BUILDING BLOCKS

Rebuilding Together Philadelphia is repairing homes one at a time to strengthen neighborhoods and build generational wealth.

By JoAnn Greco

PHOTOGRAPHY BY MICHAEL BRANSCOM

Opening spread: 5900 Block of Irving Street, site of a "Block Build" last October by Rebuilding Together Philadelphia. Below: Homeowner Carol Pettis (center) with Penn EVP Craig Carnaroli and RTP CEO Stefanie Seldin.

Sitting on a sofa in her West Philadelphia living room, Carol Pettis folds her hands in her lap and smiles politely at the prospect of being interviewed. Suddenly, though, her face breaks into a broad smile.

"I'm so happy," the 74-year-old retiree says. "I'm just so happy with this program. When I first heard about it, I thought it was a scam. I thought, somebody is trying to take my house away!"

The program she's talking about, Rebuilding Together Philadelphia (RTP), can certainly sound too good to be true. Founded in 1988 by a bunch of enterprising Wharton students, it was an early entrant into what's now a nationwide nonprofit with 120 affiliates. The program repairs—for free and with no strings attached—the houses of low-income homeowners who aren't able to afford the necessary work that will allow them to stay in—and eventually pass on—safe, healthy, and energy-efficient homes.

The leader of those students and founder of what became RTP, Robert Bellinger WG'89, was introduced to the idea—dubbed "Christmas in April"—after a fellow parishioner at his church outside of Washington, DC, shared the story of a Midland, Texas, church that had started an annual day of service targeted at helping to fix up neighbors' homes.

"I wasn't part of the formulation at my church, but I was an early volunteer, and I loved it," he says. "If the heating wasn't working, we'd focus on that, or we'd concentrate on safety issues." Roofing was a particular concern, he adds. "Across the urban landscape, the real reason a lot of these homes are lost is due to roof failure. Keeping a home dry is the most cost-effective way to preserve the affordable housing that we're losing more and more of every year—which has become a huge crisis. I mean, what more fundamental need is there than to live somewhere clean and safe so you can raise a family and care for an invaluable asset? It's such an integral part of a person's dignity and heritage. It's a big part of the American dream."

Bellinger—who's still based in the Washington area, where he heads up ASB Real Estate Investments, and who also serves on the executive committee of Wharton's Zell/Lurie Real Estate Center—says he first came to understand the joy of "creating something useful and beautiful out of nothing" as a young man over a summer in DC when he worked as an apprentice carpenter. "I did a lot of finish work in homes, building shelves and cabinets, and developed a lifelong interest and love for woodworking," he recalls.

"What more fundamental need is there than to live somewhere clean and safe?"

—RTP founder Robert Bellinger

Bellinger earned his undergraduate degree from Haverford College, and afterward found a job as a commercial lender back home in DC. He was attracted to the real estate field, which "brought in that need for creativity and reinvention and combined it with finance and business skills," he says, "and I decided I really wanted to segue into that. But I was perceived as a banker and had a hard time getting a job with a developer. I knew I had to go to business school to change that and I knew I had a lot to learn, so I chose Wharton for its exceptional real estate program."

As he became immersed in issues of economic development and housing affordability, Bellinger thought again of his church's "Christmas in April" project. Might something like that work in Philadelphia?

Over the 35 years since Bellinger and his fellow Wharton students launched the program, RTP has brought some 2,300 homes up to snuff in Philadelphia. Professional contractors do the heavy lifting, but three times a year RTP stages what it calls a "Block Build," a two-day effort that relies on a force of volunteers to show up ready to wield hammers and paintbrushes.

Given its Penn roots, and the fact that RTP often returns to West Philadelphia,

Top photo by Michael Branscom; portrait courtesy ASB Real Estate Investments

volunteers routinely include University staff, students, and faculty. "It's great to chat with homeowners and hear about how this program has eased their worries and allowed them to enjoy their homes for longer than they might have," says Weitzman School of Design student Sarah Curry GCP'25, who volunteered in April 2024 and intends to return again this spring. "We read a lot of stats and theory in planning school, but the opportunity to meet actual residents and feel a part of the neighborhood is really impactful."

