

DVRPC RTC | May 2021

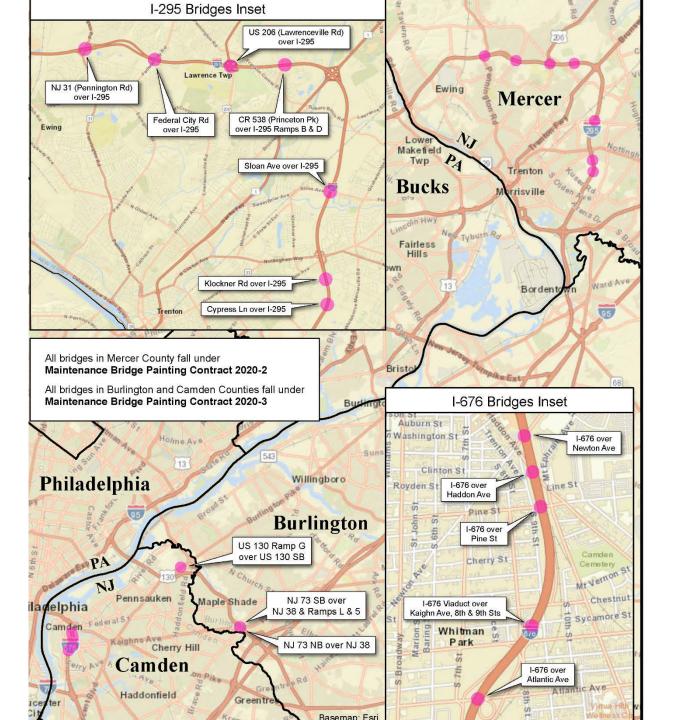


Bridge Preventive Maintenance

Statewide | Cost Increase

- TIP Modification
- Action: Increase FY21 Engineering/Construction (EC) phase by \$24.478 M NHPP
- Reason: Line item provides funding for bridge preservation activities (including painting, deck repairs, and substructure repairs)
- Background:
 - Action has no impact on the DVRPC Regional Highway Program
 - Statewide Program is not specific to any particular MPO region





3 Statewide Contracts:

- \$10.731 M for bridges in Mercer County and outside DVRPC region in Monmouth and Ocean Counties;
- \$7.417 M for bridges in Burlington and Camden Counties;
- \$6.33 M for bridges in counties outside DVRPC region.





TIP ACTION | Proposed - NJ



Request RTC Recommend Board Approval of TIP Modification

Statewide Bridge Preventive Maintenance
 Increase FY21 EC phase by \$24.478 M NHPP

Paratransit Vehicle Purchase

SEPTA | Reduce Funding

- TIP Amendment
- Action: Reduce FY21 Purchase (PUR) phase by \$7 M
 (\$5.6 M FTA Section 5307/\$1.355 M State 1514/\$45,000 Local)
- Reason: Paratransit service usage has declined during pandemic;
 - SEPTA able to defer next planned procurement of new paratransit vehicles to FY22;
 - FY21 funds will be reallocated for other needs.
- Background:
 - SEPTA typically replaces half of its 450-vehicle paratransit fleet every 3 years
 - Most recent procurement of 225 vehicles fully funded and completed







Request RTC Recommend Board Approval of TIP Amendment

Paratransit Vehicle Purchase
 Reduce FY21 PUR phase by \$7 M (\$5.6 M FTA Section 5307/\$1.355 M State 1514/ \$45,000 Local) to zero



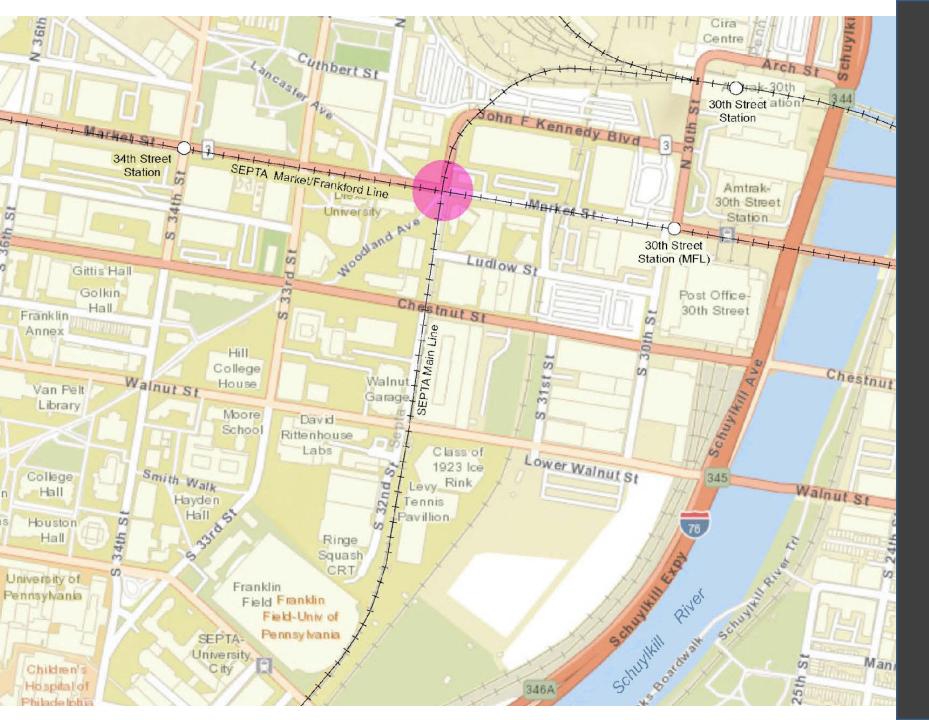
JFK Boulevard at 32nd Street over SEPTA (30th Street Station) (Bridge)

City of Philadelphia | Reduce Funding

- TIP Amendment
- Action: Reduce Construction (CON) phase by \$11.17 M (FY21: \$5.912 M NHPP/\$1.478 M State 185; FY22: \$3.024 M/ \$756,000 State 185)
- Reason: Updated CON estimate considered Utility (UTL) cost increase from December 2019 (PA19-96);
 - CON phase funding PennDOT rehabilitation of poor condition bridge;
 - UTL phase for SEPTA rehabilitation work inside tunnel.
- Background:
 - Total cost estimate for all phases is approximately \$44 M
 - Majority of project's funding already obligated/encumbered







Proposed work includes:

- Deck and sidewalk repairs/replacement,
- Steel superstructure and substructure repairs/replacement, Drainage upgrades, and
- Concrete substructure repairs,
- Streetscape improvements.









Request RTC Recommend Board Approval of TIP Amendment

 JFK Boulevard at 32nd Street over SEPTA (30th Street Station) (Bridge)

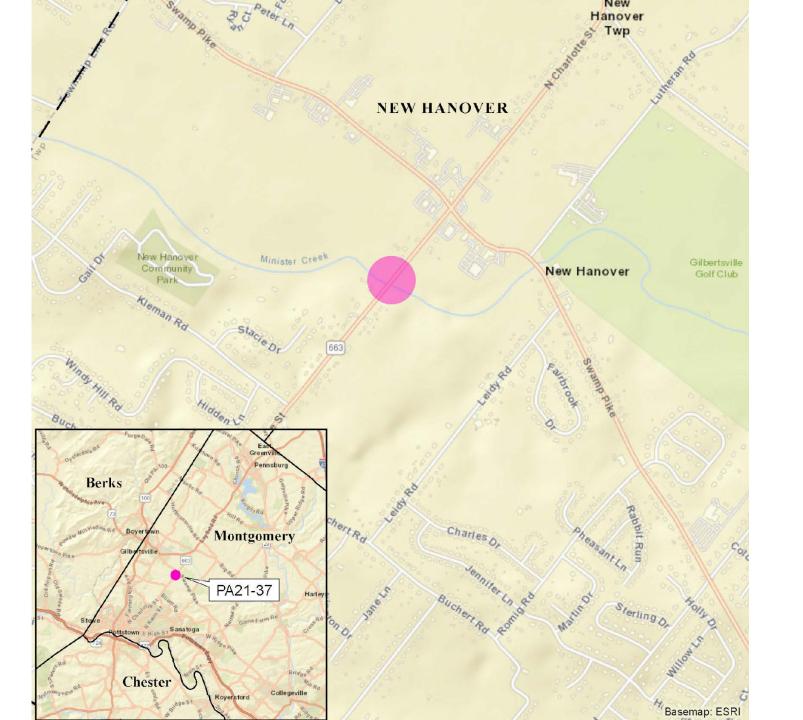
Reduce CON phase by \$11.17 M (FY21: \$5.912 M NHPP/ \$1.478 M State 185; FY22: \$3.024 M/\$756,000 State 185)

PA 663 over Ministers Creek

Montgomery County | Add Project Back into TIP

- TIP Amendment
- Action: Add CON phase back into TIP in FY21 for \$2.8 M NHPP/
 Toll Credit
- Reason: Programmed for CON in previous FY2019 TIP;
 - CON did not obligate during FY2021 TIP Update, as expected;
 - Final structure approval issued December 2020.
- Background:
 - Total estimated cost = \$4.873 M
 - Estimated CON cost = \$2.8 M





Proposed work includes:

- Culvert replacement and widening
- Exclusive left turn lanes on both approaches to Swamp Pike
- Traffic signal replacements;
- ADA ramp construction
- New 5-foot sidewalks on both sides of roadway.







Program

Request RTC Recommend Board Approval of TIP Amendment

PA 663 over Ministers Creek
 Add CON phase back into TIP in FY21 for \$2.8 M
 NHPP/Toll Credit

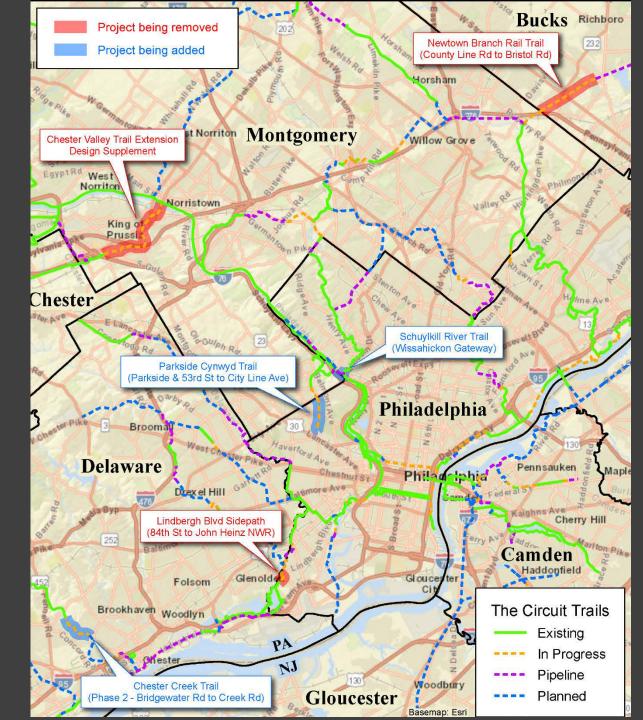
@dvrpc

The Circuit Line Item

Various Counties | Update Scope

- TIP Amendment
- Action: Update scope by adding 3 new projects and removing 3 projects from description
- Reason: Address 3 new candidates requiring PennDOT Project
 Managers to guide projects through federal process;
 - Remove 3 projects that no longer need to be carried in description
- Background:
 - No funding change to TIP
 - Design funding provided by Regional Trails Program funds from the William Penn Foundation





New projects to be added:

- Chester Creek Trail Phase 2 (Delaware County)
- Wissahickon Gateway Trail (City of Philadelphia)
- Parkside Cynwyd Trail (City of Philadelphia)

Old projects to be removed:

