

Legislation Text

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Authorizing the Committee on Housing, Neighborhood Development and the Homeless to conduct hearings to examine ways to better connect low-income homeowners to the tax relief programs they are entitled to, including by door-to-door outreach and automatic enrollment.

WHEREAS, The City of Philadelphia faces a housing affordability and displacement crisis including a significant impact on longtime homeowners and senior homeowners. More than 653,000 people experienced homelessness in the United States in 2023, a record number and 12% increase over 2022. The U.S. Department of Housing and Urban Development's 2023 Annual Homelessness Assessment Report to Congress found that Philadelphia had 4,725 people who experienced homelessness in 2023. Project HOME found that the 5.25% increase in population experiencing homelessness from 2022 to 2023 represents the largest increase in Philadelphia in 15 years; and

WHEREAS, A Philadelphia Inquirer 2022 analysis found 20% of eligible homeowners were not enrolled in programs they qualified for across the city, with concentrations of homeowners in Kensington and South Philadelphia. Some 65,000 households could see relief up to \$80,000, potentially eliminating taxes for many of those homeowners and allowing them to keep their homes; and

WHEREAS, Senior citizens represented more than 16% of the growing population experiencing homelessness. People over the age of 55 are among the fastest-growing segments of the population experiencing homelessness in Philadelphia, representing nearly 21% of the population that experienced homelessness in Philadelphia last year. Housing and public health experts and advocates are warning of conditions getting even worse as more of the Baby Boomer generation retires; and

WHEREAS, Philadelphia continues to experience a racial disparity in homeownership, with more than 75% of White families owning a home relative to 48% of Black families. That gap will only get worse if steps are not taken to protect existing homeownership programs that are disproportionately underutilized by Black and Brown homeowners; and

WHEREAS, The City of Philadelphia maintains several programs to help homeowners and families stay in their homes. The Homestead Tax Exemption, Owner-Occupied Payment Agreements (OOPA), and the Longtime Owner Occupants Program (LOOP) are available to homeowners, but are underutilized because homeowners are unaware of the programs or unsure how to apply; and

WHEREAS, The Homestead Tax Exemption reduces property taxes by reducing a property's assessed value by up to \$80,000 for homeowners using the property as a primary residence. The Owner-Occupied Payment Agreements program allows homeowners who are occupants of the property to make reasonable monthly payments on overdue taxes. The Longtime Owner Occupants Program freezes property values of qualifying homeowners, so that they can stay in their homes in gentrifying neighborhoods; and

WHEREAS, Addressing the homelessness crisis will require a multipronged approach that includes education and outreach, in conjunction with maximum utilization of existing successful programs and public health

programming in multiple arenas including homeownership. Automatic enrollment in existing housing programs for qualifying individuals would maximize relief for Philadelphians facing the loss of their home; and

WHEREAS, The City of Philadelphia offers auto-enrollment for water bill relief for qualifying Philadelphians through the Tiered Assistance Program. There are different challenges associated with auto-enrollment in homeownership tax relief programs, but the benefits of identifying qualifying individuals and auto-enrolling them in the homestead exemption, OOPA and LOOP programs could mitigate the ongoing crisis in Philadelphia housing; now, therefore, be it

RESOLVED, THAT THE COUNCIL OF THE CITY OF PHILADELPHIA, Authorizes the Committee on Housing, Neighborhood Development and the Homeless to conduct hearings to examine ways to better connect low-income homeowners to the tax relief programs they are entitled to, including by door-to-door outreach and automatic enrollment.