New in 2025, the University is putting more than muscle into its long-standing partnership by donating $1.7 million over four years towards the repair of 75 homes in the neighborhood. "Housing has always been a key component in Penn's involvement in West Philadelphia," says Craig R. Carnaroli W'85, the University's senior executive vice president. "More than ever, though, we are thinking about how we can use our resources for positive impact in the face of threats like displacement and a lack of affordable housing. The most affordable house is the one that you're already in."

Stefanie F. Seldin C'90, RTP's president and CEO, expands on that. "Ideally, we're doing this to help older folks age in place, if that's what they want," she says. "Home ownership has been shown to be the best way to build generational wealth. It's also important to have neighborhoods that can keep their culture and keep their people housed." She's been attending Block Builds for the last decade or so and the feedback she gets from people like Pettis has stayed with her. "I'll never forget one homeowner who said to me, 'Before you guys came in, this was a house. After everyone left, it was a home,'" she says. Including vacant buildings, Philadelphia has upwards of 27,000 homes with no full kitchen and/or plumbing, Seldin adds. "When someone tells me that they hadn't had a working oven in 10 years until RTP stepped in, it really speaks to the tangible impact that we're after."

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Among large cities, Philadelphia is known for its high percentage of home ownership. According to a 2020 report from the Pew Charitable Trusts, 38 percent of low-income Philadelphians live in owner-occupied homes, which is one of the highest rates among the nation's largest and poorest cities. However, the report also noted that about 231,000 Philadelphia households—or some 529,000 people—were cost-burdened (meaning they spent 30 percent or more of their income on housing costs) in 2018, the last year for which data was available. Digging deeper, the report went on to observe that "housing cost burden is well above the citywide average of 40% in much of North, West and Southwest Philadelphia. These sections of the city are also home to a large share of the city's lower-income, Black, and Hispanic populations, all of which have high rates of cost burden."

These are the people and the neighborhoods that RTP is concentrating on. "Historically people of color have less opportunity to take advantage of generational wealth," Seldin says. And as the rate of Black homeownership has slipped from above 50 percent during the mid-1970s through the mid-2000s to 47 percent in 2019, according to data from the Federal Reserve Bank of Philadelphia—hanging on to the home you already have becomes vital. "RTP is addressing that housing inequity by stemming the tide of asset loss," says Seldin.

"I still can't believe this is happening," Pettis murmurs. "It's like a dream."

Not long ago, the two-story home in Cobbs Creek that she shares with her 10-year-old grandson was more like a nightmare. "I could feel the wind blowing from the front of the house right through to the back," Pettis says, of her rotting bay window. "I just knew that one day the whole facade was going to cave in." Down below, her unventilated basement was so "nasty and out of control" that it triggered her asthma whenever she did the laundry. She didn't go out to her backyard anymore because she feared falling on crumbling steps that lacked handrails.

But on this sunny autumn morning, all that is well on the way to being just an unpleasant memory. Earlier in the year, construction crews had been in and out of the place for weeks, tackling mold remediation and adding dryer vents in the basement. Repairing the leaky roof and water-logged ceiling. Installing a skylight and rebuilding that terrifying bay window. After they wrestled her backyard into shape, she says, "I enjoyed it all summer." And, she adds, since they removed dust-magnetic carpeting from her upstairs bedrooms, she and her grandson "have been breathing so much better."

Soon, dozens of volunteers would arrive to finish the job at her house and eight others on her block. Some would hunch over floors to remove the recalcitrant tacking strips holding down moldy carpeting. Others would climb on ladders to install smoke detectors and house numbers. Dozens would arrive with paint cans and trash bags. Many of them would leave with new skills and perhaps new friends.

Best of all, none of this would cost Pettis or her neighbors a dime.

Photo by Michael Branscom

Block captain Marla Oliver, with her dog Princess. When RTP came, "It felt like we had hit the lottery," she says.

Their lives had changed shortly after the turn of the year when Marla Oliver, 61, their block captain, received a call from ACHIEVEability, a community development corporation, saying that RTP had asked them to start identifying homes in dire need of repair. "I was like, 'For real!? For real!?'" laughs Oliver. "It felt like we had hit the lottery." After several years on a waiting list, the 5900 block of Irving Street was about to receive the royal RTP treatment.