- Newtown Branch Rail Trail (Bucks County)
- Chester Valley Trail Extension
 Design Supplement
 (Montgomery County)
- Lindbergh Blvd Sidepath –
 84th St to John Heinz NWR (City of Philadelphia)

ransportation Program

@dvrpc

TIP ACTION | Proposed - PA

Request RTC Recommend Board Approval of TIP Amendment

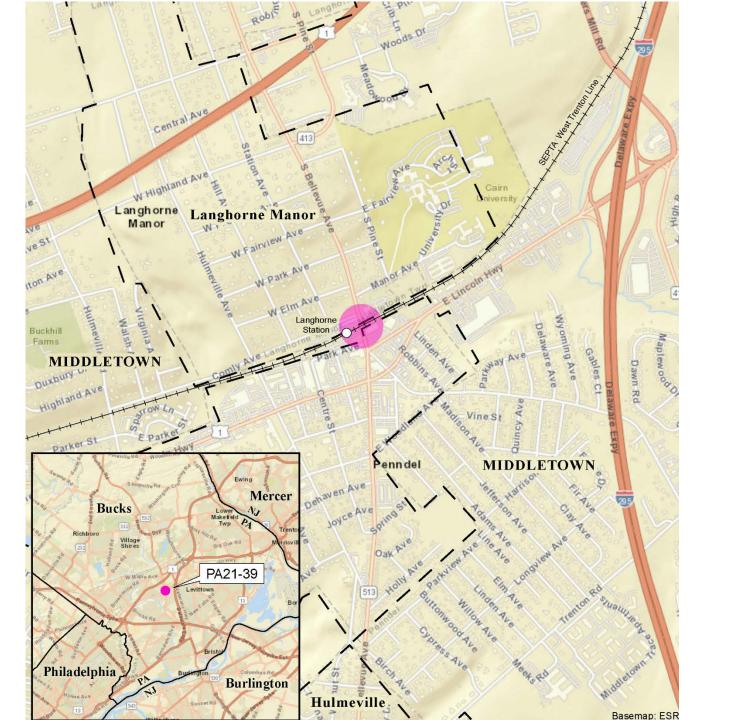
- The Circuit Line Item
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 - Parkside Cynwyd Trail (City of Philadelphia)
- Old projects to be removed:
 - Newtown Branch Rail Trail (Bucks County)
 - Chester Valley Trail Extension Design Supplement (Montgomery County)
 - Lindbergh Blvd Sidepath 84th St to John Heinz NWR (City of Philadelphia)

Bellevue Ave Grade Crossing

Bucks County | Add New Project to TIP

- TIP Amendment
- Action: Accept new Statewide funded Rail Grade Crossing project into TIP for FY21 CON (\$400,000 RRX/Toll Credit)
- Background:
 - These are additional funds to the region





Proposed work includes:

- Install holdout signals with crossing wrap at Bellevue Avenue at-grade crossing with CSXT freight rail line
- Replaces manual push button
- System intended to keep trains from blocking crossings
- Reduce wait times to cross railroad for emergency vehicles and traveling public.



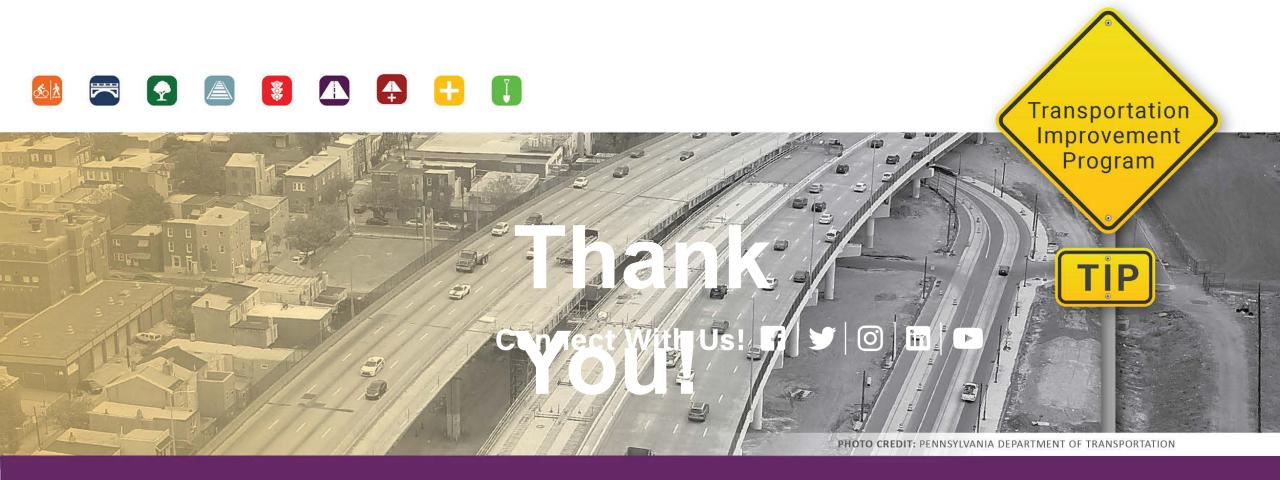






Request RTC Recommend Board Approval of TIP Amendment

Bellevue Ave Grade Crossing
 Accept new Statewide funded Rail Grade Crossing project into TIP for FY21 CON (\$400,000 RRX/Toll Credit)









Congestion Mitigation and Air Quality Improvement Program (CMAQ)



FY2020 Competitive CMAQ Program for New Jersey

About CMAQ

- Congestion Mitigation and Air Quality (CMAQ) is one of many types of federal funds created by transportation legislation: ISTEA in 1991 and reauthorized in 2015 by the FAST Act.
- CMAQ provides for transportation projects that will reduce emissions from surface transportation modes (e.g. cars) and congestion to improve air quality and/or reduce congestion.
- This is *not* a grant. Projects awarded from this program must adhere to state and federal requirements like other federally funded TIP projects.



About the DVRPC FY2020 Competitive CMAQ Program

- \$5 million CMAQ available
 - At least \$1 million CMAQ of total for Circuit trail(s)
- Awarded projects must authorize CMAQ funds from the Local CMAQ Initiatives line item between this Oct. 1, 2021 in FY22 and by Aug. 31, 2024 in FY24
- No maximum project cost limit
- \$250,000 min. cost request for a construction project
- Last competitive program opened in 2019 for project authorizations between FY20 and FY21



About the DVRPC FY2020 Competitive CMAQ Program (continued)

Examples of *Eligible* **categories**:

- Alternative Fuel Infrastructure
- Bicycle and Pedestrian Facilities and Programs
- Congestion Reduction and Traffic Flow Improvements
- Experimental Pilot Projects
- Extreme Low-Temperature Cold Start Programs
- Freight/Intermodal
- Idle Reduction
- Inspection & Maintenance Programs
- Public Education, Outreach, and Training Activities
- Transportation Demand Management (TDM)
- Local Mobility Initiatives for the General Public and Comply with ADA
- Transit Operating Assistance("Seed \$" for up to the first 3 years)



About the DVRPC FY2020 Competitive CMAQ Program (continued)

- Minimum project eligibility requirements:
 - Result in reduced emissions and/or ease traffic congestion
 - Consistent with DVRPC Long-Range Plan and/or county master plan goals
 - Transit projects must support DVRPC Equity
 Through Access Plan and demonstrate need and
 the potential for/demonstrated success
 - Location within a DVRPC CMP Congested Subcorridor
 - Project sponsor must be a public agency, even if it is P3



Project Evaluation Criteria (100 points max)

+Other Considerations:

Is the project scalable if the award is less than requested?

Does it meet CMAQ goals?

Is it a good candidate for the program? For the Region?

Is it the best use of our CMAQ resource?

5 points EJ and max each Match **Cost Effectiveness** 20 points of Emissions Reduction max each **Long-Term Viability** of Emissions Benefit **Project Readiness** 25 points (for Federal Authorization in FY22-24) max each **Sponsor Capacity**



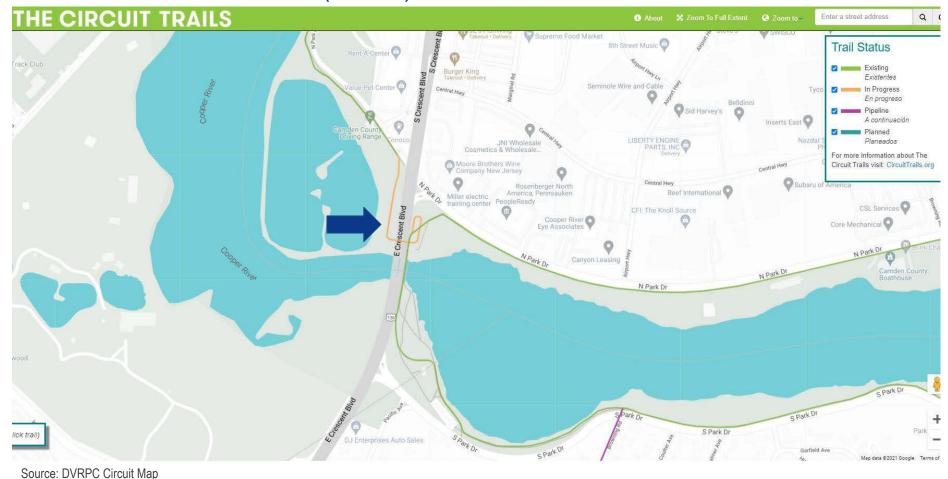
About the DVRPC FY2020 Competitive CMAQ Program (continued)

- Advertised in DVRPC newsletter, html NOFO, social media, and flyer handout at a NJDOT Local Aid Listening Session (3/11/2020)
- Schedule:
 - ✓ Mar. 10, 2020 to May 29, 2020 Aug. 21, 2020: Accepted applications (and a pre-application meeting with DVRPC was required)
 - Oct. to Dec. 2020: Project evaluation, screening, air quality analysis
 - ✓ Jan. and Apr. 2021: CMAQ Selection Committee Mtgs.
 - Today: Seek RTC Recommendation for DVRPC Board approval of the list of 5 recommended projects totaling \$4.974 million (M)
- Received 11 applications requesting \$15.4 M total



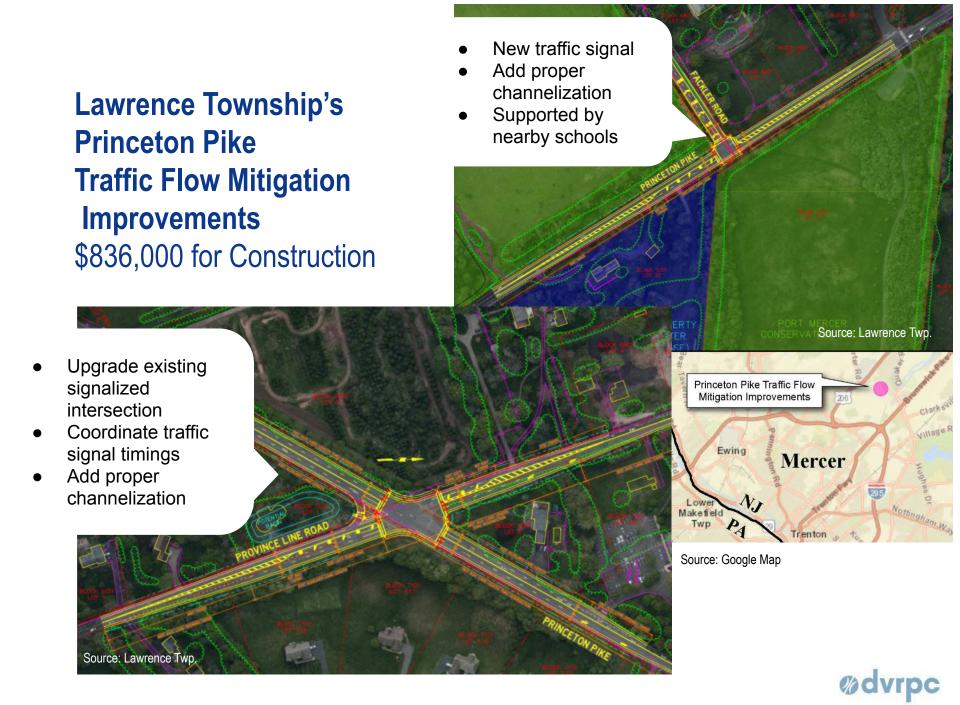
Camden County's Route 130 Bike/Ped Bridge

\$3.163 M for Construction (Circuit)

