Bureau, 2010.

# Summary of Findings | Denial Rate in 2019 for White Applicants Only

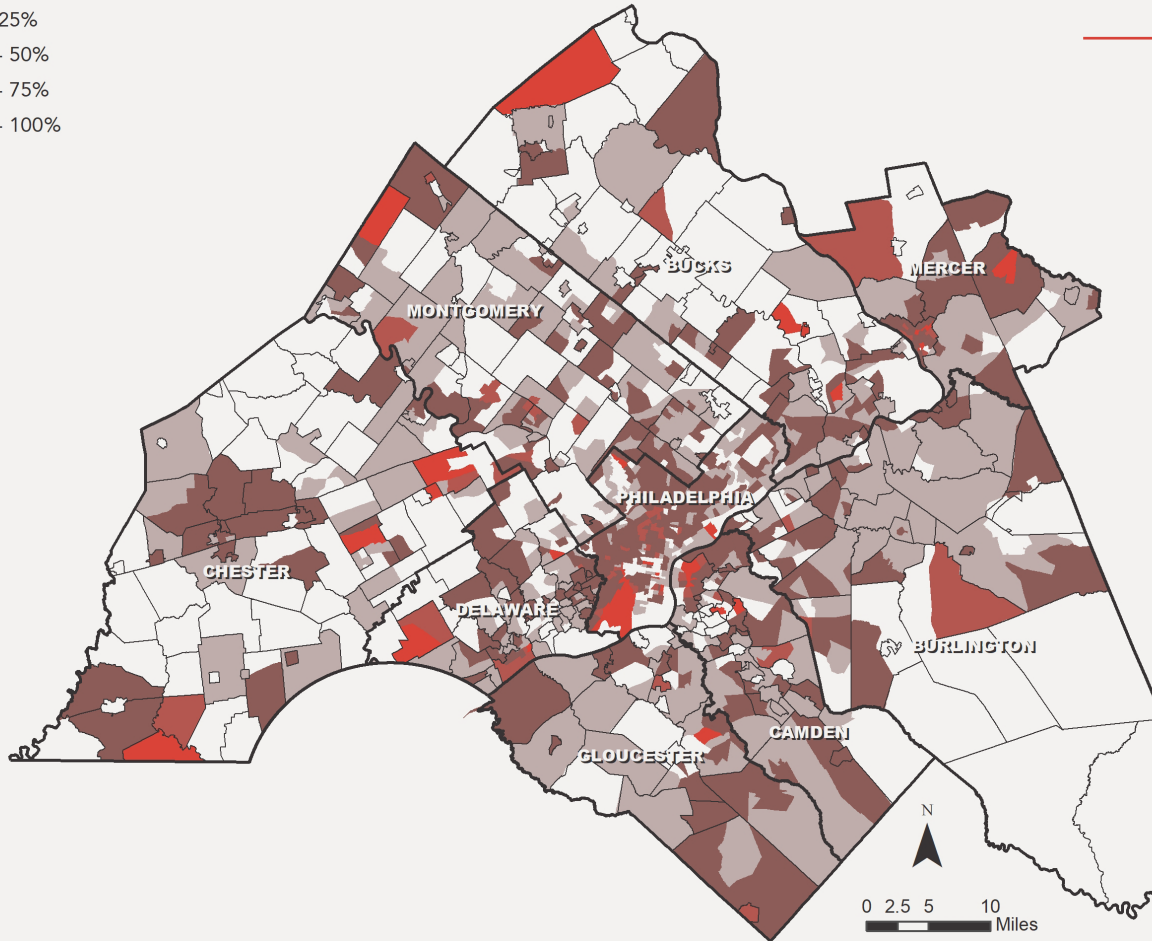
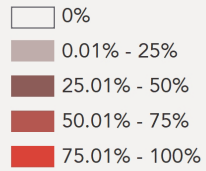


## By County

Bucks:	21.8%
Burlington:	21.4%
Camden:	24.4%
Chester:	24.8%
Delaware:	27.3%
Gloucester:	19.2%
Mercer:	23.7%
Montgomery:	21.6%
Philadelphia:	32.2%

Sources: LendingPatterns, 2019; and, US Census Bureau, 2010.

# Summary of Findings | Denial Rate in 2019 for Black Applicants Only



## By County

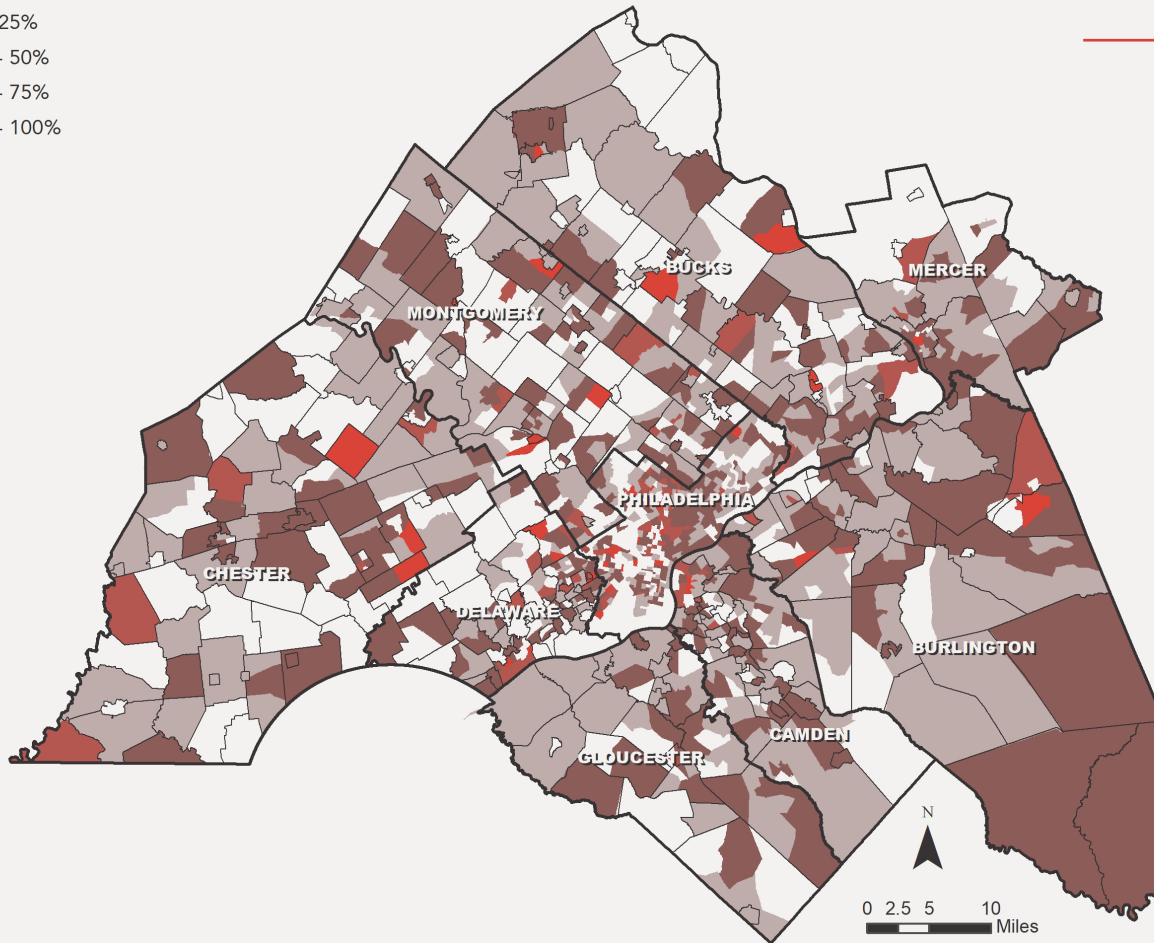
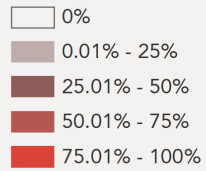
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Bucks:	22.2%
Burlington:	23.5%
Camden:	25.7%
Chester:	24.2%
Delaware:	28.4%
Gloucester:	23.4%
Mercer:	29.7%
Montgomery:	22.6%
Philadelphia:	35.8%

Sources: LendingPatterns, 2019; and, US Census Bureau, 2010.



# Summary of Findings | Denial Rate in 2019 for Hispanic Applicants Only



## By County

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Bucks:	21.8%
Burlington:	21.4%
Camden:	24.4%
Chester:	24.8%
Delaware:	27.3%
Gloucester:	19.2%
Mercer:	23.7%
Montgomery:	21.6%
Philadelphia:	32.2%

Sources: LendingPatterns, 2019; and, US Census Bureau, 2010.

# Where do we go from here?

- 1 Mortgage Focus Group Meeting**  
Discussed these findings, and our role as a regional convenor and educator, with subject matter experts
- 2 Healthy Communities Task Force and Regional Community & Economic Development Forum Joint Webinar**  
Present these findings along side a panel of subject matter experts to better understand the nexus between housing and health
- 3 Regional Housing Initiative**  
Seek to quantify and understand the region's future housing needs, and current challenges
- 4 Tracking Progress Indicators Dashboard**  
Add the HMDA data as a metric in the Dashboard so that going forward it can monitor progress towards narrowing these disparities

**Thank You!**

**Spencer K. Gober, AICP**

Senior Planner

Office of Community & Economic Development

sgober@dvrpc.org

To learn more about housing-related work at DVRPC visit  
[www.dvrpc.org/housing](http://www.dvrpc.org/housing).



IREG | DECEMBER 15, 2021

# SMART GROWTH PLANNING AT DVRPC



**Andrew Svekla**, Manager  
**Derek Lombardi**, Senior Planner

“ War is  
90 percent  
information.” ”

– Napoleon Bonaparte





“Planning

~~War~~ is

90 percent

information.”

– Napoleon Bonaparte



# TOPICS

1. Smart Growth Principles

2. Key Themes

3. Recent Highlights





# Smart Growth

Defined

Themes

Practice



# Smart Growth

Defined

Themes

Practice

## Going Mobile | The evolution of the cellphone



**1982**  
**Mobira Senator**  
Finnish company Mobira Oy, a precursor to Nokia, introduced its first car phone, the Mobira Senator NMT-450. It weighed about 22 pounds.



**1984**  
**Motorola DynaTac 8000x**  
The first cellphone to be offered commercially hit the market priced at \$3,995 (\$9,237 in 2012 dollars) and weighed just under 2 pounds.



**1987**  
**Mobira Cityman**  
One of the world's first handheld phones, the Cityman weighed 28 ounces with the battery.



**1989**  
**Motorola MicroTac**  
Initially manufactured as an analog cellphone, the MicroTac was an early example of a flip phone, in which the mouthpiece folded over the keypad.



**1992**  
**Nokia 1011**  
The first digital handheld phone, the Nokia 1011 would become the company's best-selling phone ever.



**1993**  
**BellSouth/IBM Simon Personal Communicator**  
First phone with a touch screen and smartphone features (pager, calculator, address book, send/receive faxes, games and email). Cost about \$900.



**2000**  
**Ericsson R380**  
The first device marketed as a smartphone.



**2002**  
**BlackBerry 5810**  
Made by Research In Motion, the 5810 was a cellphone with organizer functions and a keyboard for thumbs; a wired headset was mandatory.



**2004**  
**Motorola RAZR**  
Was part phone, part fashion accessory. In the RAZR's first four years, Motorola sold more than 110 million units.



**2007**  
**Apple iPhone**  
Hundreds of people lined up outside Apple stores to buy the first iPhone, priced at \$499 (4GB) and \$599 (8GB).

