Legislation Text

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Authorizing the Committee on Housing, Neighborhood Development, and the Homeless to hold a hearing to discuss the impact of tangled titles in Philadelphia.

WHEREAS, Tangled titles are properties in Philadelphia that have unclear ownership. The most common way a property's owner becomes unclear is when the person on the property title dies and the surviving family continues to live on the property without legally transferring the title to their name; and

WHEREAS, A recent Pew Charitable Trust report released in August 2021 entitled "How Tangled Titles Affect Philadelphia," found that Philadelphia has at least 10,407 properties with a tangled title, valued at over $1.1 billion worth of property collectively, and the areas with the most tangled titles are 87% Black; and

WHEREAS, Pew found that half of the tangled titles became tangled within the last ten years. This suggests that many older tangled titles are resolved either through legal remedies or by losing a house to sheriff's sale or foreclosure; and

WHEREAS, Areas of Philadelphia most affected by tangled titles have also seen dramatic property value increases. Over a 10-year period, property values in North Philadelphia have increased at least 86%, and in West Philadelphia, property values have increased at least 139.2%; and

WHEREAS, 39% of tax-delinquent tangled title homes are in payment agreements with the city, a rate of participation higher than the average of 34% among all delinquent residential properties; and

WHEREAS, Having a tangled title prevents a homeowner from accessing assistance programs, including tax relief, home repair grants, and utility assistance; and

WHEREAS, The complicated nature of this process and the multiple agencies, departments, and people involved means that there are unintended barriers to assisting Philadelphians who are trying to resolve tangled titles that could be fixed through improved collaboration and coordination; and

WHEREAS, Addressing tangled titles will require a city-wide effort to understand the current challenges and barriers that exist to resolving this long standing issue; now, therefore, be it

RESOLVED, THAT THE CITY COUNCIL OF PHILADELPHIA, Hereby authorizes the Committee on Housing, Neighborhood Development, and the Homeless to hold a hearing to discuss the impact of tangled titles in Philadelphia and ways to support those with a tangled title.