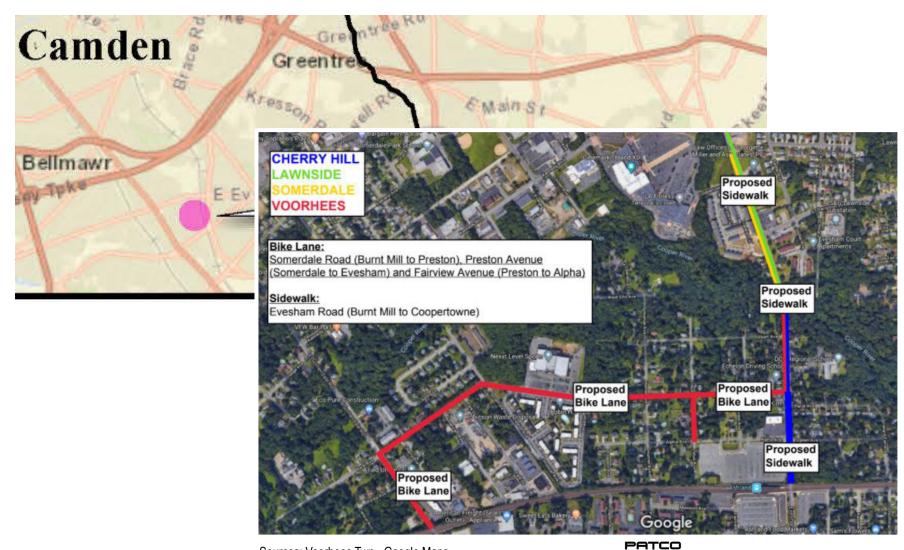


Last month (April): Phase 8 Regional Trails Program Grant Award for Design





Voorhees Township's Pedestrian and Bike Lane Improvements for Access to Ashland Patco Station | \$594,000 for Construction



Sources: Voorhees Twp., Google Maps

@dvrpc

NJDEP

\$300,000 for Trenton City owned EV Charging Stations (\$200,000) and Education/Outreach in Trenton (\$100,000)



New Jersey Department of Environmental Protection Bureau of Mobile Sources P.O. Box 420 / Mail Code 401-02E 401 E. State Street Trenton, NJ 08625

eMobility Proposal Form

CONTACT INFORMATION

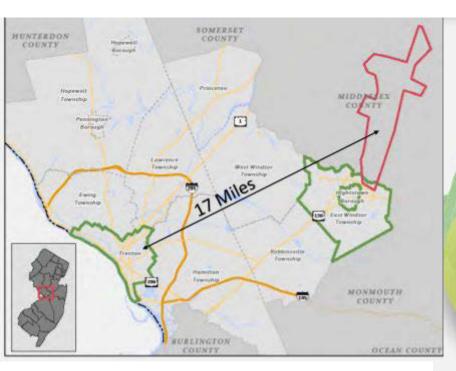
Company/Organization	
Address	
Contact Person	
Title/Position	
Phone	
E-mail	

PROJECT INFORMATION

Project Name



Source: NJDEP website



Greater Mercer TMA's

Dynamic Ridesharing App Program

\$81,000 for Marketing





Waze App

- Existing app
- \$.56/mile rate
 Payments fully
- Payments fully facilitated by app
- Can filter by workplace, groups of people you know

Subsidies

- Reduced ride cost
- Set maximum fare

Incentives

- · Credits for riders
- · S for drivers
- Guaranteed Ride
 Home

Geofence

Set up ride subsidy for trips with an origin or destination in targeted areas

Job Access

It's a Win!



Many Thank Yous to...

RTC members who participated on the CMAQ Committee, including FHWA-NJ

NJDOT Local Aid for feedback on project readiness & sponsor capacity

DVRPC staff:

- Capital Programs | Elizabeth Schoonmaker
- Project Implementation | John Coscia Jr., Dan Snyder
- Air Quality | Sean Greene
- Climate Change | Rob Graff
- Congestion Management Process | Tom Edinger
- Regional Trails | Shawn Megill Legendre
- TDM Strategy and Marketing | Stacy Bartels
- Communications & Engagement | Shoshana Akins, Natalie Cramer, Elise Turner
- Online application submissions and scoring system | Elizabeth He
- Creative Services | Stephanie Cavacini, Kimberly Dean
- GIS | Glenn McNichol
- Web | Jesse Strangefield, Marc Molta



Action Proposed - NJ

That the RTC recommend Board approval of the list of projects recommended for CMAQ funding from FY22 to FY24 through the FY2020 DVRPC Competitive CMAQ Program for New Jersey, and amend the FY2020 TIP for New Jersey by adding five (5) projects, totaling \$4.974 M to the Local CMAQ Initiatives line item (TIP Action NJ20-081):

- 1. Camden County's Route 130 Camden County Link Trail Bike/ Ped Bridge | \$3.163 M for CON (Circuit)
- 2. Lawrence Township's Princeton Pike Traffic Flow Mitigation Improvements | \$836,000 for CON
- 3. Voorhees Township's Pedestrian and Bike Lane Improvements for Access to Ashland Patco Station | \$594,000 for CON
- 4. NJDEP's eMobility Program for Trenton City | \$300,000 (\$200,000 for publicly owned EV charging stations on public property and \$100,000 for education and outreach activities of the program in the city)
- \$81,000 for GMTMA's Dynamic Ridesharing App Program Marketing







Proposed Changes to 2020 Census Urban Areas

Kim Korejko Manager, Data Coordination May 11, 2021

Census Urban Areas

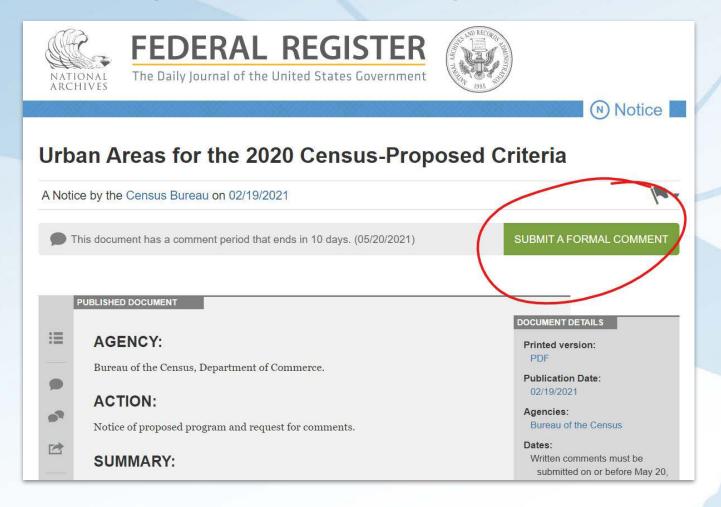
Following each decennial Census, the Census Bureau uses that data to define urban and rural areas in the nation

Densely developed territory, encompassing

- Residential
- Commercial
- Other nonresidential urban land uses

Federal Register Notice

Released February 2021; accepting comments until May 20, 2021





2010 Census Urban Areas

Initial criteria for defining an urban area

- densely settled core of <u>census tracts and/or census</u> <u>blocks</u>
- meet minimum population density requirements
- adjacent territory containing nonresidential urban land uses as well as territory with low population density included to link outlying densely settled territory with the densely settled core

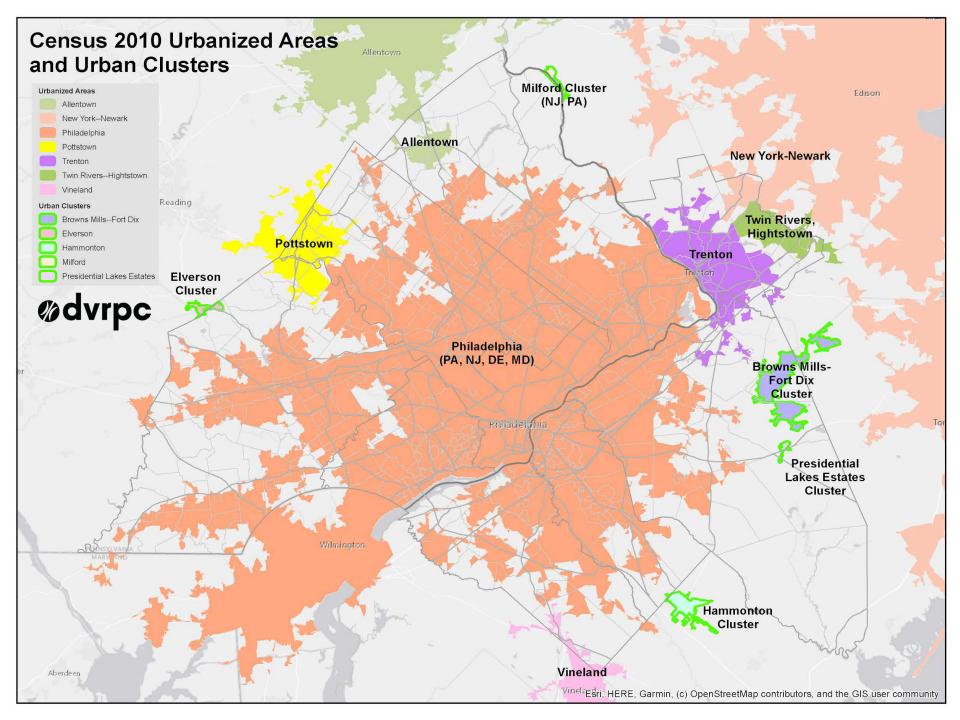
2010 Census Urban Areas

To qualify as "urban" that territory must encompass at least 2,500 persons

2010 Census Urban Areas

The Census Bureau identified two types of urban areas:

- Urbanized Areas (UAs) of <u>50,000 or more people</u>
- <u>Urban Clusters (UCs)</u> of at least 2,500 and less than 50,000 people



Proposed initial criteria for defining an urban area

- densely settled core of <u>census tracts and/or census</u> <u>blocks</u>
- meet minimum population housing unit density requirements
- adjacent territory containing nonresidential urban land uses as well as territory with low population density included to link outlying densely settled territory with the densely settled core

To qualify as "urban" that territory must encompass at least 2,500 persons 4,000 housing units OR 10,000 persons

The Census Bureau identifies only one type of urban area

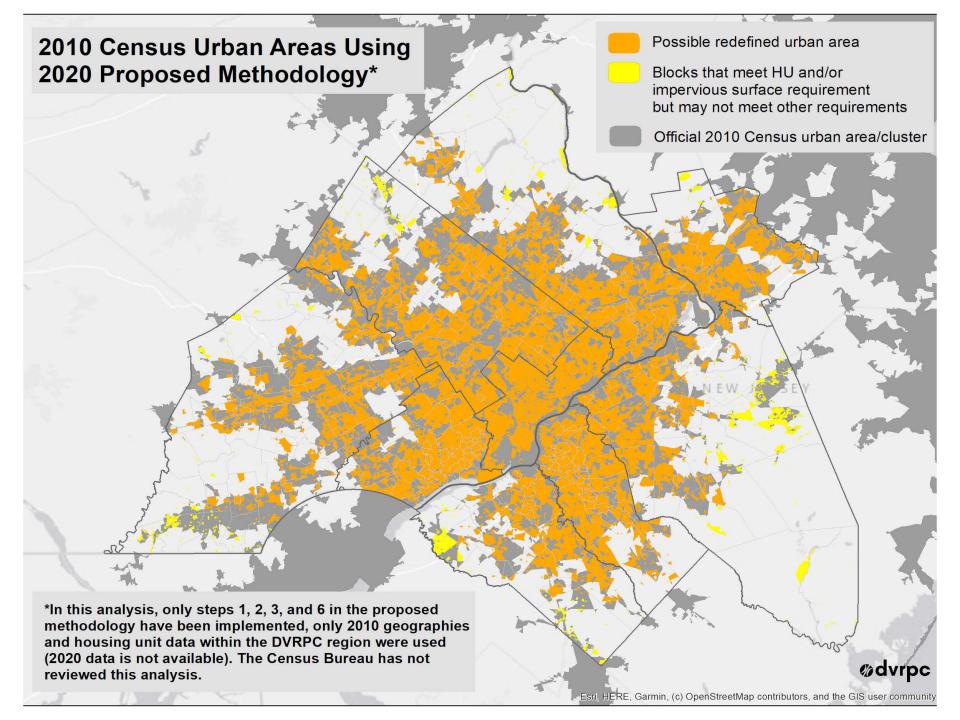
- Urbanized Areas (UAs) of 50,000 or more people
- Urban Clusters (UCs) of at least 2,500 and less than 50,000 people

Splitting large agglomerations of densely settled territory

 Using worker flow data to better define where urban area boundaries are (using LEHD data)

What might this mean for our region?