Source: WSJ research; Photos: Nokia (3), Motorola (3), BlackBerry, Ericsson, Associated Press

The Wall Street Journal



# Smart Growth

Defined

Themes

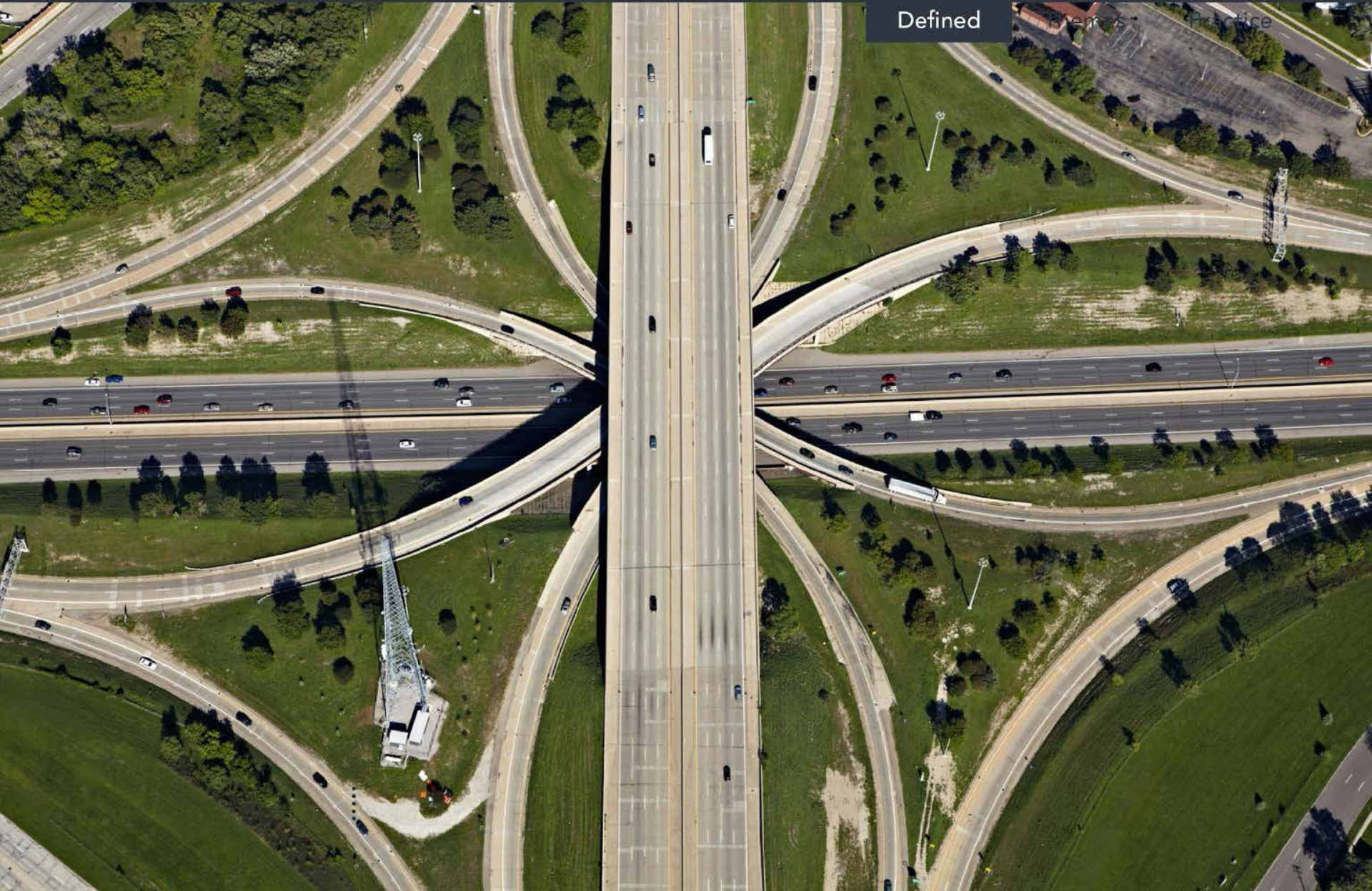
Practice





# Smart Growth

Defined







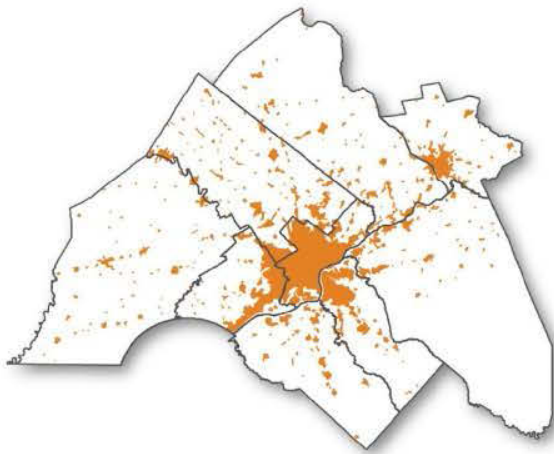
**Smart growth** is a better way to build and maintain our towns and cities. Smart growth means building urban, suburban and rural communities with **housing** and **transportation** choices near jobs, shops and schools. This approach supports **local economies** and protects the **environment**.

# Smart Growth

Defined

Themes

Practice



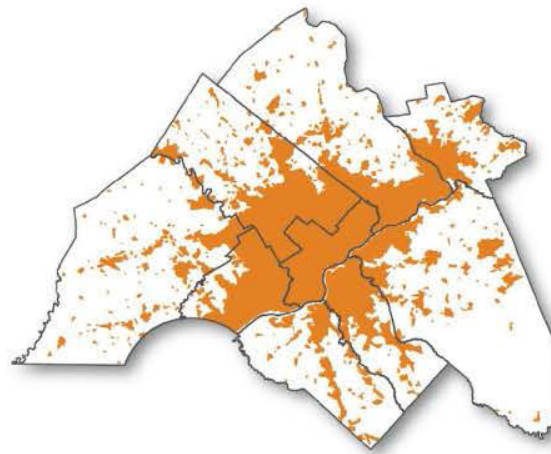
1930



3.3 MILLION PEOPLE



222,000 ACRES DEVELOPED



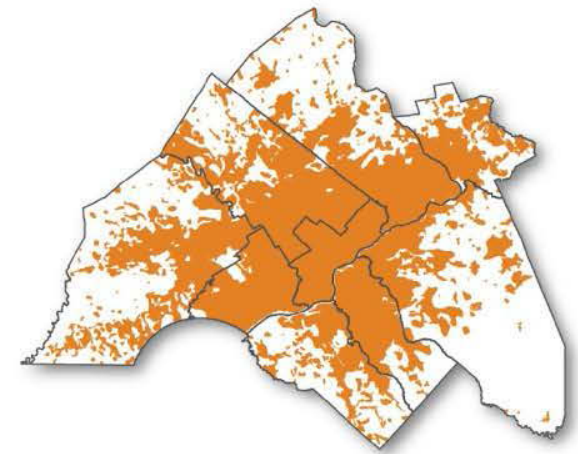
1970



5.1 MILLION PEOPLE



641,000 ACRES DEVELOPED



2010



5.6 MILLION PEOPLE



983,000 ACRES DEVELOPED

# Smart Growth

Defined

Themes

Practice



## REGION-WIDE RESEARCH & ANALYSIS



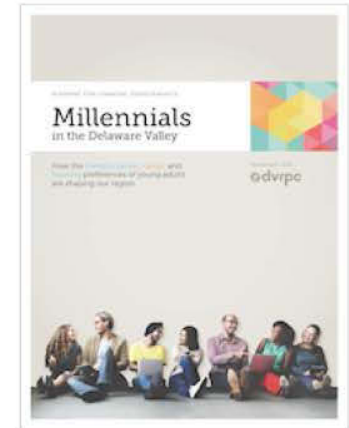
TOD Opportunities



Shopping Malls



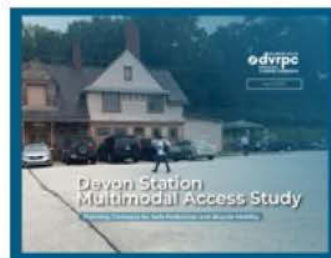
Multifamily Housing



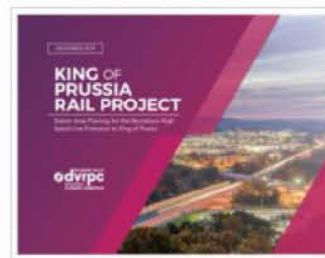
Millennials



## PLACE-BASED STUDIES



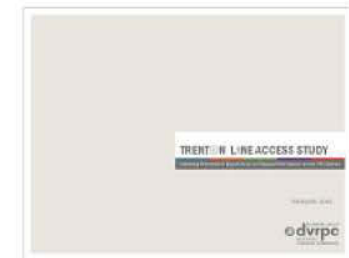
Devon Station



KOP Rail

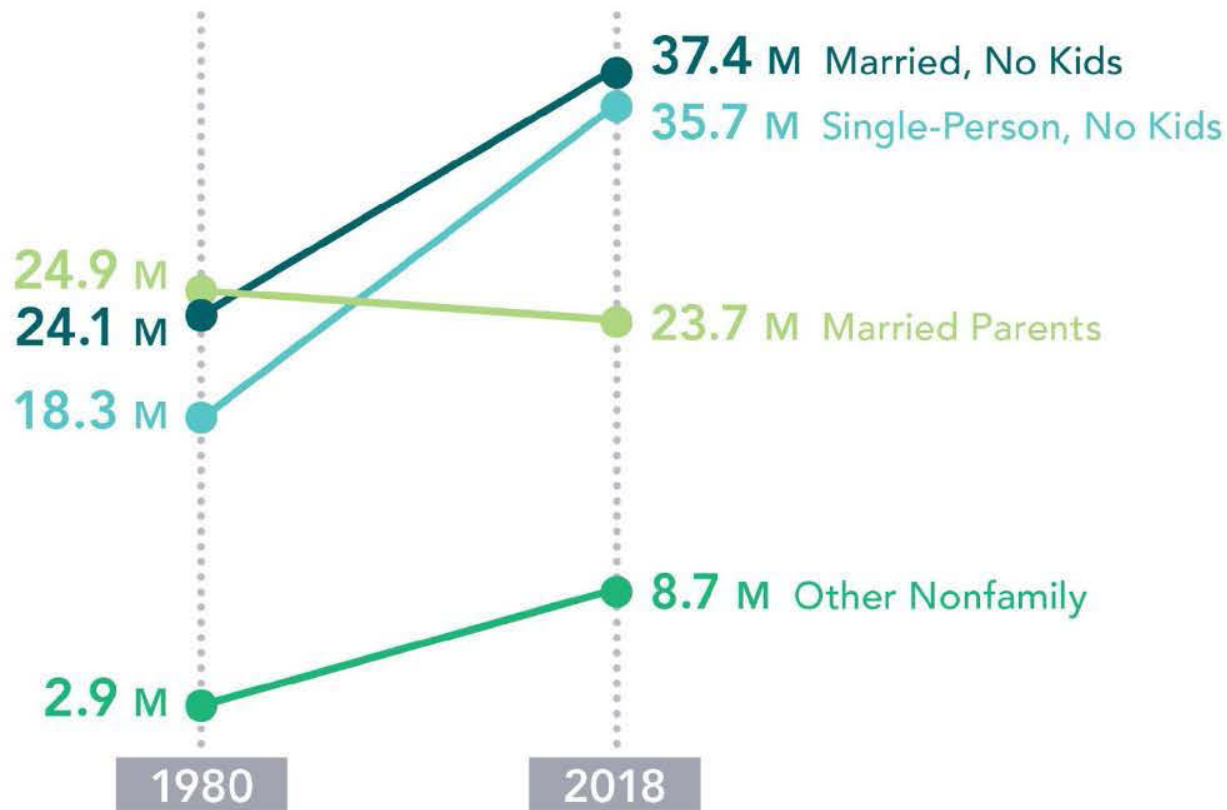


West Chester Pike



Trenton Line

Figure 6: U.S. Households by Type, 1980 to 2018 (in Millions)



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, Historical Families Tables

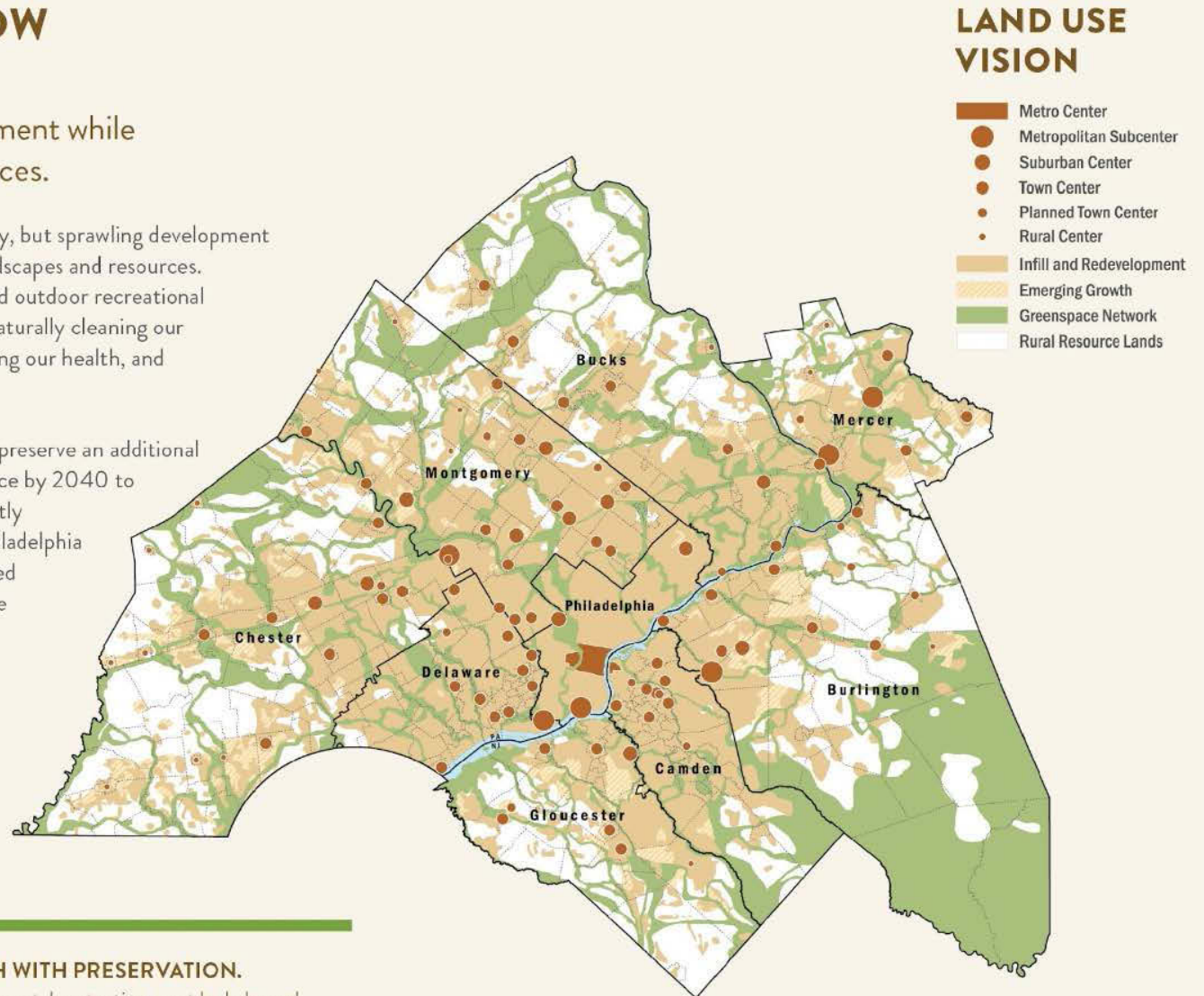


## HOW CAN WE GROW RESPONSIBLY?

Manage growth and development while protecting our natural resources.