"It's very important for us to have a community partner that the neighbors trust do the initial outreach," Seldin says. The next step, after introducing the program to neighbors, is to determine interest and eligibility. Homeowners must prove that they retain title to their home and reside at the property, that the home is in need of health and safety repairs, and that their household income does not exceed 80 percent of HUD's area median income. (According to Seldin, the average household income of the 150 homes served by RTP each year is around $25,000.)

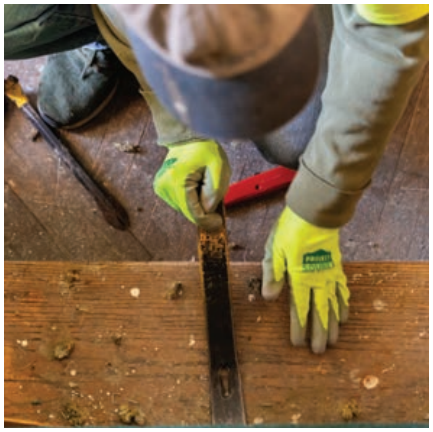
Once a home is selected, an RTP staff member will do an initial walkthrough to identify trouble spots, working off of a checklist of 25 priorities that includes a watertight roof; no tripping hazards; working plumbing; and properly operating smoke and carbon dioxide detectors, windows, and electricity. At the beginning of the process, candidates generally meet just half of those health and safety standards. The average spent to repair a home is $17,000, though it can go higher when something like a new kitchen is installed—as was done in Oliver's and three of the other qualifying houses on Irving Street.

Since a cluster of homes on the block had signed on, they were slated for one of RTP's three annual Block Builds. That's when the fun really begins—and that's where we find Pettis and Oliver, each holding a squirming small dog, on an atypically warm October afternoon. Taking it all in and trying to stay out of the way, they stand in the middle of the street as some 50 Wells Fargo volunteers (bright red T-shirts) and RTP staffers (neon yellow) swarm in and out of the houses that are participating. Theirs is a tidy, intact block with no gaps, except for a corner lot that was recently listed for sale at $1.5 million and approved for development of up to 100 rental units. It had previously been occupied by a garage building that, neighbors suspected, was housing a meth lab—and where, one night a few Octobers ago, an explosion caused the whole thing to go up in flames.

Directly across the street, Oliver's windows shattered. The house next door to the site was destroyed and had to be rebuilt. In the next house over, Teresa

Photo by Michael Branscom

After 30 years in her house, Teresa Armstrong felt like she was losing control of its condition. Now, "I'm staying. This is my home—it's me."



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Armstrong wondered how much longer she could stay on the block. Even setting aside the frightening explosion, she felt she was losing control of her house—a suspicion that was confirmed when RTP came through at the beginning of the project and an inspector removed a few ripped tiles from Armstrong's roof and pointed at the sky peeking through.

Now, looking on as volunteers applied black paint to the chain link fence out front, Armstrong declares, "I'm so proud. Thirty years in this house—and I'm staying. This is my home—it's me."

A few moments later, surveying the scene from Pettis's porch, Seldin begins to make a few remarks. Volunteers grab boxed lunches and plop down on stoops and squat along curbs, while officials—including Pennsylvania State Senator Anthony H. Williams and City Councilmember Jamie Gauthier MCP'04—wait their turn to address the crowd. "I know there are some people building planter boxes today," Seldin says. "And tomorrow we'll be making them nice and beautiful and filling them with plants. Studies show that this kind of landscaping actually deters crime. That's just one crime-reduction effort."

Seldin quotes a Penn study finding that structural home repairs on a block can reduce crime there by 22 percent, and adds, "But what about the things you *cannot* measure, like being able to have a family meal together? What about knowing that you can age in place safely or knowing that you have a home that you can pass on to the next generation to give them a leg up and economic mobility?"

Seldin, who went to law school at Georgetown University after Penn, has spent much of her career working in community services, including stints at the Philadelphia City Solicitor's office representing abused children, the Support Center

Photos by Michael Branscom

for Child Advocates in Philadelphia, and the Massachusetts Office for Victim Assistance. "I worked one summer at a law firm," she says, "but other than that I've been very fortunate to be able to dedicate myself to serving communities. You meet people like Ms. Pettis, and you think, 'Who wouldn't want to do that?'"