- 1. Smaller, more condense urban area = less urban population
- 2. Noncontiguous urban area
- 3. Loss of previously-defined "clusters" depending on 2020 census results
- 4. Shift in urban area boundaries



Distribution of Transportation Funds

The FHWA will continue to work with state DOTs and other transportation agencies to delineate their Adjusted Urban Area boundaries

TMA's may lose funding IF their area is no longer considered an urban area (areas where population is below 10,000 persons)

DVRPC's Response

- Meeting internally to discuss implications
- Staff is involved with NARC & AMPO working groups to discuss implications, possibly come up with comprehensive comments
- · We'd like to hear from you

Comment via the Federal Register

Keep in mind...

- Comments are due by May 20, 2021
- The Census Bureau is under no obligation to accept recommendations
- The Census Bureau is not responsible for policy-making decisions that use their geographies and data

Resources

- Federal Register: Urban Areas for the 2020
 Census-Proposed Criteria
- The Community Transportation Association of America (CTAA)'s "Census Proposes Updated Urban Area Criteria" ("redline" document)

Questions?

Contact:
Kim Korejko
kkorejko@dvrpc.org

SPOT CHECK

Strategies for Managing Residential Parking in Philadelphia





SPOT CHECK

Strategies for Managing Residential Parking in Philadelphia



PROJECT SPONSOR

Philadelphia City Planning Commission

RESEARCH GOALS

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

FOCUS

Philadelphia's Residential Permit Parking (RPP) Program

RPP in Philadelphia

- Administration
- Eligibility
- Fees

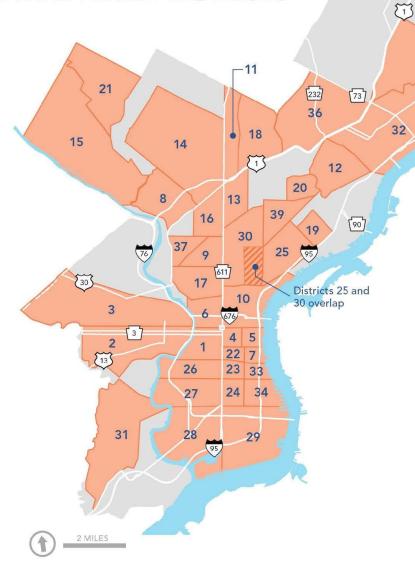
First vehicle – \$35 annually
Second vehicle – \$50 annually
Third vehicle – \$75 annually
Four or more vehicles – \$100 annually

- Process
- Enforcement



RPP in Philadelphia





KEY NUMBERS

38

532

35

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





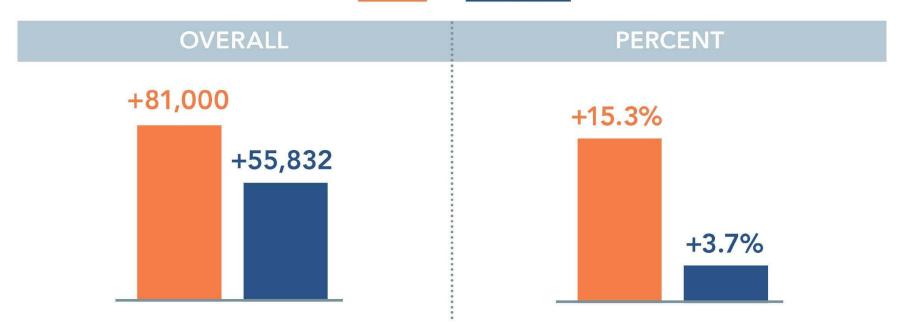
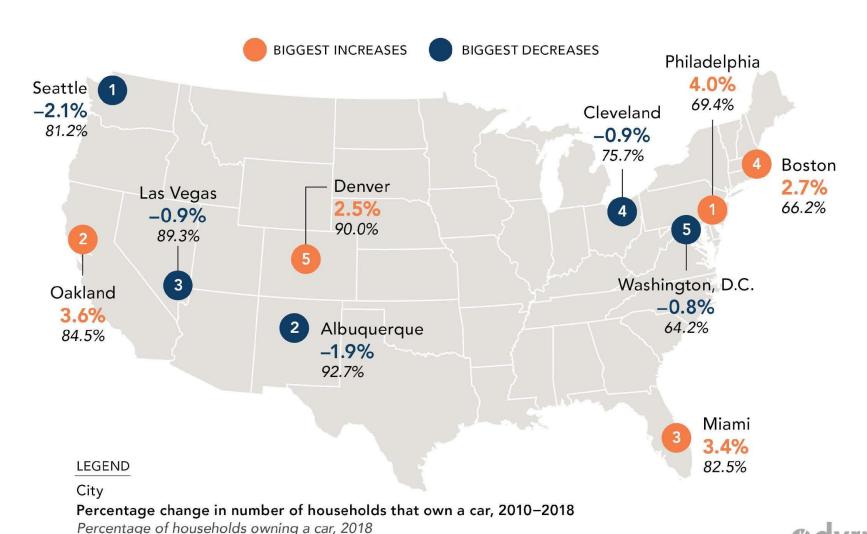




Figure 1: Percentage Change in Number of Households That Own a Car (2010–2018)





2. Parking Demand Varies Across the City

PLANNING DISTRICT DATA & TRENDS

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

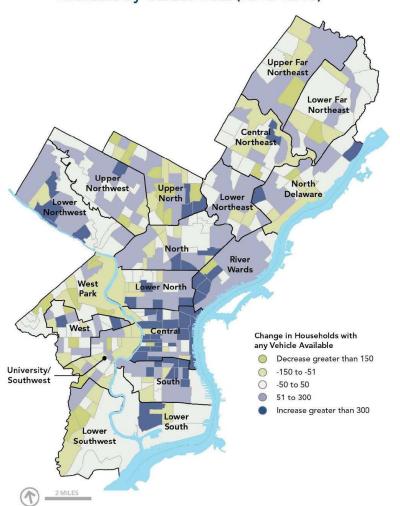
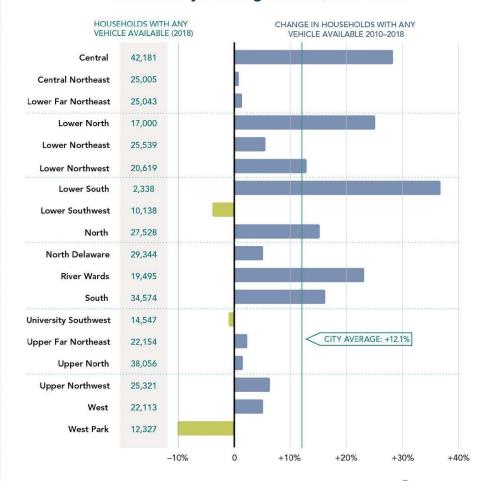
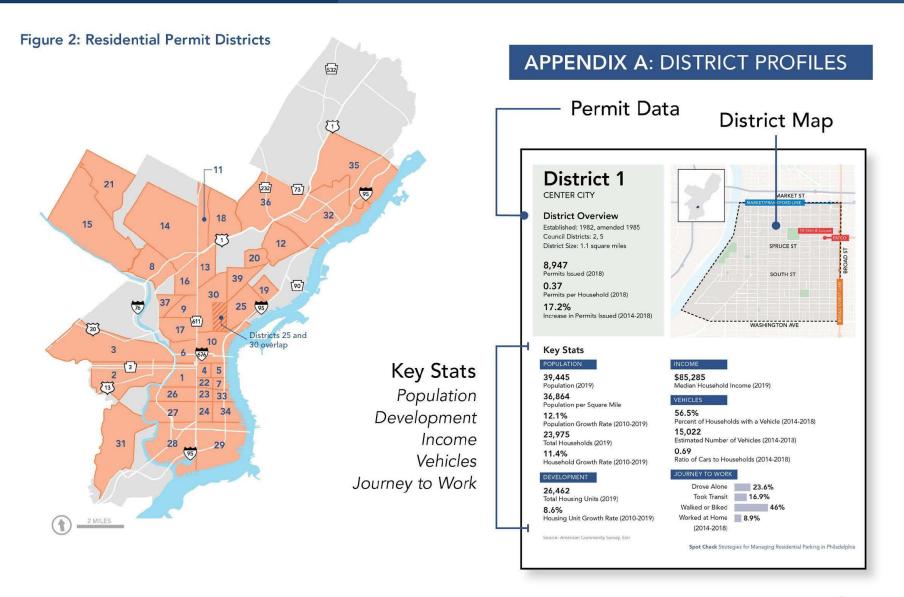


Figure 18: Change in Households with any Vehicle Available by Planning District (2010–2018)



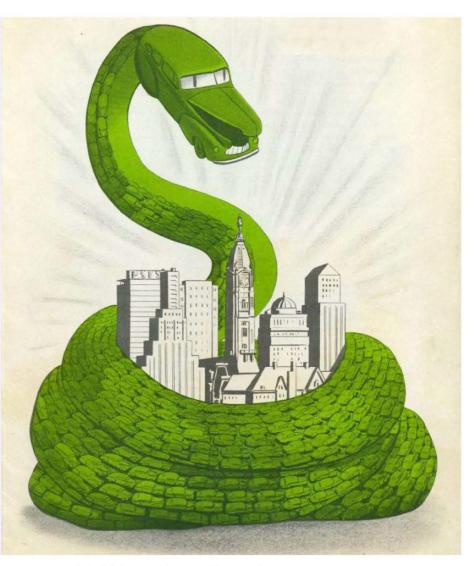


2. Parking Demand Varies Across the City





3. New Ways of Thinking about an Old Problem



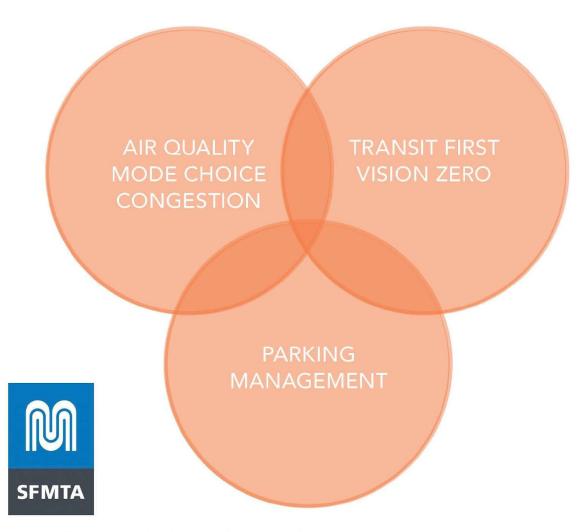
"With the growth of car ownership in the city, it is apparent that many of the older sections would have residential parking problems as curb spaces become increasingly hard to find."

Parking in Philadelphia's Neighborhoods
Pennsylvania Economy League, 1966





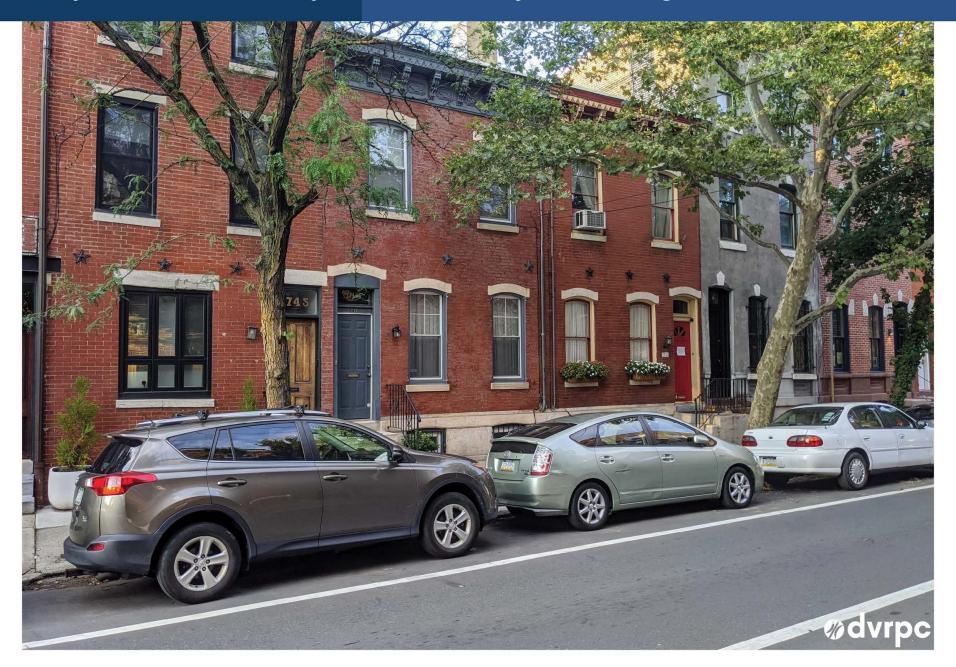
On-street parking is an integral part of a city's transportation system.



www.sfmta.com/neighborhoodparking



3. New Ways of Thinking about an Old Problem



- 3. New Ways of Thinking about an Old Problem
- 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?