Our region is home to breathtaking beauty, but sprawling development patterns threaten our region's natural landscapes and resources. Our land is a source of local food, jobs, and outdoor recreational opportunities. It also saves us money by naturally cleaning our air and water, mitigating flooding, improving our health, and enhancing our quality of life.

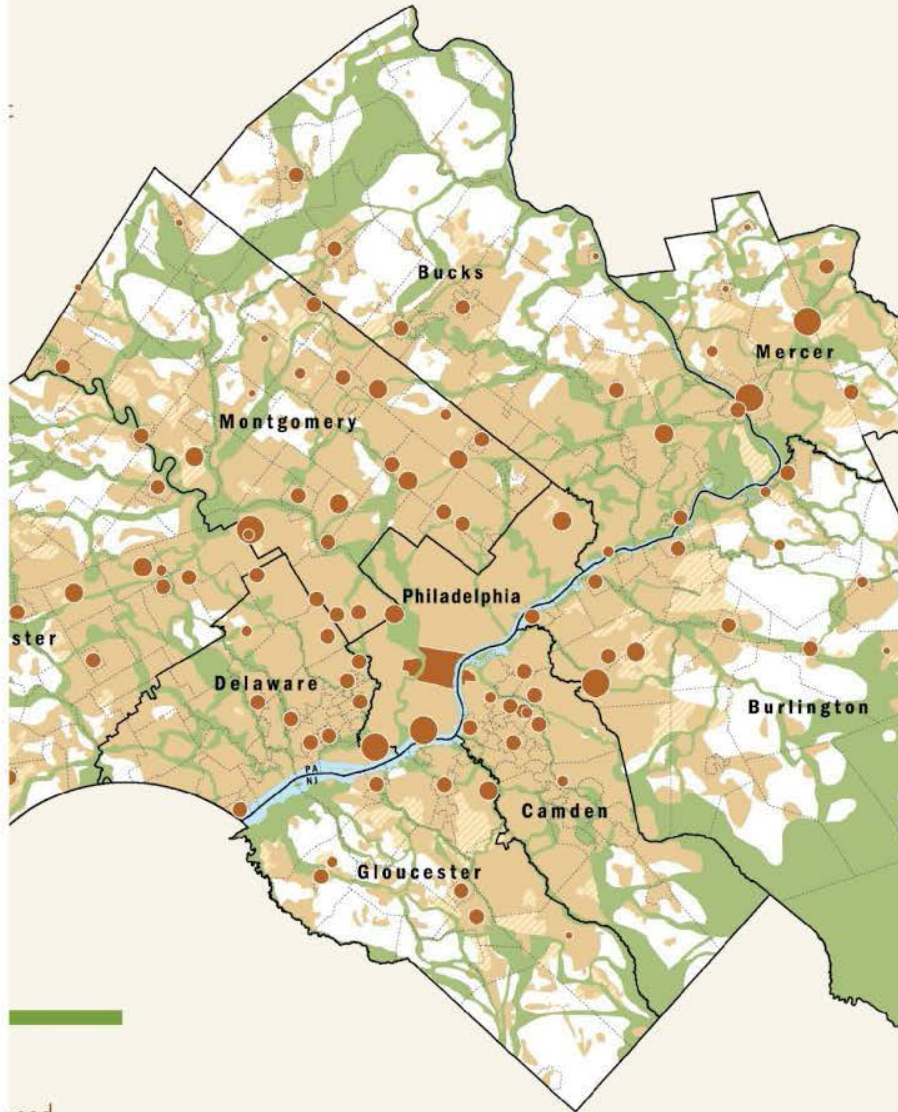
Connections 2040 outlines strategies to preserve an additional 450,000 acres of farmland and open space by 2040 to help reach a goal of one million permanently protected acres in our region. Greater Philadelphia has already made progress having preserved more than 75,000 acres over the past five years. The Plan's land use vision continues this progress.



### BALANCING GROWTH WITH PRESERVATION.

Development and environmental protection must be balanced. Growth should be encouraged where infrastructure already exists.

# Perspective Matters



# Smart Growth

Defined

Themes

Practice





## The New York Times

SQUARE FEET

# *Coronavirus Crisis Threatens Push for Denser Housing*

Transit-oriented developments were seen as a solution to severe housing shortages, but experts say developers need to rethink the design for a post-pandemic world.



Carroll Park, a high-density development in Arlington, Va., is about three blocks from a Washington Metro station. *Alissa Stokoe for The New York Times*

# SPOT CHECK

## Strategies for Managing Residential Parking in Philadelphia

### PROJECT SPONSOR

Philadelphia City Planning Commission

### RESEARCH GOALS

- 1 Assess local trends in parking demand
- 2 Evaluate national trends in residential parking policy

### FOCUS

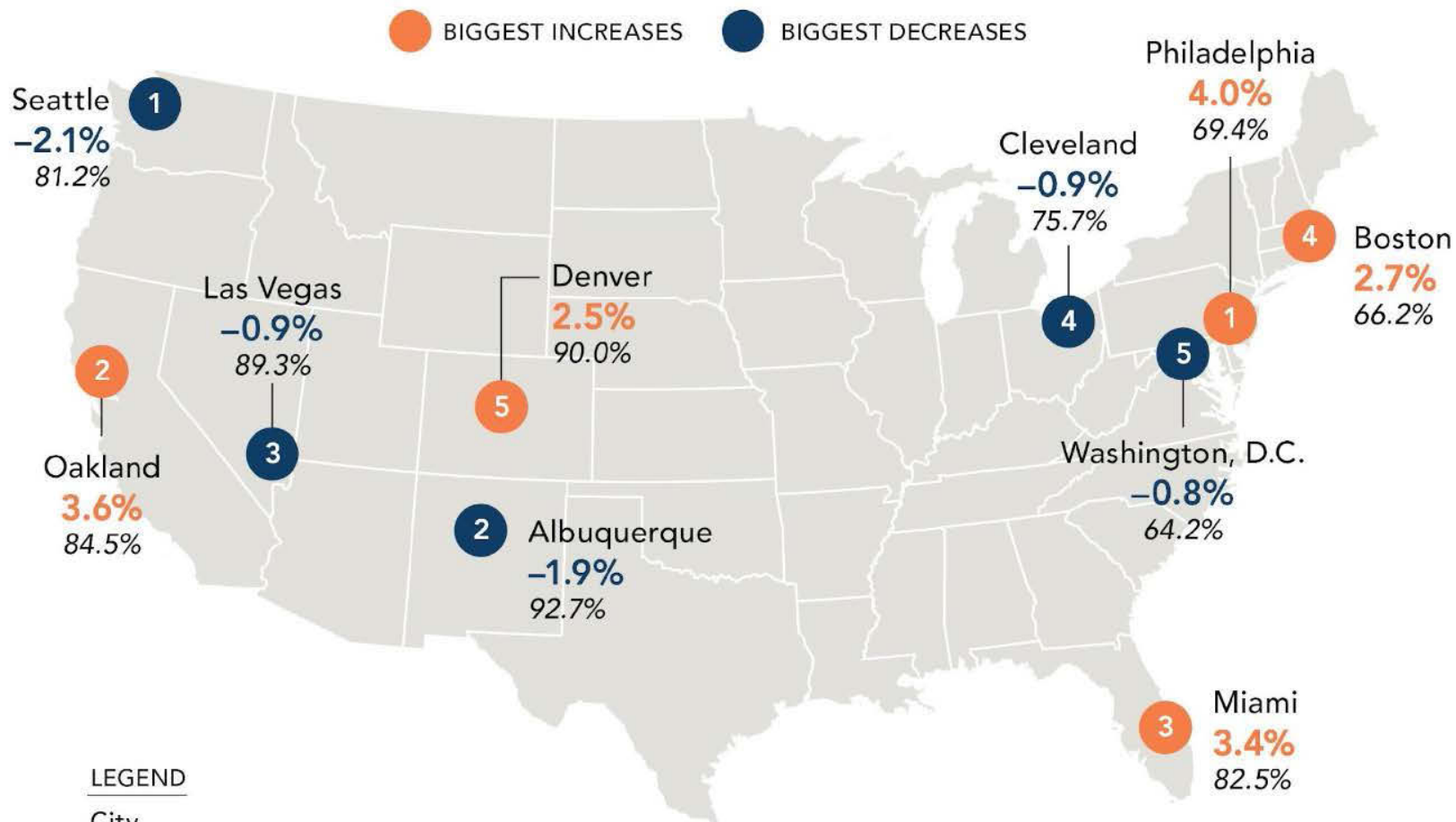
Philadelphia's Residential Permit Parking (RPP) Program



Comparing the Growth of **Cars** & **People** Change, 2010–2018



Figure 1: Percentage Change in Number of Households That Own a Car (2010–2018)



**LEGEND**

City

Percentage change in number of households that own a car, 2010–2018

Percentage of households owning a car, 2018

## PLANNING DISTRICT DATA & TRENDS

Figure 17: Change in Households with Any Vehicle Available by Census Tract (2010–2018)

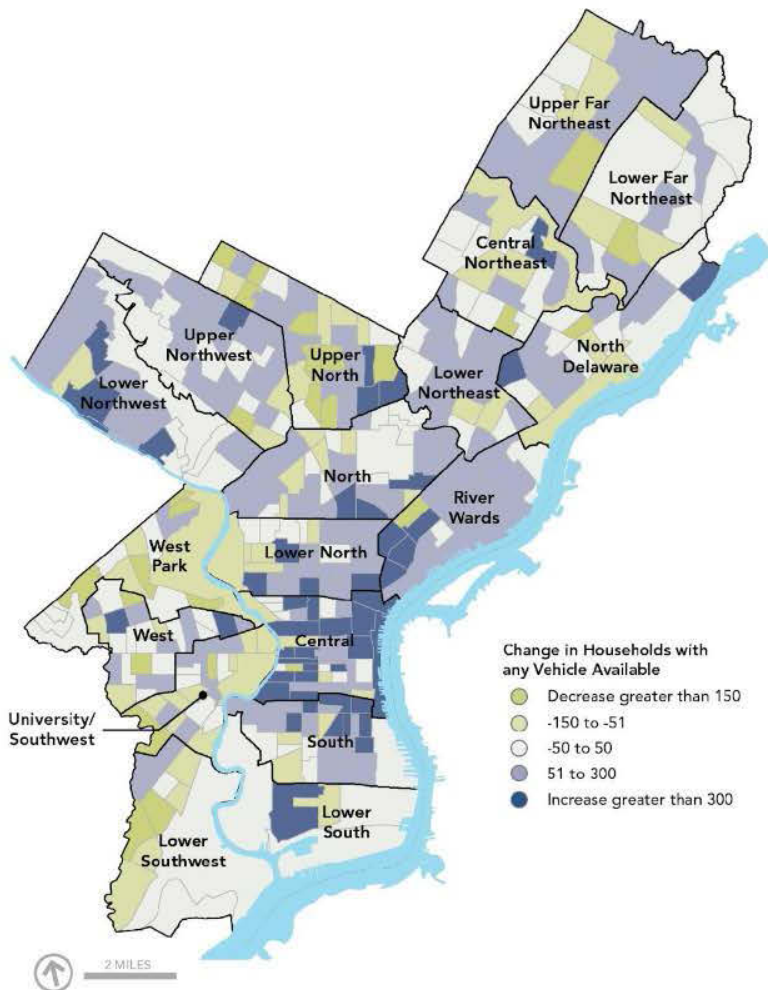
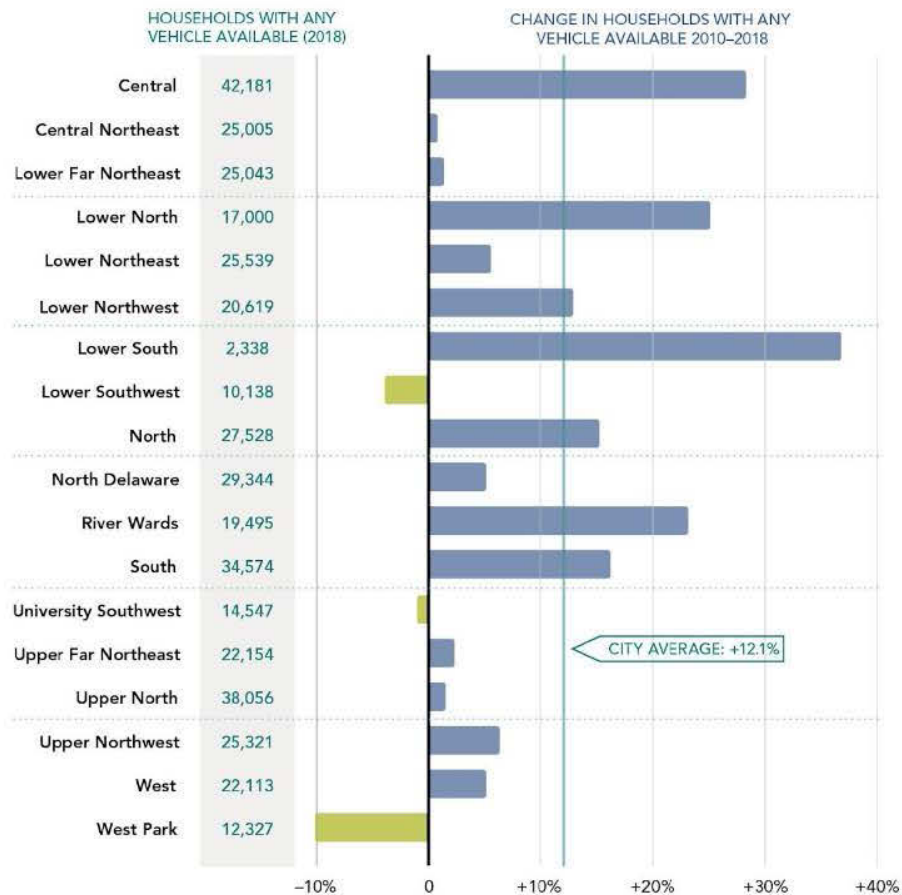