Before joining RTP in 2013, she was managing attorney for Philadelphia VIP, which trains legal volunteers to represent low-income Philadelphians who can't afford a lawyer. During her 10 years there she learned about the huge problem of tangled titles in Philadelphia. Without clear ownership, she says, even if residents stay up to date on their tax payments, they will be unable to tap into their home's value—or even get homeowner's insurance or qualify for city programs aimed at helping low-income households.

Her time at VIP cemented her interest in issues like these that affect low-income homeowners; since moving to RTP, she's emphasized ensuring that the homeowners who benefit from the nonprofit's largesse have wills in place, so their homes can be easily passed on to the next generation. The program is big on other training, too, such as home maintenance (including how to be alert in spotting potential problems) and budgetary matters like saving for rainy day emergencies.

"When we started, we called ourselves Christmas in April Philadelphia," recalls Bellinger of the program's early days. "We got help and advice from the DC group but remained a separate entity. That was not only entrepreneurial, but it allowed us the spontaneity and nimbleness to respond to local concerns. Eventually, we decided to get away from a name that seemed faith-based for one with broader appeal." In 2003, according to RTP's website, they became a local, independent affiliate of the national nonprofit Rebuilding Together.

"Penn was very supportive of us right from the beginning and RTP evolved to be a big part of campus life," Bellinger says. And his. He's remained on the board for most of the time since the organization's founding and still comes up from DC every spring for the Penn Block Build. RTP has, he says, "been a wonderful part of my life for almost 40 years now."

Does it all work? Does making a few homeowners happy and comfortable in their homes lead to solidifying a neighborhood and then on to building generational wealth for marginalized populations?

WHAT LIES BENEATH

Archaeology students and community members uncover tales and artifacts close to home.

There's a certain surface parking lot in University City where, if you glanced its way at all, you'd see a few dumpsters and some patches of grass growing over kicked-up gravel, and a dozen or so cars lined up against the back of its most interesting feature: an old red brick Quaker meeting house that now serves as the Community Education Center (CEC) at 3500 Lancaster Avenue. But this vestige of a few misguided bulldozers has stories to tell about the neighborhood's past, when it was known as Black Bottom.

Recently, a community archaeology project called Heritage West brought together students, faculty, and community members to uncover that narrative, literally. Their findings—all 19,236 of them—excavated from the sites of several 19th-century homes and one privy, include shards of bottles and plates, fragments of pipe stems and

vinyl records, food evidence like oyster shells and cow bones, rubble and debris from building demolition, architectural remnants such as walls, curbstones and fire pits, and many, many bits of coal.

"We've learned about the abundance and importance of coal for heating the homes," wrote Qi Liu, one of the Penn undergraduates who participated in the excavation, in a blog post for Heritage West. "We've learned that people painted their walls in a huge variety of beautiful colors. We've learned about some of the various ways residents cooked and ate their meals, made their livings, and entertained themselves with hobbies … and we have learned more about the violent destruction of their community."

At one time a half-dozen houses, built between the 1850s and 1870s, filled this lot. They were part of a wedge-shaped area, roughly bounded by 33rd to 40th Streets, from Lancaster Avenue to Market Street, that held a segregated and densely occupied neighborhood where Blacks owned and rented homes and—despite exclusionary practices like redlining—managed to open stores, services, and restaurants; keep their real estate in their families; and raise kids who became doctors, teachers, and politicians.

Eventually though, in the familiar narrative of mid-20th-century urban renewal, this neighborhood came to be viewed as a "slum" and the bulldozers arrived, displacing more than 5,000 residents. While the sad end of the story is well known, Heritage West, founded by three Penn faculty members in 2019, aimed to flesh out what life was like leading up to that.

"There are plenty of oral histories about how neighborhoods like this were destroyed and families were dispersed" in the 1960s, says cofounder Sarah Linn Gr'18, assistant director of academic

Photo courtesy Heritage West

Two years ago, with the support of the Oak Foundation, RTP engaged the Housing Initiative at Penn (HIP) ["Gazetteer," Sep|Oct 2021] to find out if its concentrated, block-by-block approach works. The ongoing project involves collecting data on 40 households before they received the repair and then looking at them six months after the repairs are complete. "We'll be looking at how the repairs are impacting the physical and mental well-being of homeowners, their housing and financial stability, and the connections between neighbors," says HIP director Rebecca Yae. "So far, we've studied 10 households at the 'before' stages, trying to understand how difficult it is to live with subpar housing and how they use their home, and what their Plan B would've been if they didn't have access to this kind of program."