Organizing Potential RPP Reforms

This study explores the application of eight potential RPP reforms using examples from peer cities when possible.

Categories

- 1. Permit Eligibility
- 2. Permit Prices
- 3. Process by which permit parking is implemented

PEER CITIES

- Austin, TX
- Baltimore, MD
- Pittsburgh, PA
- Portland, OR
- San Francisco, CA
- Seattle, WA
- Toronto, ON
- Washington DC



Permit Eligibility

- 1. Area permit caps
- 2. Household permit caps
- 3. Restrictions based on housing location
- 4. Restrictions based on housing characteristics
- Expand eligibility beyond residents



Permit Eligibility

- 1. Area permit caps
- 2. Household permit caps
- 3. Restrictions based on housing location
- 4. Restrictions based on housing characteristics
- Expand eligibility beyond residents

Overview

Constrain the number of permits that can be issued in a district based on some measure related to the actual number of available parking spaces.

In Use

Toronto, ON

- Quantifying capacity
- Helps "guarantee" parking
- Potential impact on home prices
- Equity of lottery- or deadline-based allocation system



Permit Eligibility

- 1. Area permit caps
- 2. Household permit caps
- 3. Restrictions based on housing location
- 4. Restrictions based on housing characteristics
- Expand eligibility beyond residents

Overview

Limit the number of permits that can be issued to a specific household or to a specific driver in that household.

In Use

- Baltimore, MD: 4 per HH
- Seattle, WA: 4 per HH
- Austin, TX: 2 per HH (1 per HH)
- San Francisco, CA: 4 per HH (1 per driver, 2 per HH)

- Impact on larger households and groups of unrelated roommates
- Overall effectiveness



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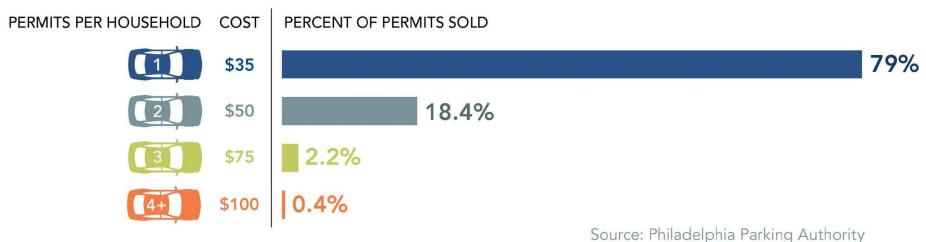
Permit Eligibility

- 1. Area permit caps
- 2. Household permit caps

Overview

Limit the number of permits that can be issued to a specific household or to a specific driver in that household.

Figure 3: Permit Types (2018)







Permit Eligibility

- 1. Area permit caps
- 2. Household permit caps
- 3. Restrictions based on housing location
- 4. Restrictions based on housing characteristics
- Expand eligibility beyond residents

Overview

Reduce or eliminate permit eligibility for residents of new housing in transitoriented locations

In Use

- Arlington, VA
- Portland, OR

- Coordination with TOD zoning overlays
- Preferential treatment for existing residents in lower density housing



Permit Eligibility

- 1. Area permit caps
- 2. Household permit caps
- 3. Restrictions based on housing location
- 4. Restrictions based on housing characteristics
- Expand eligibility beyond residents

Overview

Reduce or eliminate permit eligibility for residents with access to off-street parking

In Use

 Toronto, ON incorporates this principle into permit pricing

- Tracking availability of off-street parking
- Equal application to for singlefamily and multifamily housing



Permit Eligibility

- 1. Area permit caps
- 2. Household permit caps
- 3. Restrictions based on housing location
- 4. Restrictions based on housing characteristics
- Expand eligibility beyond residents

Overview

Expand permit eligibility to nonresidents, such as business owners and/or employees, home health care workers, or others.

In Use

- Baltimore, MD
- Portland, OR
- San Francisco, CA
- Seattle, WA
- Washington DC



Evaluating Potential RPP Reforms

Permit Pricing

- 1. General price increase
- 2. Targeted price increase

Overview

Raise the price of the first permit obtained by a household or increase the overall graduated pricing system.

Institute targeted price increases based on housing location and/or housing characteristics.

In Use

- Portland, OR
- Toronto, ON

Considerations

- Effectiveness vs. equity
- State law requiring nexus between permit price and admininstrative costs

Evaluating Potential RPP Reforms

Permit Parking Process

1. Enable city staff to initiate RPP activities

Overview

Provide city staff with the ability to initiate new blanket RPP zones in which all on-street parking requires a permit.

In Use

- Alexandria, VA
- Berkeley, CA
- San Francisco, CA
- Washington DC

Considerations

- Proactive vs. reactive
- Appetite for controversy



The Future of RPP in Philadelphia

Consider Additional Parking Management Tools

- Parking Benefit Districts
- Paid + Permit Parking
- Neighborhood Shared Parking

Guiding Principles

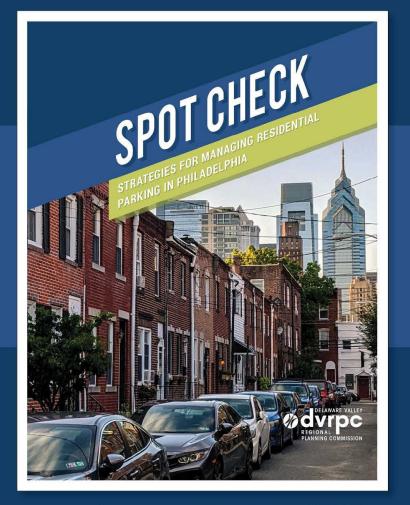
- 1. Establish clear criteria for how potential changes to RPP policy will be evaluated.
- 2. Engage stakeholders and the public before any changes are implemented.
- 3. Consider different RPP strategies for different places.
- 4. Consider layering parking strategies to achieve the desired effect.
- 5. Start small.



THANK YOU

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Derek Lombardidlombardi@dvrpc.org

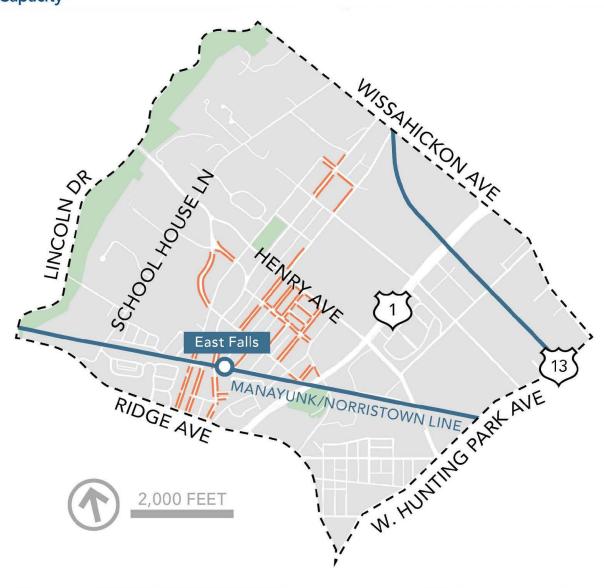




www.dvrpc.org/Products/20026

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.

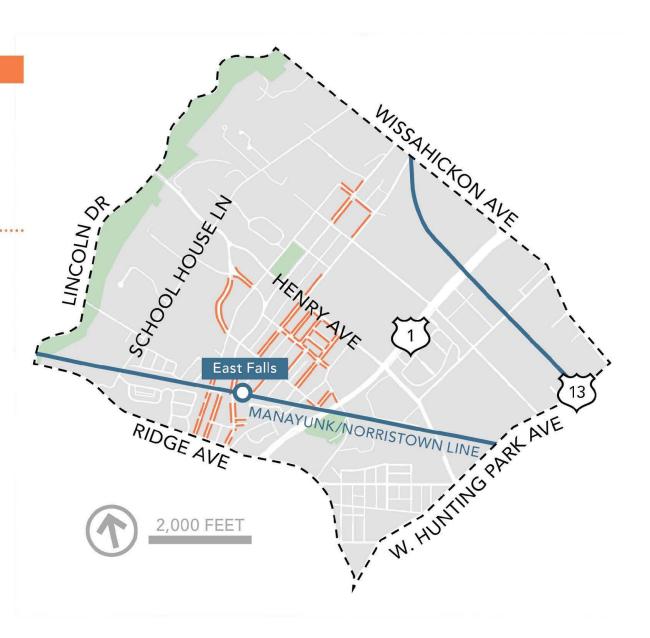


ESTIMATED PARKING CAPACITY

1,174
permit restricted spaces
1,136

permits issued in 2018

0.97 vehilces per permit space



STAKEHOLDER ENGAGEMENT STRATEGIES

Potential Elements

- Overview of current RPP program
 - Goals | Statistics | Current Districts | Typical Regulations
- Why evaluate potential changes?
 - Demographic, travel, and physical planning trends
- Strategic goals and guiding principles
 - How can the RPP address various transportation, quality of life, economic development, and equity goals?
- Tools and strategies for managing parking supply and demand in residential neighborhoods
 - Soliciting feedback on the pros and cons of various strategies

Presentation to the Regional Technical Committee May 11, 2021

Barriers to Building Generational Wealth:

MORTGAGE LENDING

Disparities

Across Greater Philadelphia



Background

Redlining

First half of the 20th Century

Racial, ethnic, and geographic discrimination in the mortgage lending industry is legally permissible.

PPP Loan Inequities

Spring 2020

Unbanked and underbanked businesses, particularly in minority communities, were disproportionately unable to access funds through the Paycheck Protection Program.

LendingPatterns Procured

August 2020

DVRPC procures access to Compliance Tech's LendingPatterns database and analysis tool to better understand mortgage lending patterns and trends within the region through analysis of Housing Mortgage Disclosure Act (HMDA) data.

Report Published

Spring 2021

DVRPC publishes a report on mortgage lending disparities across Greater Philadelphia.

Staff presents findings to RTC.

Future Efforts

Retail Inventory Update

Winter 2020

DVRPC observes that a number of retail bank locations have closed in the region's downtowns since 2013.

Research suggests that this is a trend within the banking industry as online platforms are prioritized over physical branch locations.

Social Unrest

Summer 2020

Highlights racism and inequities that are systemic in our society.

DVRPC seeks to adapt FY21 Work Program to more effectively incorporate equity and social justice issues.

Richard Rothstein discusses *The Color of Law* at DVRPC Board Retreat.

Disparities Identified

Fall & Winter 2020

Analysis of mortgage lending patterns from 2004-2019 identifies racial, ethnic, and geographic disparities in lending practices across the region.

County-Level Reports Published

Summer 2021

Nine snapshot reports are published to provide better understanding of disparities that exist within each of the region's nine counties.



Project Goals and Objectives

To **understand trends** within the mortgage lending industry at the national, state, regional, and county levels.

To **highlight** the types of **insights** that can be gleaned from analyzing HMDA data.

To **determine if** any **disparities exist** within the region.

To **support ongoing discussions** regarding systemic racism **with quantitative analysis** of regionally relevant data.

To **provide** our partners with **data rich reports** to help inform policy decisions at the county and local levels.