Figure 18: Change in Households with any Vehicle Available by Planning District (2010–2018)



**Figure 23: Estimating Permit Parking Capacity**

DVRPC used a combination of field work and GIS analysis to generate permit parking capacity estimates for Permit Zones 8 and 15. The map shown here illustrates the distribution of permit regulated streets within District 8. Permit restrictions are generally concentrated in a central portion of the district on streets near the East Falls Regional Rail Station. Permit restrictions vary by street and can be found on one or both sides of a street depending on the context.





## ESTIMATED PARKING CAPACITY

**1,174**

permit restricted spaces

**1,136**

permits issued in 2018

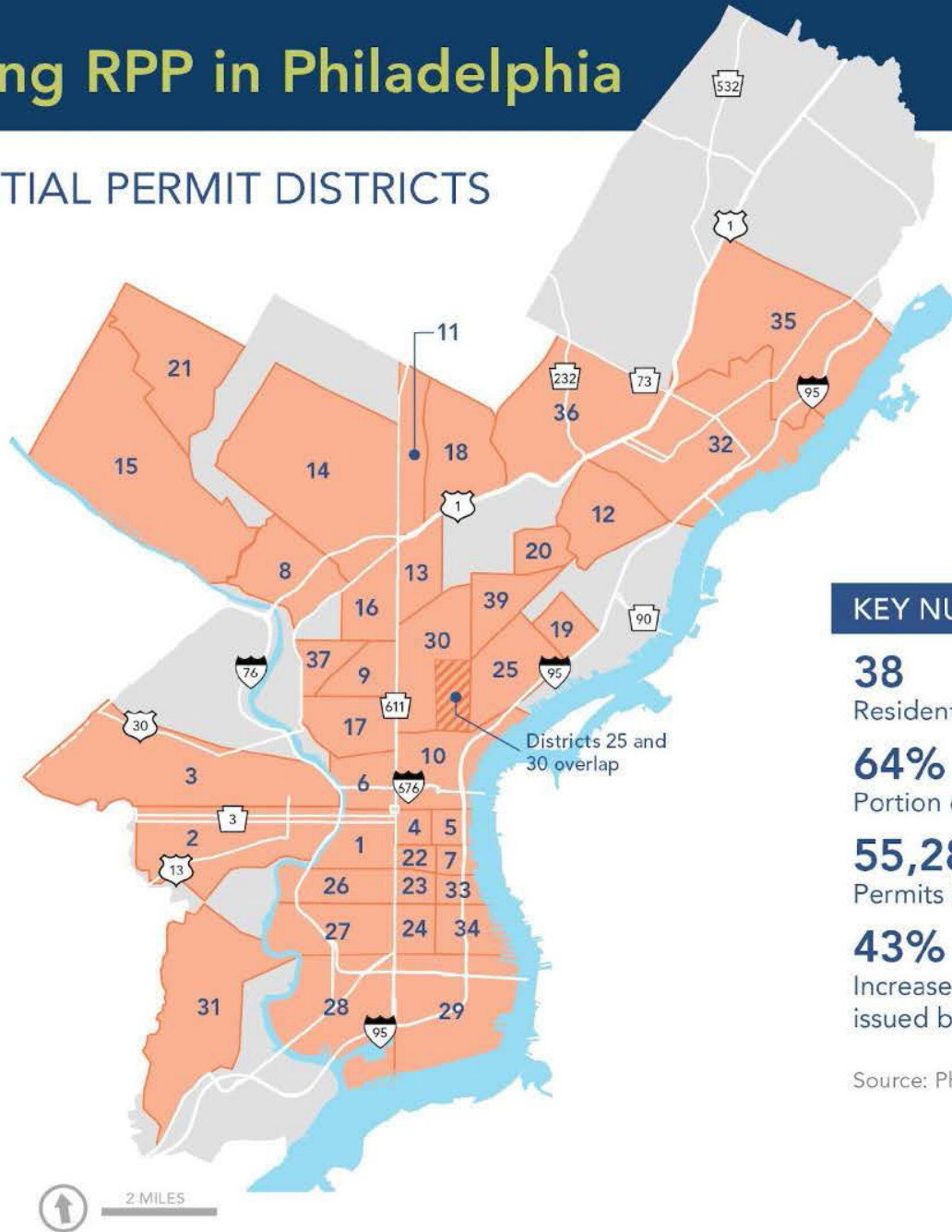
**0.97**

vehilces per permit space



# Mapping RPP in Philadelphia

## RESIDENTIAL PERMIT DISTRICTS



### KEY NUMBERS

**38**

Residential Permit Districts

**64%**

Portion of the city covered by an existing RPP

**55,289**

Permits issued by PPA in 2018

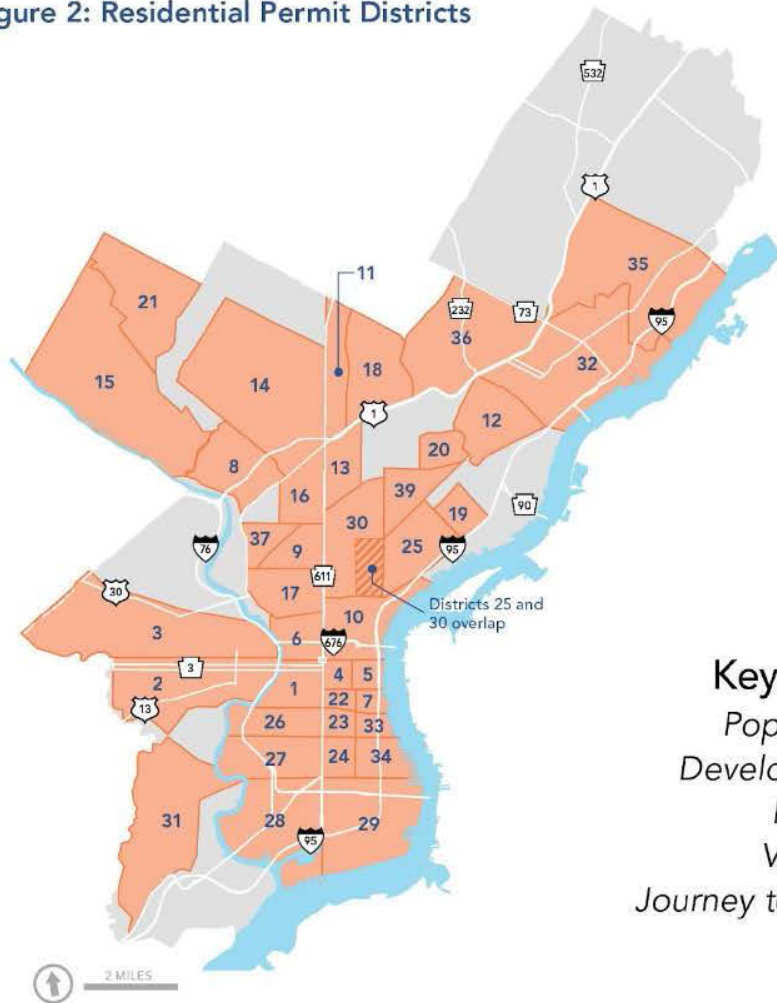
**43%**

Increase in the number of permits issued between 2014 and 2018

Source: Philadelphia Parking Authority



Figure 2: Residential Permit Districts



**Key Stats**  
 Population  
 Development  
 Income  
 Vehicles  
 Journey to Work

## APPENDIX A: DISTRICT PROFILES

### Permit Data

### District Map

#### District 1

CENTER CITY

##### District Overview

Established: 1982, amended 1985  
 Council Districts: 2, 5  
 District Size: 1.1 square miles

**8,947**  
 Permits Issued (2018)  
**0.37**  
 Permits per Household (2018)  
**17.2%**  
 Increase in Permits Issued (2014-2018)

##### Key Stats

###### POPULATION

**39,445**  
 Population (2019)  
**36,864**  
 Population per Square Mile  
**12.1%**  
 Population Growth Rate (2010-2019)  
**23,975**  
 Total Households (2019)  
**11.4%**  
 Household Growth Rate (2010-2019)

###### DEVELOPMENT

**26,462**  
 Total Housing Units (2019)  
**8.6%**  
 Housing Unit Growth Rate (2010-2019)

###### INCOME

**\$85,285**  
 Median Household Income (2019)

###### VEHICLES

**56.5%**  
 Percent of Households with a Vehicle (2014-2018)  
**15,022**  
 Estimated Number of Vehicles (2014-2018)  
**0.69**  
 Ratio of Cars to Households (2014-2018)

###### JOURNEY TO WORK

Drove Alone **23.6%**  
 Took Transit **16.9%**  
 Walked or Biked **46%**  
 Worked at Home **8.9%**  
 (2014-2018)

Source: American Community Survey, BLS

Spot Check Strategies for Managing Residential Parking in Philadelphia



- How can scarce parking be equitably allocated?
- How can RPP zones address different needs in different places?
- Who should be eligible for permit parking?
- What should permits cost?
- How can RPP policy support other Philadelphia goals and objectives?





# SMART GROWTH

HIGHLIGHTS

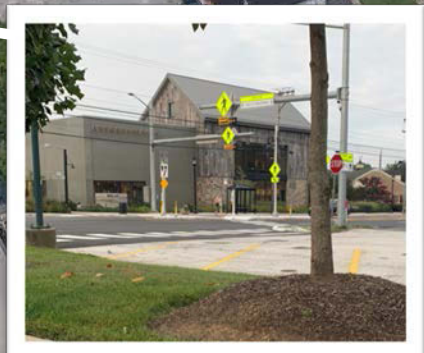
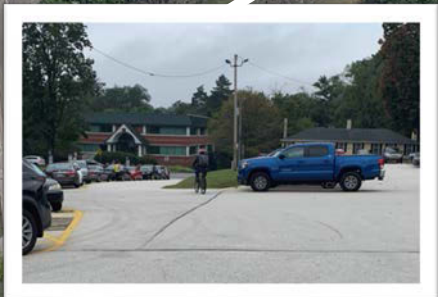
## Devon Station Multimodal Access