RTP engaged the Housing Initiative at Penn to find out if its concentrated, block-by-block approach works. The ongoing project involves collecting data on 40 households before and six months after repairs are complete.

Looking to the future, Seldin is "super excited about the prospect of getting real data on unwanted home displacement." Other plans include growing RTP's subcontractor pool (which currently stands at about 20 companies, 77 percent of which are minority and/or women-owned) and continuing to investigate ways in which RTP can incorporate energy retrofits into old houses. Lastly, Seldin is eager for the advisory council that RTP set up about four years ago to blossom. Consisting of about a dozen homeowners who have gone through the nonprofit's repair program, it's already worked with RTP on making subcontractor agreements more consumer-friendly and helped create a video for volunteers that focuses on treating homeowners with dignity. "The council is also a pipeline to the board of directors," Seldin says, pointing out that two council members have recently joined the board, and that she hopes to see a third added soon.

Her overall goal is embedded in all of these initiatives, Seldin suggests. "I think it's important for people to know the state of housing in the city," she says. "You have a very poor city with a lot of old homes, and it all adds up to a lot of people living in unsafe, unhealthy conditions."

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engagement at the Penn Museum. "Since living memories don't stretch back much further than that," she adds, "we hoped that architecture and other material components could push us deeper in time."

First, though, "we wanted to just listen, especially since Penn has had such a complicated relationship with the community," adds Megan Kassabaum, another cofounder and the Weingarten Associate Curator for North America and associate professor and graduate chair in the Department of Anthropology. In the Fall of 2021, on Parking Day—a global project where organizations temporarily repurpose curbside parking spots and convert them into parks and other social spaces—they kicked off their outreach by setting up an installation on Lancaster Avenue and asking the community to help create a timeline of neighborhood history.

"We entered a few key events, from pre-contact to the early Lenape groups and all the way up into the unknown future," Kassabaum says. "Then, as we talked to people who stopped by, we added in their memories, mostly from the 1950s but extending to kids writing in their birthdays a couple years ago." The event, she observes "reinforced our goal of democratizing the project by learning what the community was interested in knowing more about": the daily lives of the people who lived in the wooden twin homes, which were built in the 1850s before the area was consolidated into Philadelphia, and of those who lived in the post-Civil War brick row homes until the 1960s.

From that parking spot it was a short leap to the parking lot. "Finding a site was tough because the development of University City has covered over and made inaccessible much of any archaeological resources that might have still been underground," says Linn. "But during this process, we had a great relationship with the CEC, hosting workshops with organizations like the Penn Libraries and the African American Genealogy Group. In the course of walking through their parking lot over and over again, we realized it might be a great place to excavate since gravel is a lot easier to handle than paving."

Anthropology lecturer Doug Smit, a third cofounder of Heritage West who has since left Penn, burrowed into neighborhood-related archives and learned that seven homes had once stood on the lot and an adjacent parcel in the CEC's front yard. Then the real digging began. Using ground penetrating radar, researchers discerned that even just beneath a foot or two, a huge amount of construction rubble and everyday detritus was waiting. A coterie of Penn students, project staffers, and 20 community members worked at the site during the Fall 2023 semester, slowly digging with shovels and meticulously sifting buckets of dirt through 1/4-inch mesh.

Findings like butchered animal bones or tiny plant matter "encouraged us to have conversations about past and present foodways in the neighborhood," says Kassabaum. "Everyone was excited about uncovering oyster shells and many wanted to share the recipes that came up from the south during the great migration." Smaller items elicited tangential memories, she adds, such as when a stray button brought to mind a person who everyone in the neighborhood called Buttons and Bows because they always got dressed up for church. "These were amazing moments that really grounded the project in the daily lives of how folks lived when the neighborhood thrived," Kassabaum says.

Community members and student participants were invited to return to the museum the following semester to help wash, sort, count, and weigh the items. "We still have to finish publishing the material and thinking about how to share it," says Linn. One idea is to digitize all of the objects, another is to put together an exhibit either at the museum or somewhere else in the neighborhood. The community, she says, will play a key part in these discussions.

"I always tell my students that excavation represents just about 20 percent of a project like this," adds Kassabaum. "The whole point is to make public the story of what life was like prior to the violent end that we all know about." —*JG*