Protecting Aging Neighbors from Displacement – Preconference Seminar

COMMUNITY DEVELOPMENT ALLIANCE

Monday September 15, 2025

1:00 pm – 4:00 pm

COMMUNITY DEVELOPMENT ALLIANCE

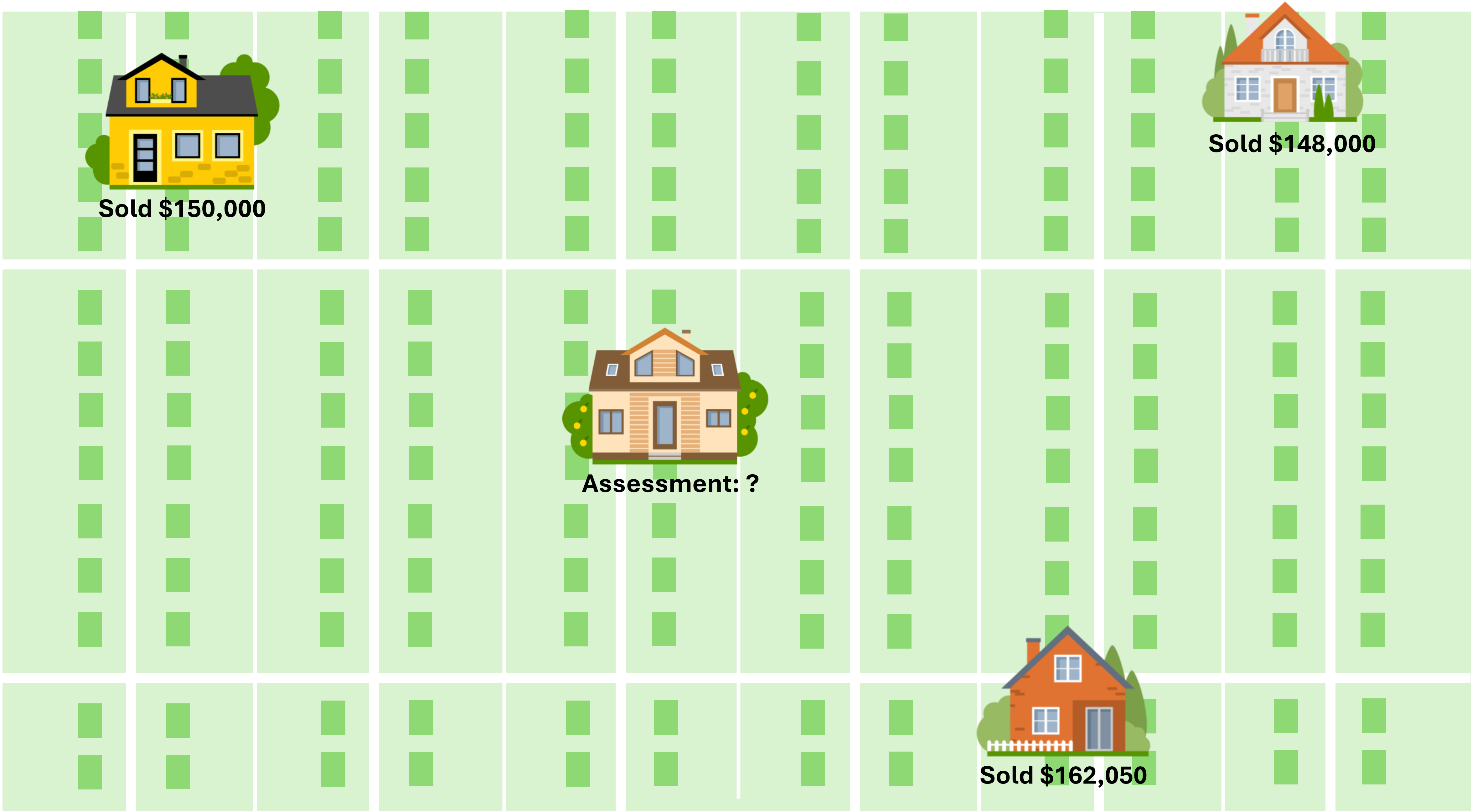
Agenda

- How Assessments Work (40 Min)
  - Q&A (15 min)
  - Break (5 min)
- Property Tax Relief in Philadelphia (40 Min)
  - Q&A (15 min)
  - Break (5 min)
- A Potential Path Forward (20 Min)
  - Brainstorming & Q&A (20 Min)

How Assessments Work

COMMUNITY DEVELOPMENT ALLIANCE

Teig Whaley-Smith
Chief Alliance Executive
Community Development Alliance
Milwaukee, Wisconsin