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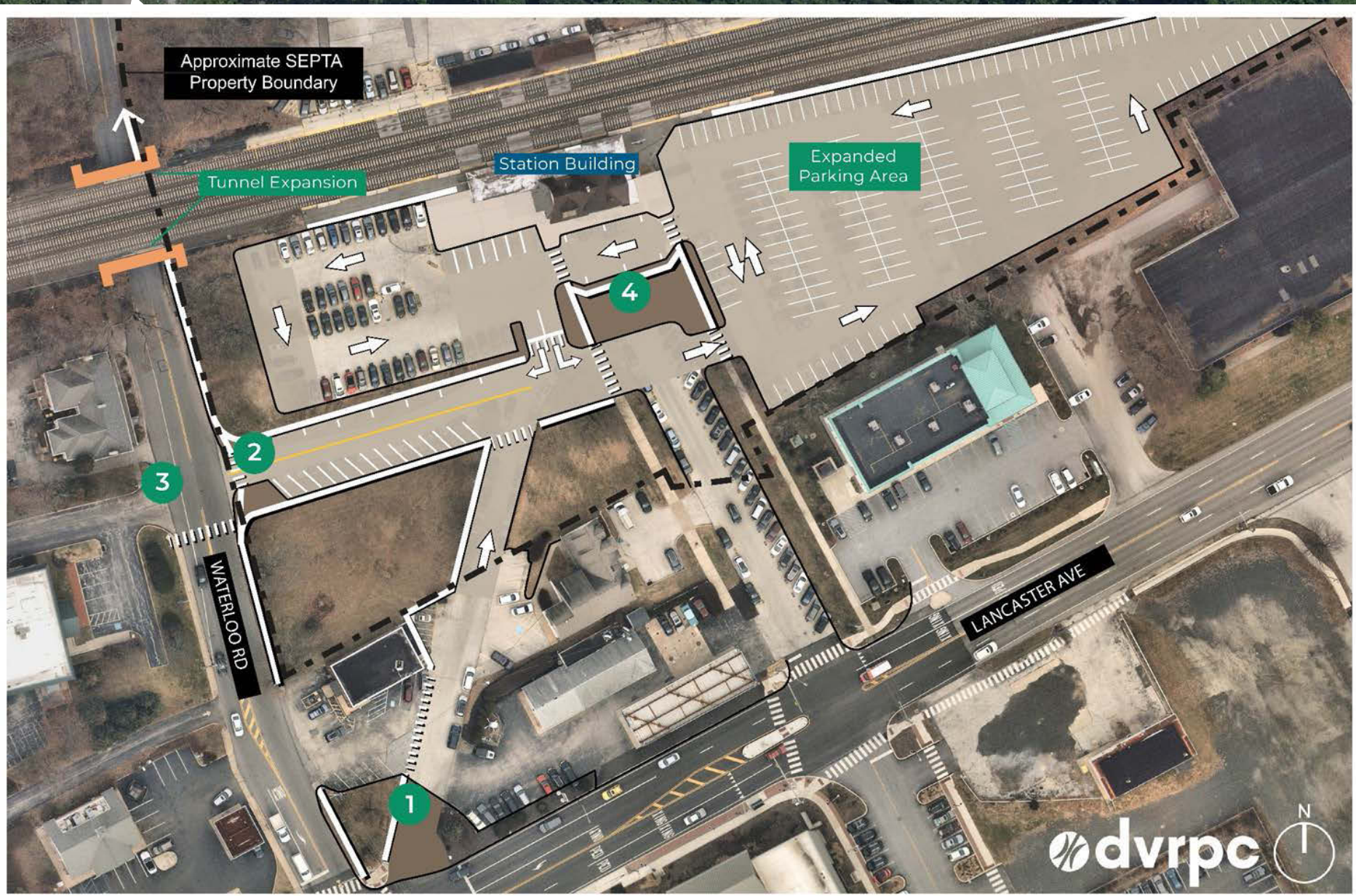
Enhancing Nonmotorized Access  
and Evaluating Transit-supportive  
Development Opportunities











See p. 62 for description of conceptual improvements shown.

Imagery Source: Nearmap, 2020



# Chester County Planning Commission Suburban Center Design Elements

*New mixed use development is more intense than current development*

*New buildings have a design and scale that do not overwhelm the current community character*

*Streets are designed for all users- vehicles, pedestrians, buses, and bicyclists*





# ArcGIS Business Analyst

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Gain location intelligence for market planning, site selection, and customer segmentation. Use demographic, lifestyle, and spending data alongside your own. Create and share maps, infographics, and reports.

Sign in to ArcGIS Business Analyst Web App by using the button below.

[Learn more about ArcGIS Business Analyst →](#)

Sign In

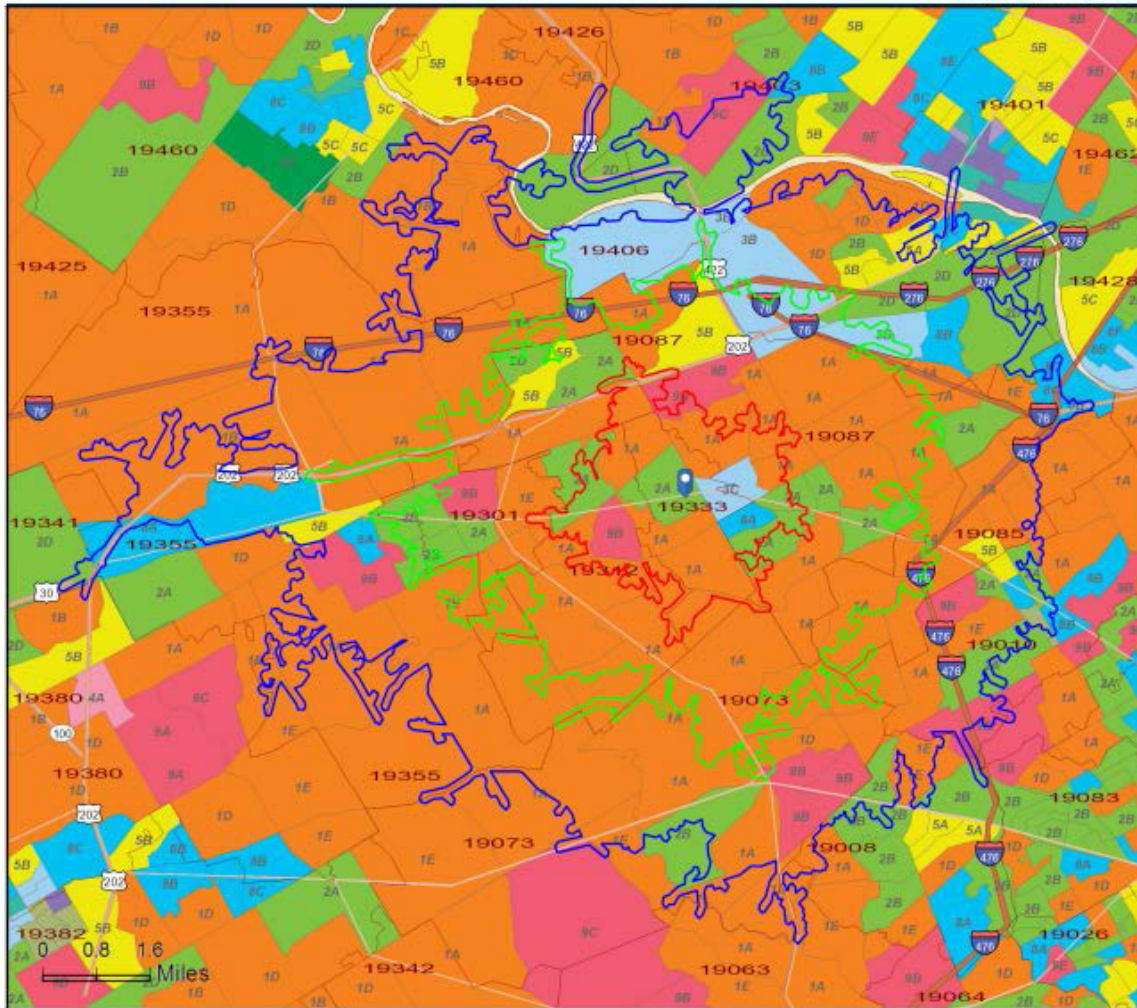




# Dominant Tapestry Map

Devon Station  
Drive Time: 5, 10, 15 minute radii

Prepared by Esri  
Latitude: 40.04680  
Longitude: -75.42390



### Tapestry LifeMode

- L1: Affluent Estates
- L2: Upscale Avenues
- L3: Uptown Individuals
- L4: Family Landscapes
- L5: GenUrban
- L6: Cozy Country
- L7: Ethnic Enclaves
- LB: Middle Ground
- LD: Senior Styles
- L10: Rustic Outposts
- L11: Midtown Singles
- L12: Hometown
- L13: Next Wave
- L14: Scholars and Patriots



Source: Esri



LifeMode Group: Affluent Estates

## Top Tier

1A



Households: 2,113,000  
 Average Household Size: 2.84  
 Median Age: 47.3  
 Median Household Income: \$173,200



LifeMode Group: Upscale Avenues

## Urban Chic

2A



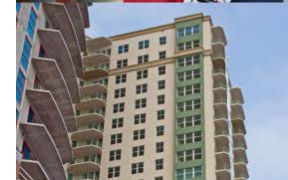
Households: 1,635,200  
 Average Household Size: 2.39  
 Median Age: 43.3  
 Median Household Income: \$109,400



LifeMode Group: Uptown Individuals

## Trendsetters

3C



Households: 1,319,400  
 Average Household Size: 2.12  
 Median Age: 36.3  
 Median Household Income: \$63,100



# Business Summary

Devon Station 10 Minute Walk Time  
 Devon Station  
 Walk Time: 10 minute radii

Prepared by Esri  
 Latitude: 40.04680  
 Longitude: -75.42390

Data for all businesses in area		10 minutes			
Total Businesses:		128			
Total Employees:		1,575			
Total Residential Population:		927			
Employee/Residential Population Ratio (per 100 Residents)		170			
by SIC Codes	Businesses		Employees		
	Number	Percent	Number	Percent	
Agriculture & Mining	2	1.6%	32	2.0%	
Construction	9	7.0%	36	2.3%	
Manufacturing	2	1.6%	27	1.7%	
Transportation	2	1.6%	8	0.5%	
Communication	1	0.8%	5	0.3%	
Utility	0	0.0%	0	0.0%	
Wholesale Trade	3	2.3%	27	1.7%	
<b>Retail Trade Summary</b>	<b>31</b>	<b>24.2%</b>	<b>363</b>	<b>23.0%</b>	
Home Improvement	2	1.6%	11	0.7%	
General Merchandise Stores	0	0.0%	3	0.2%	
Food Stores	1	0.8%	15	1.0%	
Auto Dealers, Gas Stations, Auto Aftermarket	8	6.2%	210	13.3%	
Apparel & Accessory Stores	0	0.0%	0	0.0%	
Furniture & Home Furnishings	4	3.1%	13	0.8%	
Eating & Drinking Places	7	5.5%	68	4.3%	
Miscellaneous Retail	9	7.0%	43	2.7%	
<b>Finance, Insurance, Real Estate Summary</b>	<b>22</b>	<b>17.2%</b>	<b>303</b>	<b>19.2%</b>	
Banks, Savings & Lending Institutions	5	3.9%	43	2.7%	
Securities Brokers	3	2.3%	15	1.0%	
Insurance Carriers & Agents	5	3.9%	66	4.2%	
Real Estate, Holding, Other Investment Offices	9	7.0%	179	11.4%	
<b>Services Summary</b>	<b>50</b>	<b>39.1%</b>	<b>774</b>	<b>49.1%</b>	
Hotels & Lodging	1	0.8%	3	0.2%	
Automotive Services	2	1.6%	9	0.6%	
Motion Pictures & Amusements	4	3.1%	13	0.8%	
Health Services	13	10.2%	97	6.2%	
Legal Services	1	0.8%	3	0.2%	
Education Institutions & Libraries	4	3.1%	48	3.0%	
Other Services	26	20.3%	602	38.2%	
Government	0	0.0%	0	0.0%	
Unclassified Establishments	6	4.7%	0	0.0%	
<b>Totals</b>	<b>128</b>	<b>100.0%</b>	<b>1,575</b>	<b>100.0%</b>	

**Source:** Copyright 2019 Infogroup, Inc. All rights reserved. Esri Total Residential Population forecasts for 2019.

**Date Note:** Data on the Business Summary report is calculated using **Esri's Data allocation method** which uses census block groups to allocate business summary data to custom areas.





# Retail MarketPlace Profile

Devon Station 10 Minute Walk Time  
 Devon Station  
 Walk Time: 10 minute radius

Prepared by Esri  
 Latitude: 40.04680  
 Longitude: -75.42390

## Summary Demographics

2021 Population	938
2021 Households	384
2021 Median Disposable Income	\$111,278
2021 Per Capita Income	\$78,546

**NOTE: This database is in mature status. While the data are presented in current year geography, all supply- and demand-related estimates remain vintage 2017.**

2017 Industry Summary	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Total Retail Trade and Food & Drink	44-45,722	\$24,315,944	\$167,563,025	-\$143,247,081	-74.7	29
Total Retail Trade	44-45	\$21,875,107	\$164,811,801	-\$142,936,694	-76.6	23
Total Food & Drink	722	\$2,440,838	\$2,751,224	-\$310,386	-6.0	6
2017 Industry Group	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers	441	\$4,512,715	\$124,630,728	-\$120,118,013	-93.0	5
Automobile Dealers	4411	\$3,665,051	\$124,585,455	-\$120,920,404	-94.3	5
Other Motor Vehicle Dealers	4412	\$473,633	\$0	\$473,633	100.0	0
Auto Parts, Accessories & Tire Stores	4413	\$374,031	\$0	\$374,031	100.0	0
Furniture & Home Furnishings Stores	442	\$828,494	\$2,704,723	-\$1,876,229	-53.1	3
Furniture Stores	4421	\$458,950	\$1,076,882	-\$617,932	-40.2	2
Home Furnishings Stores	4422	\$369,545	\$1,627,841	-\$1,258,296	-63.0	1
Electronics & Appliance Stores	443	\$779,467	\$570,618	\$208,849	15.5	1
Bldg Materials, Garden Equip. & Supply Stores	444	\$1,456,116	\$4,513,862	-\$3,057,746	-51.2	3
Bldg Material & Supplies Dealers	4441	\$1,340,756	\$4,513,862	-\$3,173,106	-54.2	3
Lawn & Garden Equip & Supply Stores	4442	\$115,359	\$0	\$115,359	100.0	0
Food & Beverage Stores	445	\$4,036,357	\$5,944,756	-\$1,908,399	-19.1	2
Grocery Stores	4451	\$3,644,044	\$3,791,870	-\$147,826	-2.0	1
Specialty Food Stores	4452	\$185,956	\$160,842	\$25,114	7.2	1
Beer, Wine & Liquor Stores	4453	\$206,356	\$1,992,044	-\$1,785,688	-81.2	1
Health & Personal Care Stores	446,4461	\$1,336,275	\$973,232	\$363,043	15.7	1
Gasoline Stations	447,4471	\$2,051,452	\$11,207,379	-\$9,155,927	-69.1	1
Clothing & Clothing Accessories Stores	448	\$1,373,939	\$0	\$1,373,939	100.0	0
Clothing Stores	4481	\$914,291	\$0	\$914,291	100.0	0
Shoe Stores	4482	\$194,625	\$0	\$194,625	100.0	0
Jewelry, Luggage & Leather Goods Stores	4483	\$265,022	\$0	\$265,022	100.0	0
Sporting Goods, Hobby, Book & Music Stores	451	\$675,755	\$797,741	-\$121,986	-8.3	3
Sporting Goods/Hobby/Musical Instr Stores	4511	\$585,584	\$346,415	\$239,169	25.7	2