To demonstrate DVRPC's committment to incorporating equity and social justice issues into our work.

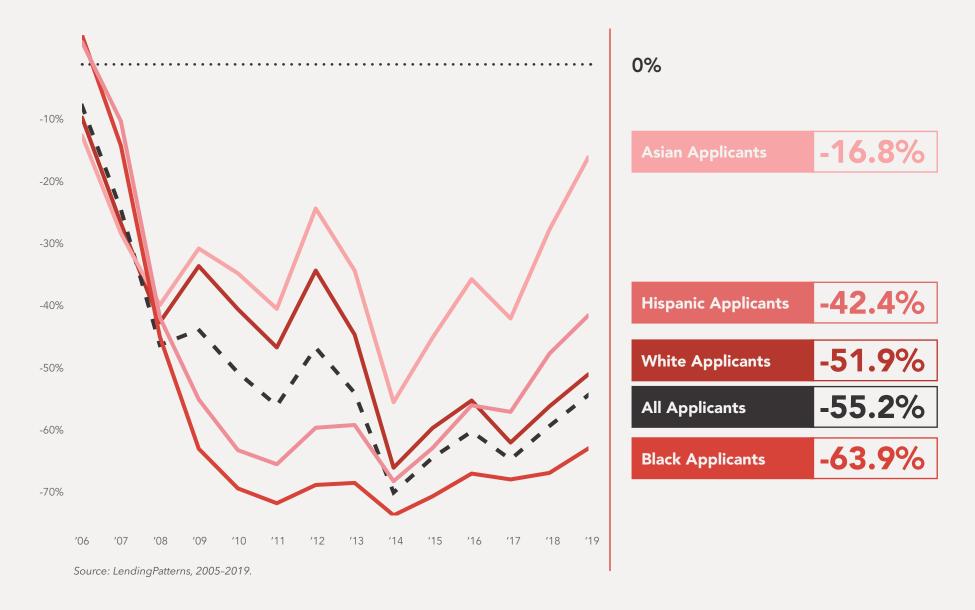
To start a conversation and inform work going forward.



Summary of Findings

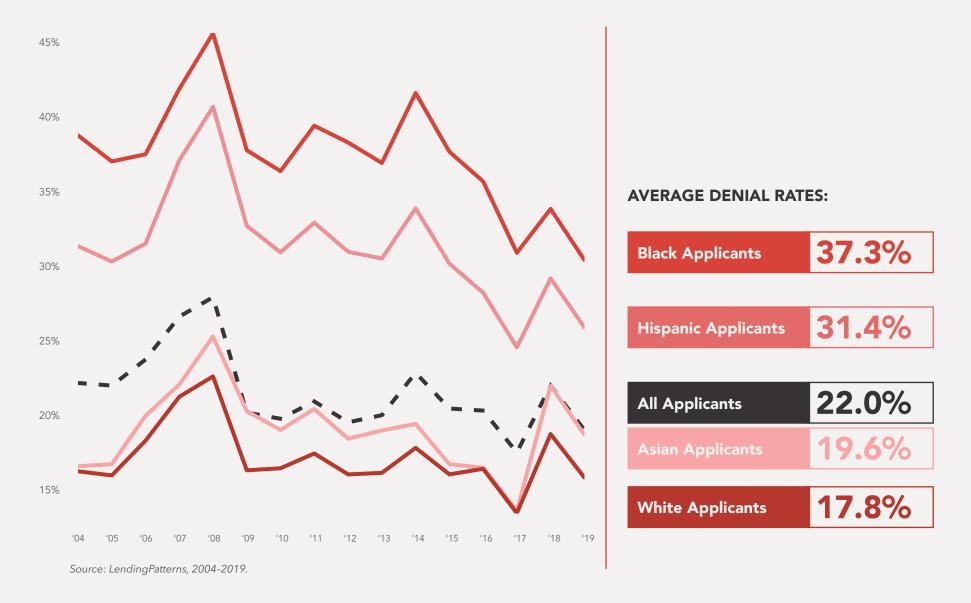
Racial, ethnic, and geographic disparities in mortgage lending exist throughout the region.

Summary of Findings | Decline in Applications Since the 2005 Peak

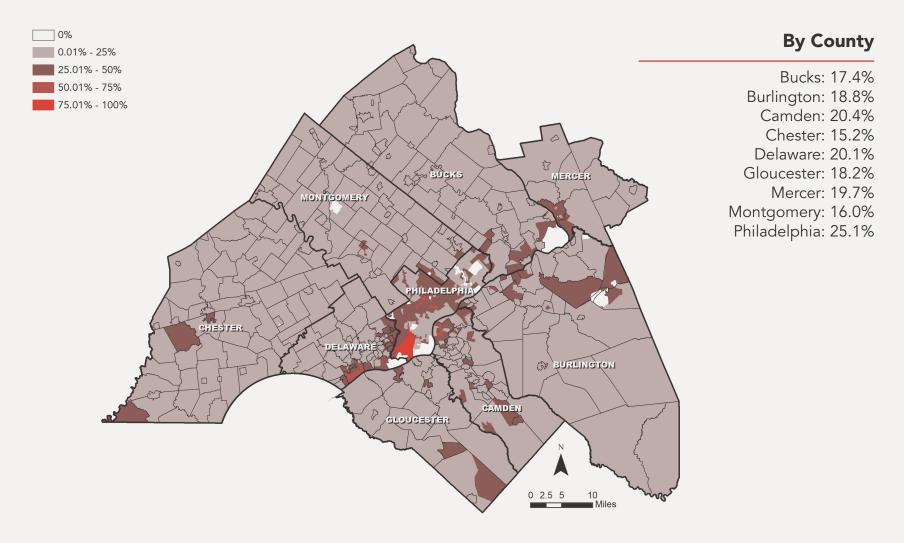




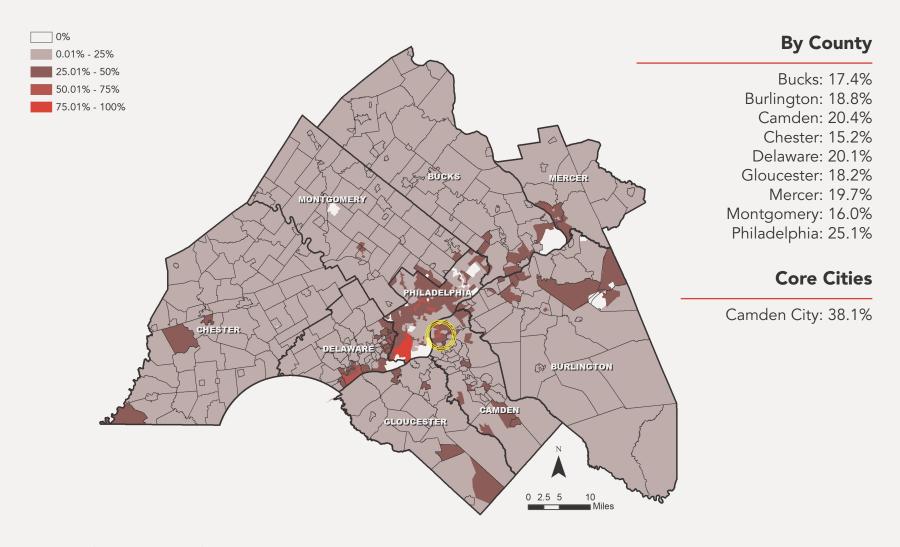
Summary of Findings | Denial Rates Since 2004