**Table 8. Devon Station Area Retail Leakage and Surplus by Industry (2019)**

2017 NAICS 4-Digit Industry Groups	Transit-Supportive?	Devon Station Area	
		L/S Factor	# Businesses
Shoe Stores	●	100.0	0
Department Stores Excluding Leased Depts.	●	100.0	0
Other General Merchandise Stores	●	100.0	0
Florists	●	100.0	0
Other Motor Vehicle Dealers		100.0	0
Lawn & Garden Equip & Supply Stores		100.0	0
Vending Machine Operators		100.0	0
Jewelry, Luggage & Leather Goods Stores	●	100.0	0
Auto Parts, Accessories & Tire Stores		100.0	0
Clothing Stores	●	100.0	0
Special Food Services		100.0	0
Sporting Goods/Hobby/Musical Instr Stores	●	25.6	2
Electronics & Appliance Stores	●	21.2	1
Health & Personal Care Stores	●	15.3	1
Specialty Food Stores	●	5.5	1
Office Supplies, Stationery & Gift Stores	●	3.1	1
Grocery Stores	●	3.1	1
Restaurants/Other Eating Places	●	-7.5	5
Drinking Places – Alcoholic Beverages	●	-18.8	1
Other Miscellaneous Store Retailers	●	-39.4	1
Furniture Stores	●	-41.5	2
Bldg Material & Supplies Dealers		-55.4	3
Home Furnishings Stores	●	-63.3	1
Used Merchandise Stores	●	-64.5	1
Book, Periodical & Music Stores	●	-67.7	1
Gasoline Stations		-69.9	1
Beer, Wine & Liquor Stores	●	-81.8	1
Direct Selling Establishments	●	-85.1	1
Electronic Shopping & Mail-Order Houses		-93.3	1
Automobile Dealers		-94.5	5



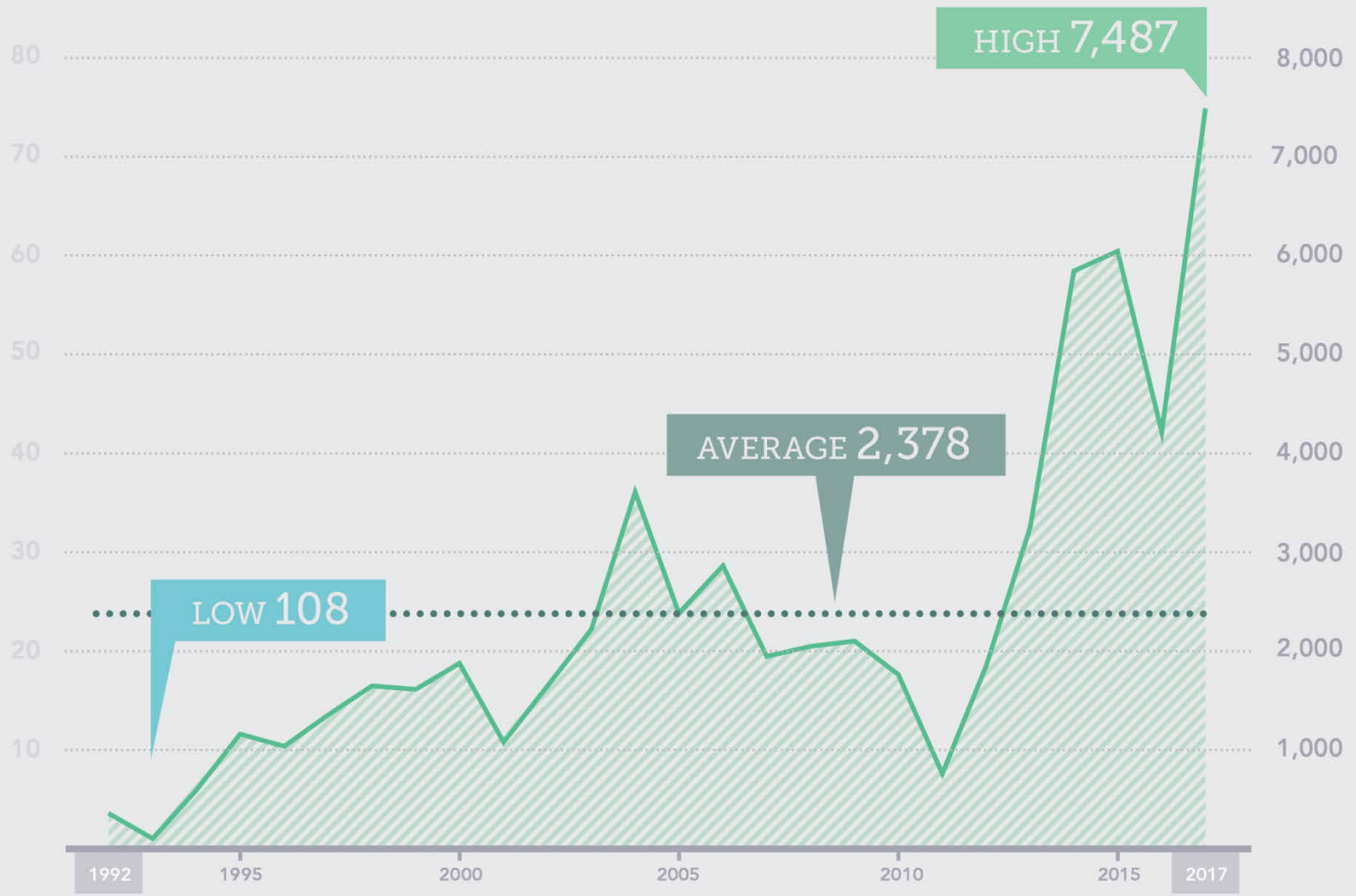
COMMUNITY IMPACTS OF

# MULTIFAMILY DEVELOPMENT

## STUDY GOAL

Improve our understanding of the local impacts and benefits of higher density residential development in communities throughout Greater Philadelphia.

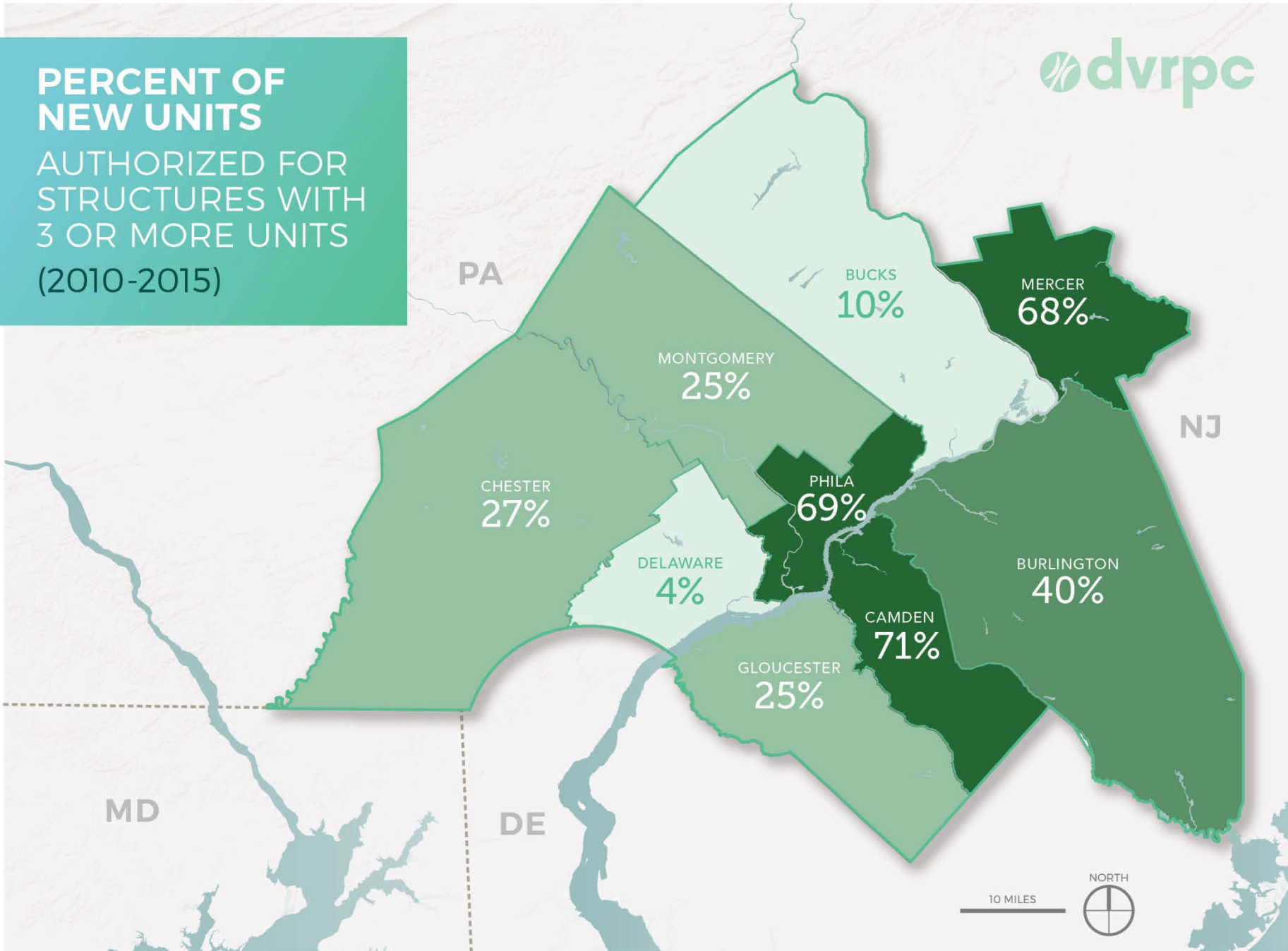
# NEW MULTIFAMILY UNITS COMPLETED EACH YEAR (1992-2017)



# PERCENT OF NEW UNITS

AUTHORIZED FOR STRUCTURES WITH 3 OR MORE UNITS

(2010-2015)





# Organizing the Potential Impacts of Development



**DEVELOPMENT  
PROPOSAL**



## **ECONOMIC**

- Infrastructure Costs
- Locally-Provided Services
- Tax Revenue
- Property Values



## **TRANSPORTATION**

- Traffic and Congestion
- Parking Demand and Supply
- Traffic and Safety



## **COMMUNITY**

- Public Safety
- Community Character



**CONSTRUCTION  
PROJECT**

## Project Approach **Measuring the impacts and benefits of development**

- 1 Interviewing **local developers**
- 2 Documenting **housing and real estate trends**
- 3 Reviewing academic and professional **housing literature**
- 4 Generating localized **demographic multipliers and statistics**
- 5 Observing **trip generation patterns** for local apartment buildings



# What is a demographic multiplier?

An average ratio of demographic measures per occupied housing unit or per household.

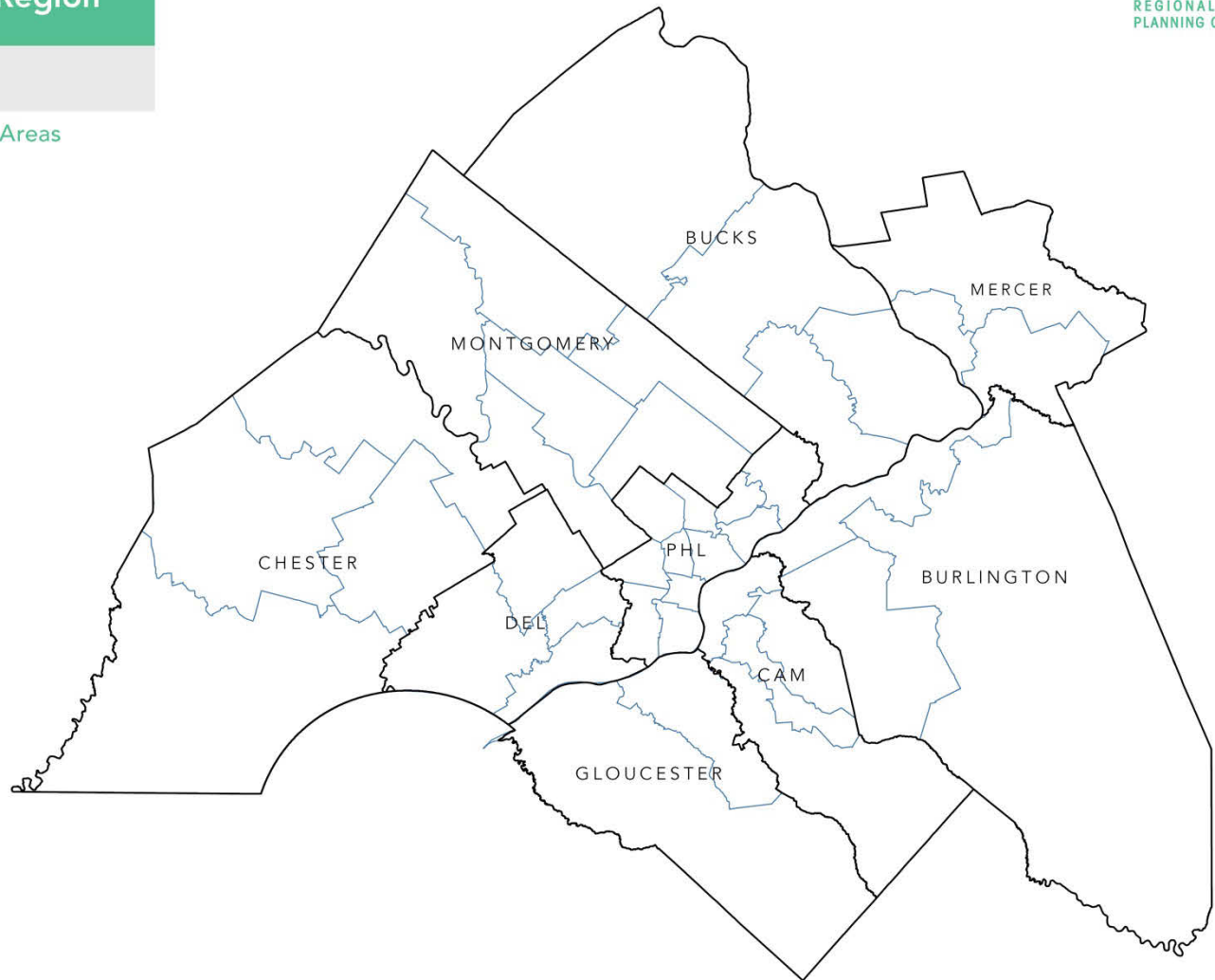
## Key Measures

- Average household size
- Number of school age children
- Vehicle availability

# Development of Demographic Multipliers for the DVRPC Region

## GEOGRAPHIC CONSIDERATIONS

### PUMA Boundaries & DVRPC Planning Areas



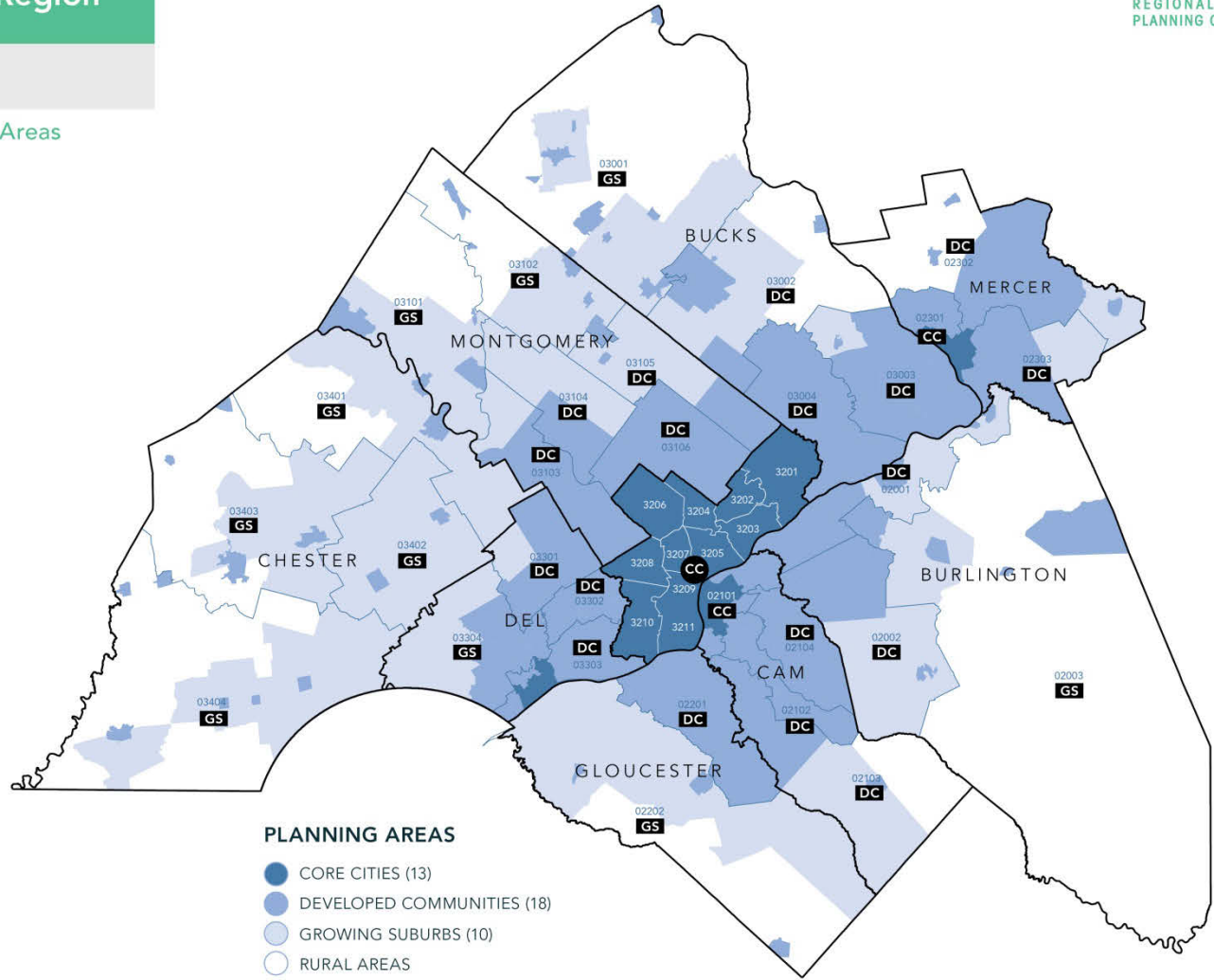
## U.S. Census Bureau ACS Public Use Microdata Sample (PUMS)

- PUMS provides raw American Community Survey data for custom analysis
- Public Use Microdata Area (PUMA): roughly equal pop. and nested within counties

# Development of Demographic Multipliers for the DVRPC Region

## GEOGRAPHIC CONSIDERATIONS

### PUMA Boundaries & DVRPC Planning Areas



# Key Takeaways

Focus on School-Age Children

	Single-Family		Multifamily Rentals		
					
	DETACHED	ATTACHED	STUDIO/1-BR	2-BR	3-BR
DVRPC REGION	0.64	0.61	0.03	0.31	0.88
CORE CITIES	0.63	0.64	0.02	0.30	0.74
DEVELOPED COMMUNITIES	0.63	0.60	0.05	0.34	0.82
GROWING SUBURBS	0.65	0.52	0.03	0.28	1.27



# Number of School-Aged Children generated by 100 units of housing

DVRPC Estimates **All Housing Units**

64

61

16

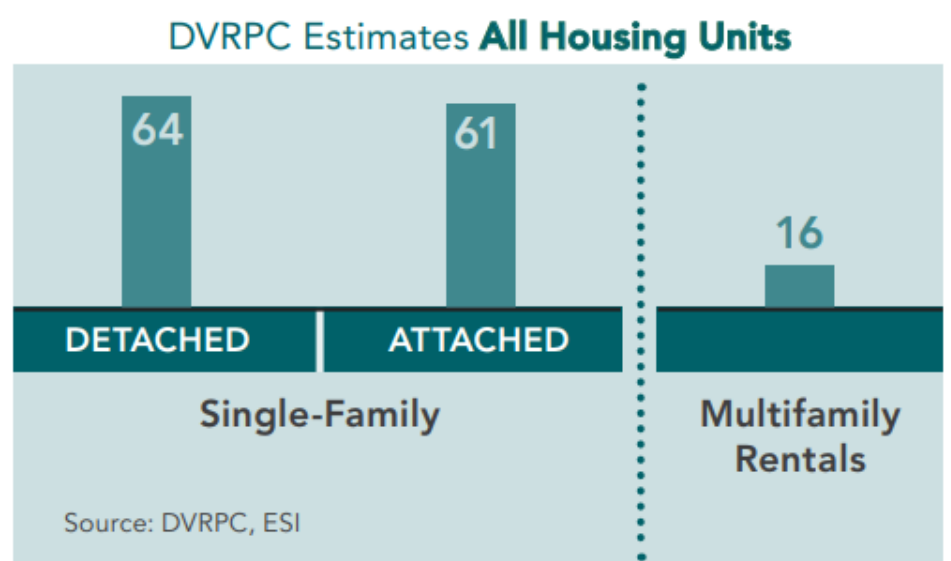
DETACHED

ATTACHED

Single-Family

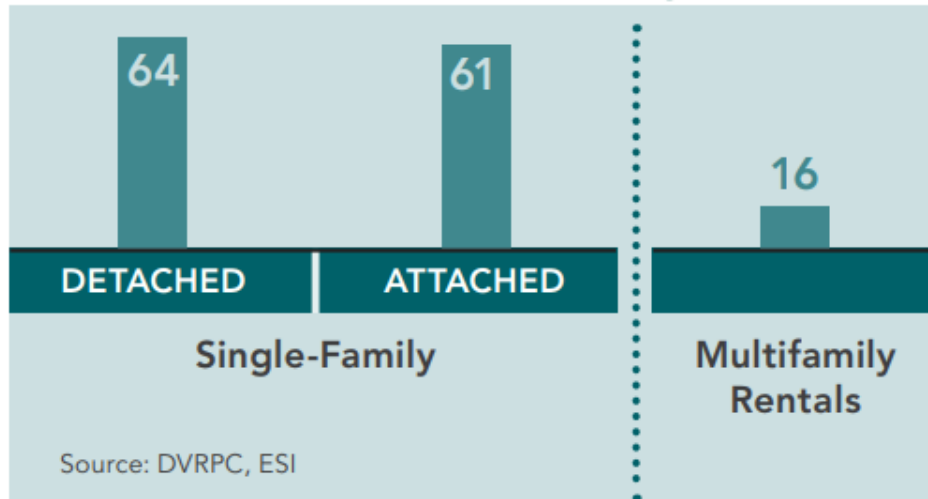
Multifamily  
Rentals

Source: DVRPC, ESI

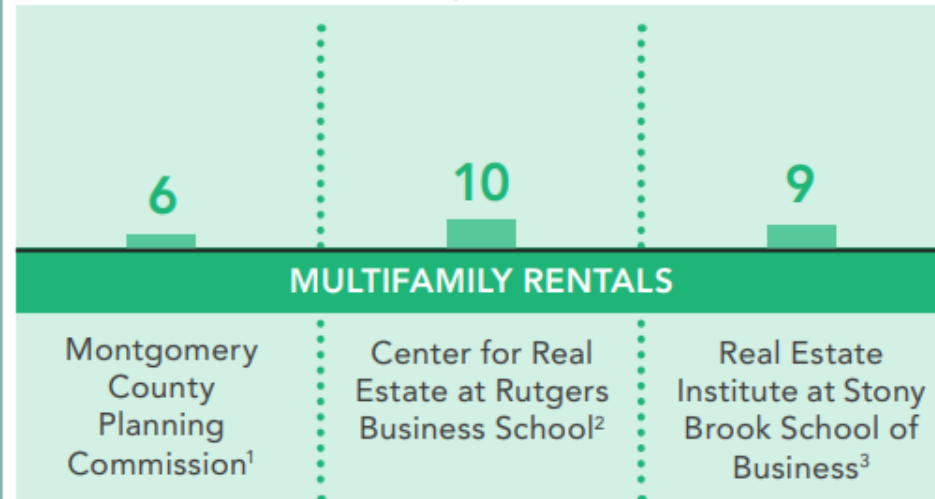


# Number of School-Aged Children generated by 100 units of housing

DVRPC Estimates **All Housing Units**



External Estimates **Newly Constructed Apartments**



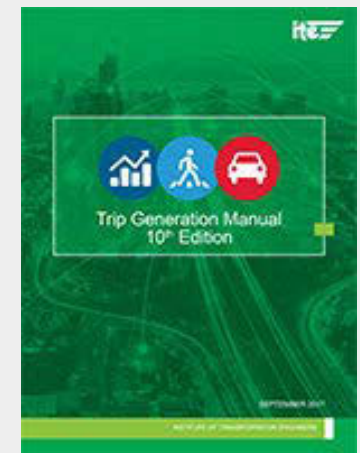
# Key Takeaways

## Estimating traffic impacts

### ITE TRIP GENERATION PER DWELLING UNIT: DAILY TRIP RATE

10th Edition, September 2017

SINGLE-FAMILY	MULTIFAMILY		
DETACHED	LOW-RISE <i>1-2 stories</i>	MID-RISE <i>3-10 stories</i>	HIGH-RISE <i>11+ stories</i>
<b>9.54</b>	<b>7.32</b>	<b>5.44</b>	<b>4.45</b>
Trips per day	Trips per day		