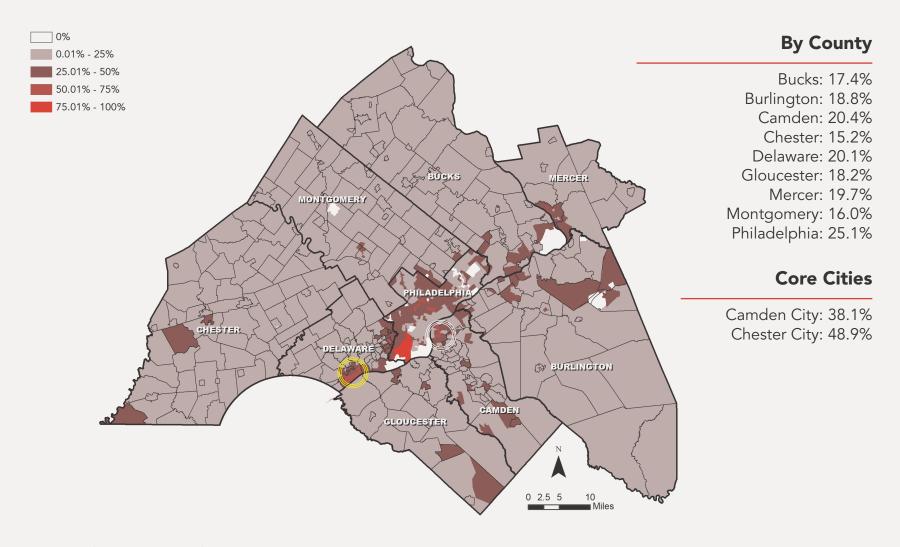




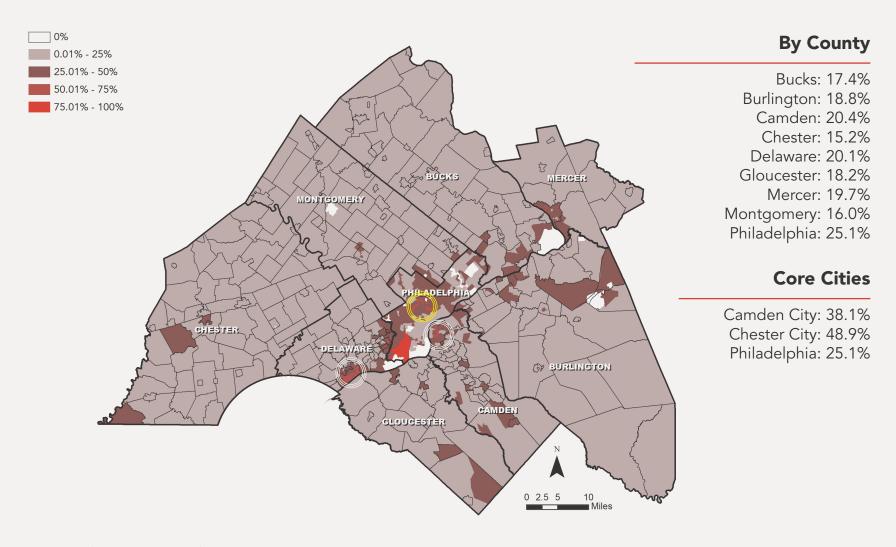




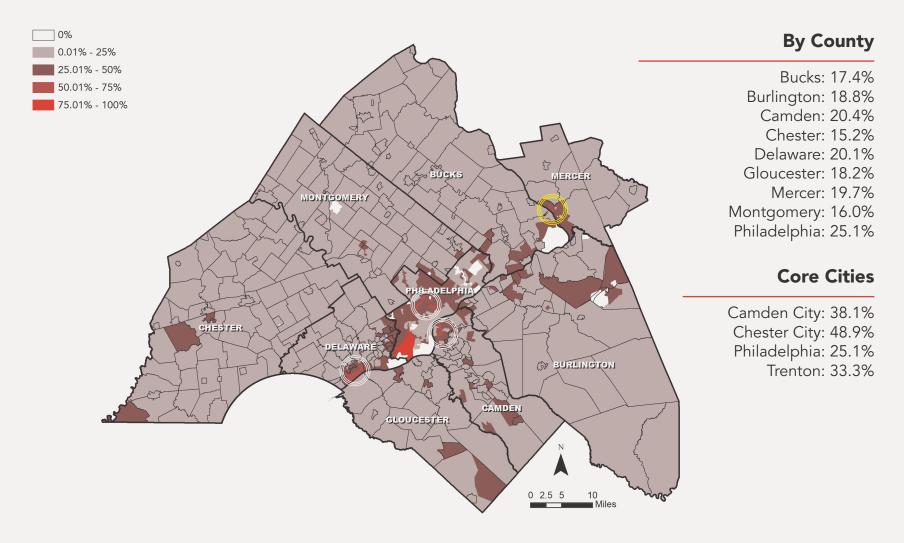






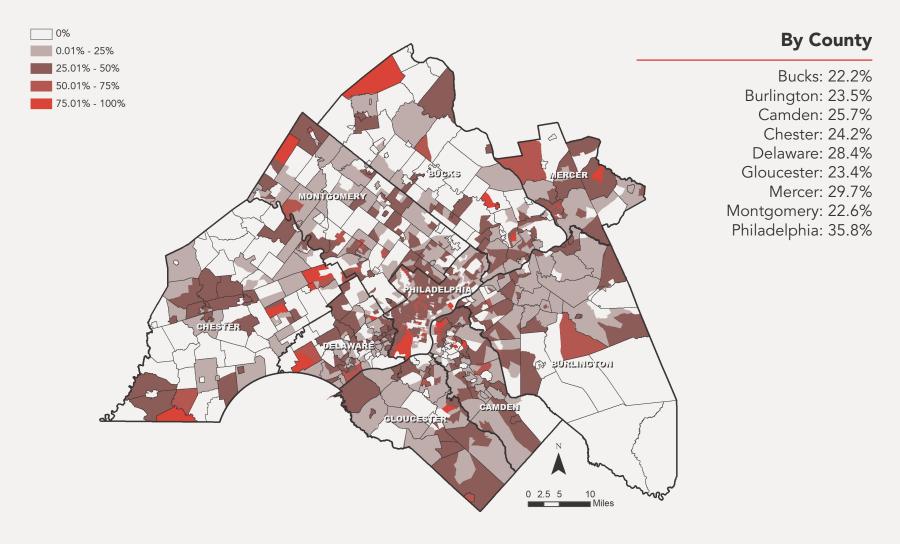






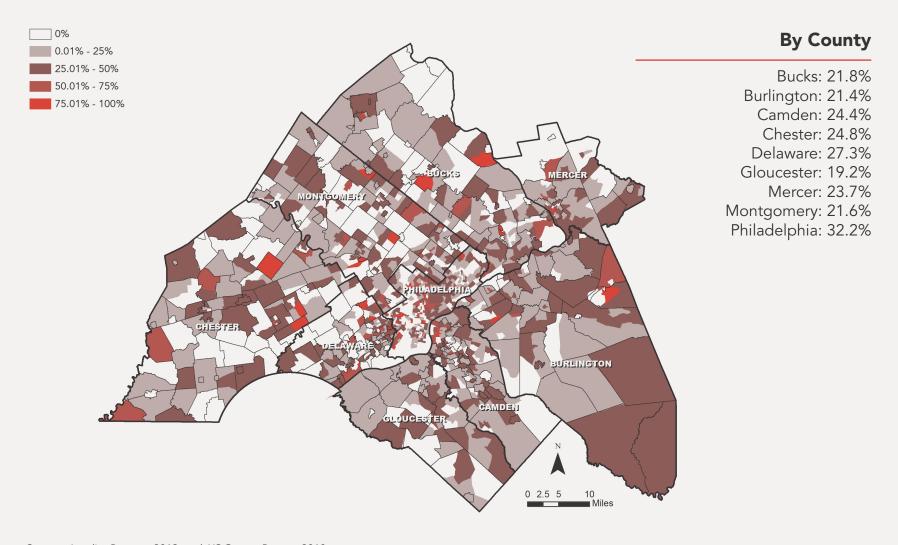


Summary of Findings | Denial Rate in 2019 for Black Applicants Only



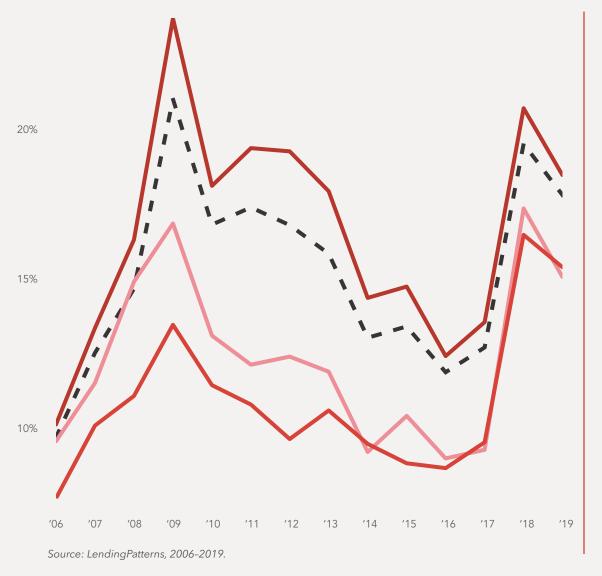


Summary of Findings | Denial Rate in 2019 for Hispanic Applicants Only





Summary of Findings | Denials Due to Collateral

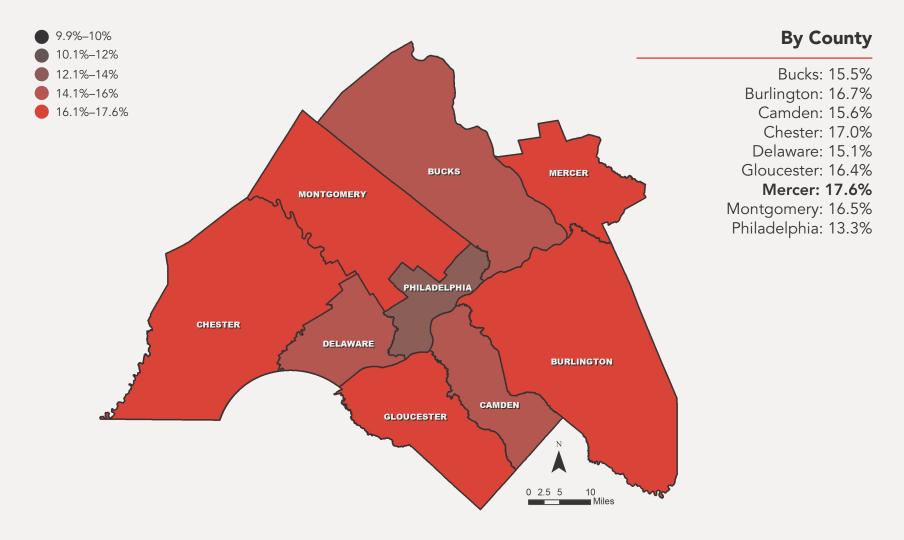


AVERAGE DENIAL RATES:

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

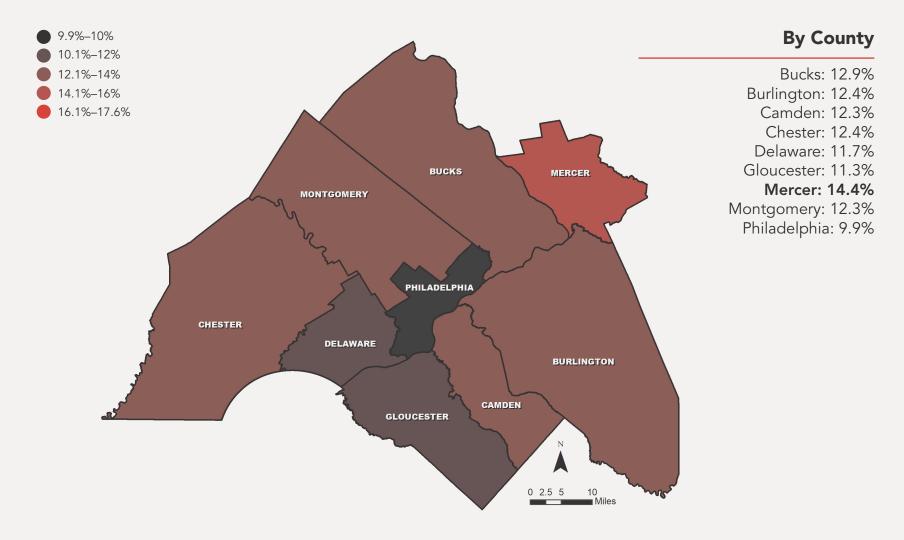


Summary of Findings | Collateral Denials, All Races and Ethnicities



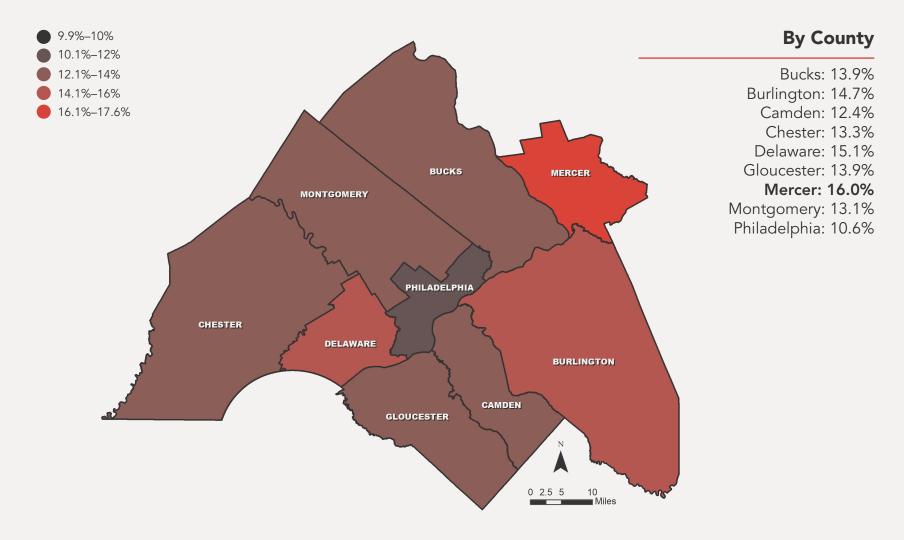


Summary of Findings | Collateral Denials, Black Applicants Only



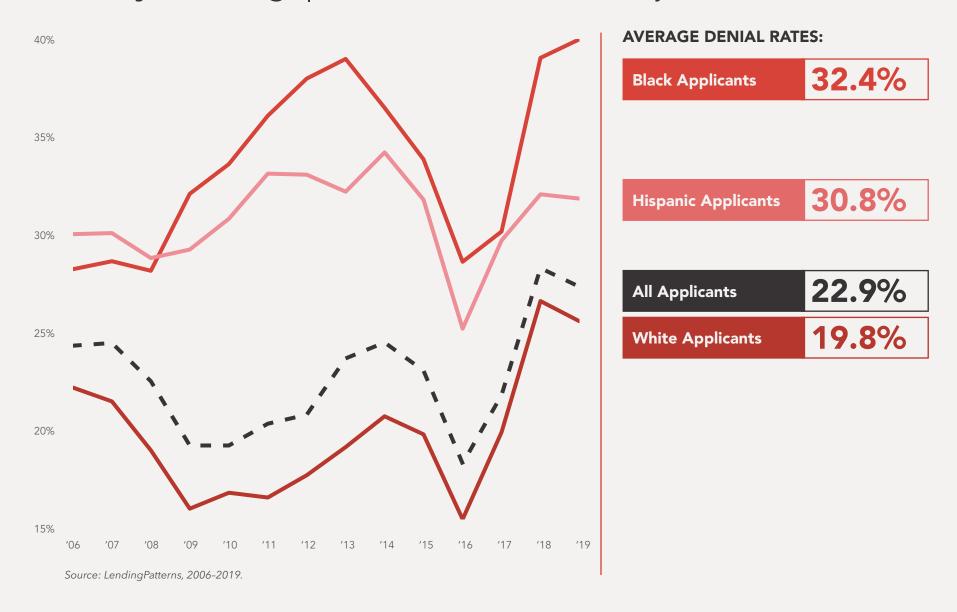


Summary of Findings | Collateral Denials, Hispanic Applicants Only



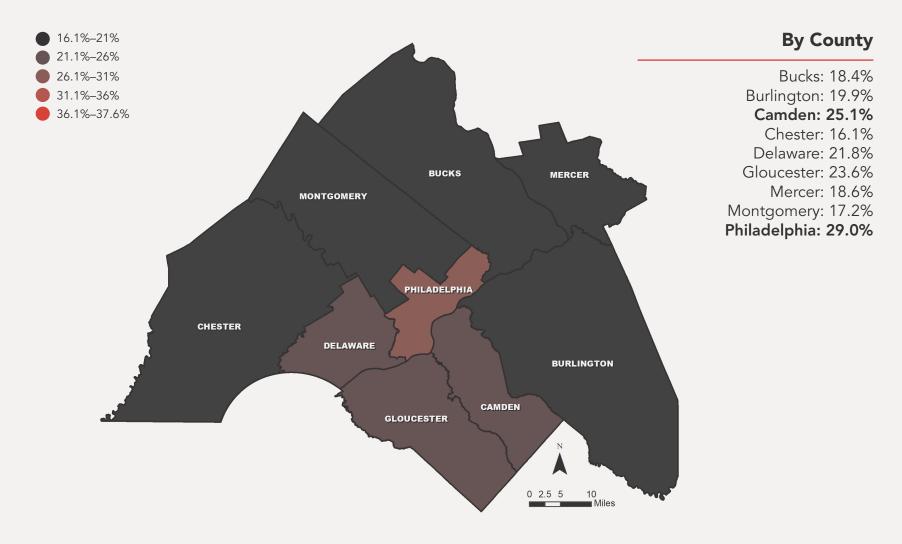


Summary of Findings | Denials Due to Credit History



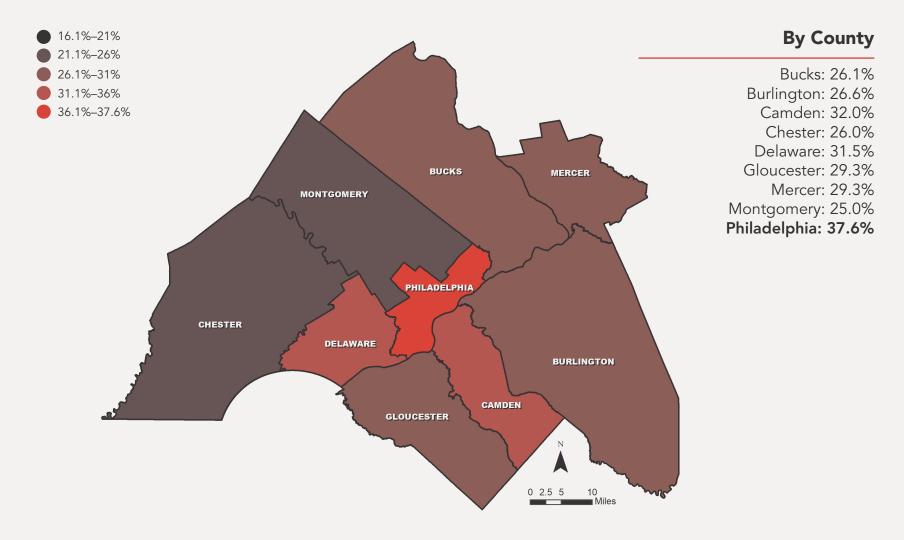


Summary of Findings | Credit History Denials, All Races and Ethnicities



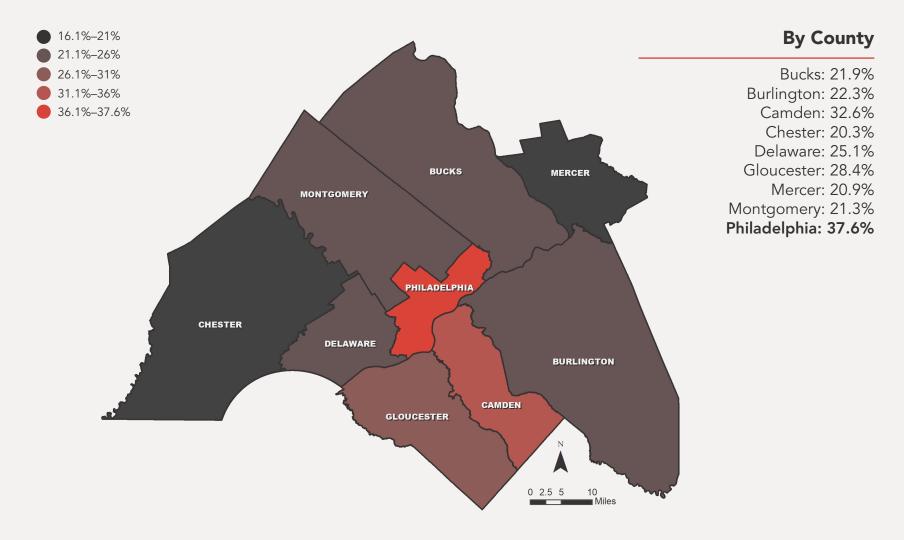


Summary of Findings | Credit History Denials, Black Applicants Only



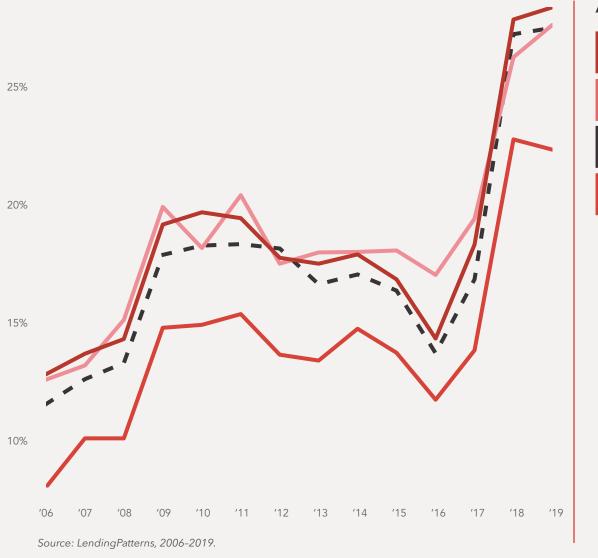


Summary of Findings | Credit History Denials, Hispanic Applicants Only





Summary of Findings | Denials Due to Debt to Income Ratio

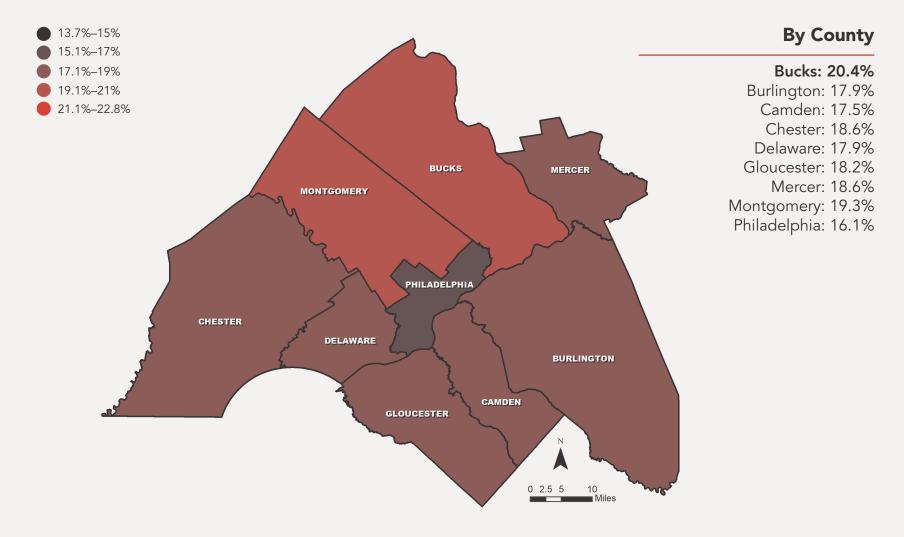


AVERAGE DENIAL RATES:

White Applicants	18.0%
Hispanic Applicants	18.0%
All Applicants	16.8%

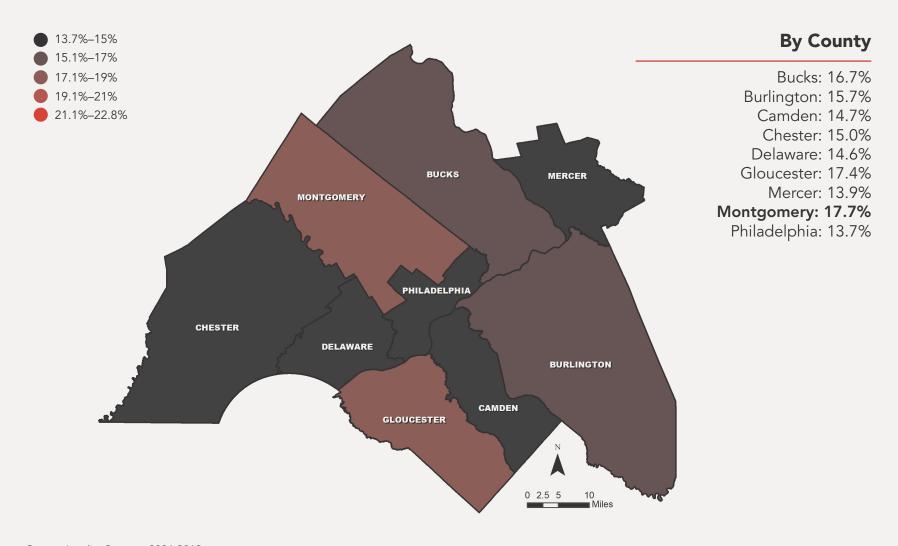


Summary of Findings | Debt to Income Ratio Denials, All Races and Ethnicities



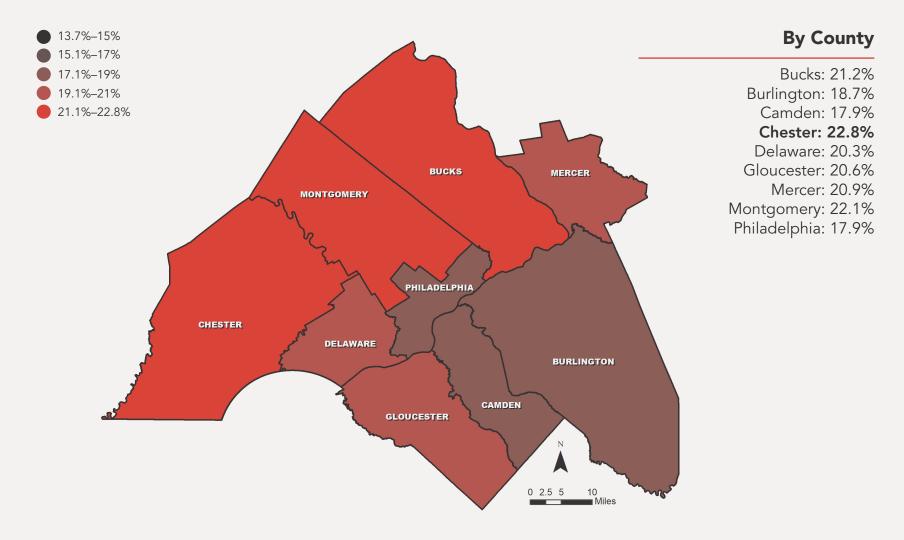


Summary of Findings | Debt to Income Ratio Denials, Black Applicants Only





Summary of Findings | Debt to Income Ratio Denials, Hispanic Applicants Only





Economic Ramifications

Disparities in wealth within the population that are passed from one generation to the next, or that exist between generations, which have the ability to impact subsequent generations' educational attainment, employment prospects, and even physical and mental health.

"The wealth gap between generations in the US has nearly doubled in the past 20 years — and the Great Recession, an unaffordable housing market, and astronomic student-loan debt are to blame."

Source: Business Insider, www.businessinsider.com/millennials-net-worth-versus-baby-boomersgenerational-wealth-gap-2019-8

The Generational Wealth Gap

Economic Ramifications

Disparities in wealth within the population that exist because of race and/or ethnicity.

"Closing the racial wealth gap could increase the US GDP by 4%-6% by 2028."

Source: McKinsey & Company, "The Economic Impact of Closing the Racial Wealth Gap," August 2019.

The Racial Wealth Gap



Potential for Future Work

- County-level reports for all nine counties
- FY22 housing study
- Minority applicant origination rates in communities that are vulnerable to climate change
- Debt to income ratio denial rates for transit-oriented housing
- Orignation rates as a metric for Tracking Progress

Thank You!

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Link to the report:

Barriers to Building Generational Wealth:

Mortgage Lending Disparities Across Greater Philadelphia