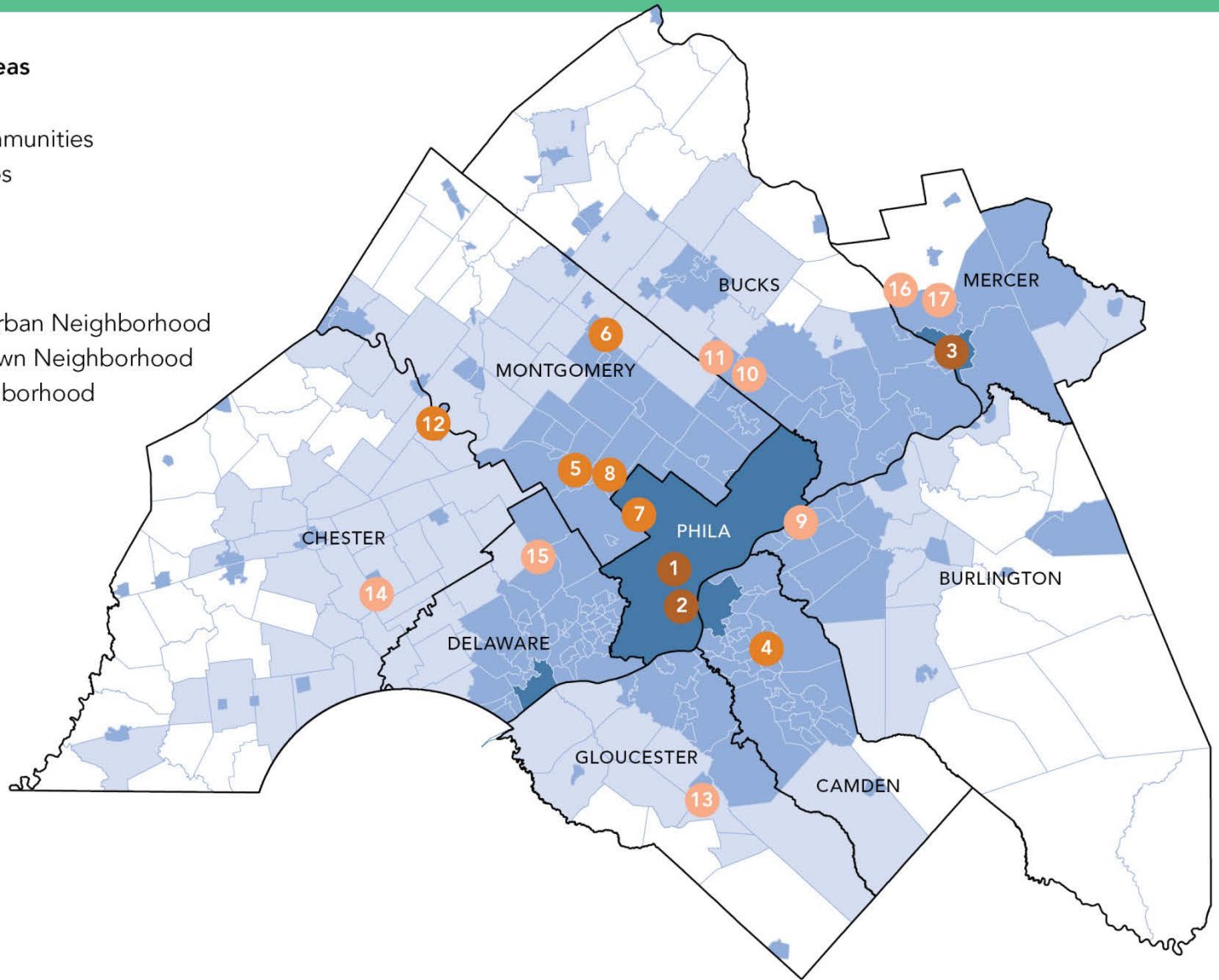


**DVRPC Planning Areas**

- Core Cities
- Developed Communities
- Growing Suburbs
- Rural Areas

**Land Use Context\***

- Urban Center/Urban Neighborhood
- Town Center/Town Neighborhood
- Suburban Neighborhood



\* The land use contexts of each development site is based on classifications described in the *Smart Transportation Guidebook*. For more information, please visit: [www.dvrpc.org/products/08030A](http://www.dvrpc.org/products/08030A).



# LAND USE & TRANSIT CONTEXT



SUBURBAN CENTER



SUBURBAN NEIGHBORHOOD



TOWN CENTER



TOWN NEIGHBORHOOD



URBAN CENTER/NEIGHBORHOOD

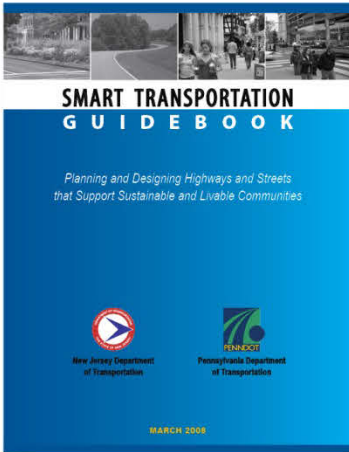


Figure 1: Observed AM Peak Hour Vehicular Trips per Dwelling Unit

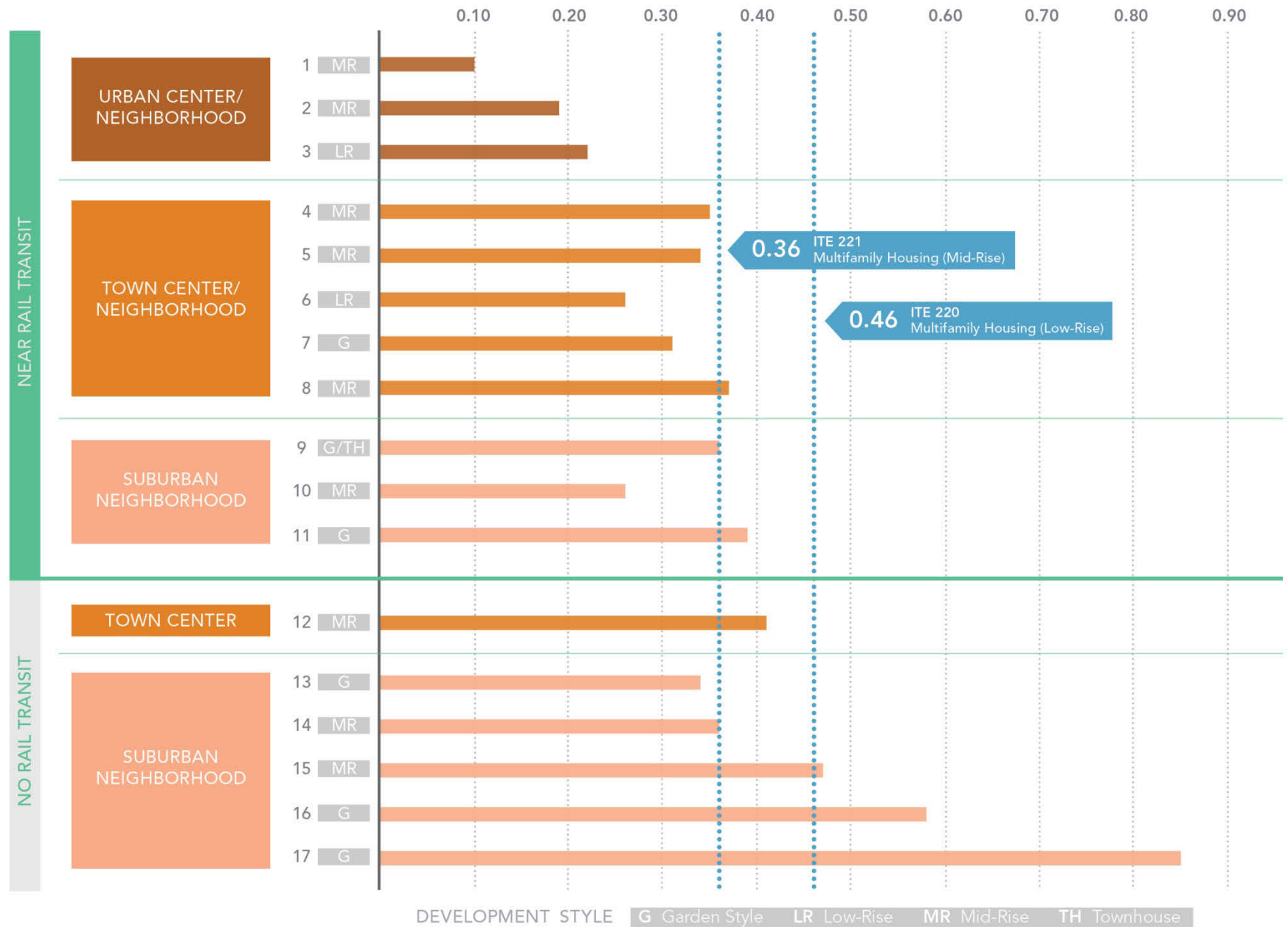
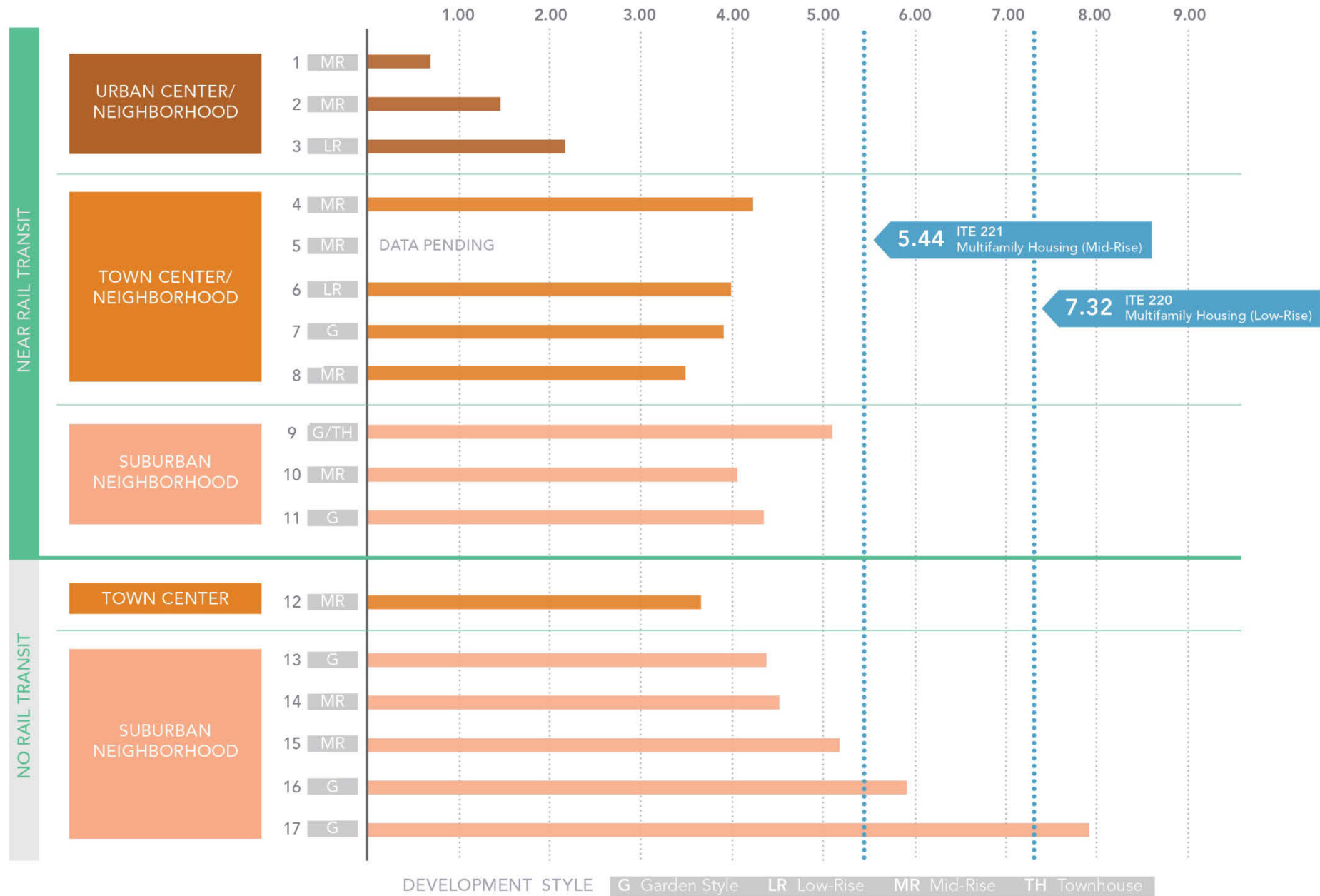


Figure 2: Observed Daily Vehicular Trips per Dwelling Unit



THE FUTURE OF COMMUNITY DESIGN

# America's Housing Crisis Is a Disaster. Let's Treat It Like One.

November 24, 2021 • Gregory Heller, Guidehouse



The Renaissance at West River in Tampa, Fla., is the first apartment complex to be completed in the West River urban renewal project. The six-story, 160-unit complex is a part of Tampa's commitment to provide 10,000 affordable housing units by 2027. (Dirk Shadd/Tampa Bay Times/TNS)



“ What is the  
city but the  
people? ”

– William Shakespeare



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