Sold $150,000
Sold $148,000
Assessment: ?
Sold $162,050

	Your House	Sale #1	Sale #2	Sale #3
Sale Price	N/A	$150,000	$148,000	$162,500
Date of Sale	N/A	1 year ago + $15,000	Recent	Recent
Air Cond.	Central	Central	None + $2,500	Central
Garage	Double	Double	Single + $5,000	Double
Bath	One	Two - $3,000	One	Two - $3,000
Bedrooms	3	4 - $4,000	3	3
Total Adj.	N/A	+ $8,000	+ $7,500	- $3,000
Market Value	**$159,500**	$158,000	$155,500	$159,500

Adapted from 2025 Wisconsin Property Assessment Manual, p 12-25. Adjustment values are just illustrative and should be based on actual market conditions

Assessment

Land:	$20,000
Improvements:	$139,500
Total:	$159,500

2024 City Wide Assessment

$39.1 Billion

2025 City of Milwaukee Budget, p204. Note the City uses an estimate to account for delinquencies and other factors. Actual assessments were $41.9 Billion

City of Milwaukee

City Council & Mayor

2025 City of Milwaukee Budget

Uses

Cost of City Services $1.9 Billion

Sources

Property Tax Revenue $ 0.3 Billion*

Non-Property Tax Rev. $ 1.6 Billion

City Council & Mayor

Calculating the Property Tax Rate

$$\frac{\textbf{Property Tax Revenue}}{\textbf{City Wide Assessment}}$$

$$\frac{\$0.324 \text{ Billion}}{\$39.1 \text{ Billion}} = 0.829\%$$

City of Milwaukee		=	0.829%
Milwaukee County (Incorporated 1835)		=	0.349%
MPS		=	0.889%
MATC		=	0.089%
MMSD (Partners for a Cleaner Environment)		=	0.137%

2.293%

City of Milwaukee, 2024 Combined Property Tax Report. MPS Rate presented net of State Credit.

STATE OF WISCONSIN

REAL ESTATE **PROPERTY TAX BILL FOR** 2025

VILLAGE OF BADGER
AMERICA CO.

IMPORTANT: • Correspondence should refer to tax number.
• See reverse side for important information.
• Be sure this description covers your property. This description is for property tax bill only and may not be a full legal description.

LEGAL DESCRIPTION
PART OF THE FIRST ADDITION TO THE SECOND ADDITION CONSISTING OF 1 LOT

BILL AND SUE HOMEOWNER
PO Box 123
BADGER WI 58425

Not part of the bill template. Prints only on bills for property located within a Drainage District.

Drainage District Notification: $

PARCEL # 12-116-0029-0000

Assessed Value Land	Ass'd. Value Improvements	Total Assessed Value	Ave. Assmt. Ratio	Net Assessed Value Rate (Does NOT reflect credits)	.017243455
22,000	76,900	98,900	98.9000000		
Est. Fair Mkt. Land	**Est. Fair Mkt. Improvements**	**Total Est. Fair Mkt.**	☐ A Star in this box means Unpaid Prior Year Taxes	School taxes reduced by school levy tax credit	185.01
22,250	77,750	100,000			

Taxing Jurisdiction	2024 Est. State Aids Allocated Tax Dist.	2025 Est. State Aids Allocated Tax Dist.	2024 Net Tax	2025 Net Tax	% Tax Change
AMERICA CO	16,632	17,466	317.60	328.20	3.3%
VILLAGE OF BADGER	116,684	117,737	183.29	183.32	.02%
SCH. DIST. #3150	659,459	569,823	1,220.87	1,188.45	-2.6%
TECH. COLLEGE #56	20,283	22,326	150.06	173.21	15.4%
Total	813,058	727,352	1,889.09	1,890.38	.01%
	First Dollar Credit		79.76	74.64	-6.4%
	Lottery & Gaming Credit		105.56	121.08	14.7%
	Net Property Tax		1,703.77	1,694.66	-0.5%

Make Check Payable to:	Full Payment Due On or Before January 31	Net Property Tax	$1,694.66
JANE DOE TREASURER, VILLAGE OF BADGER RR 9, PO BOX 6890 BADGER WI 58425	$ 2,053.68		
	Or First Installment Due On or Before January 31	GARBAGE	359.02
	$ 1,206.35		
Second Installment Payment Payable To:	And Second Installment Due On Or Before July 31		
JOHN SMITH, COUNTY TREASURER AMERICA COUNTY COURTHOUSE BADGER WI 58425	$ 847.33		

FOR INFORMATIONAL PURPOSES ONLY – Voter-Approved Temporary Tax Increases

Taxing Jurisdiction	Total Additional Taxes	Total Additional Taxes Applied to Property	Year Increase Ends

BILL AND SUE HOMEOWNER
PO Box 123
BADGER WI 58425

☐ Check For Billing Address Change

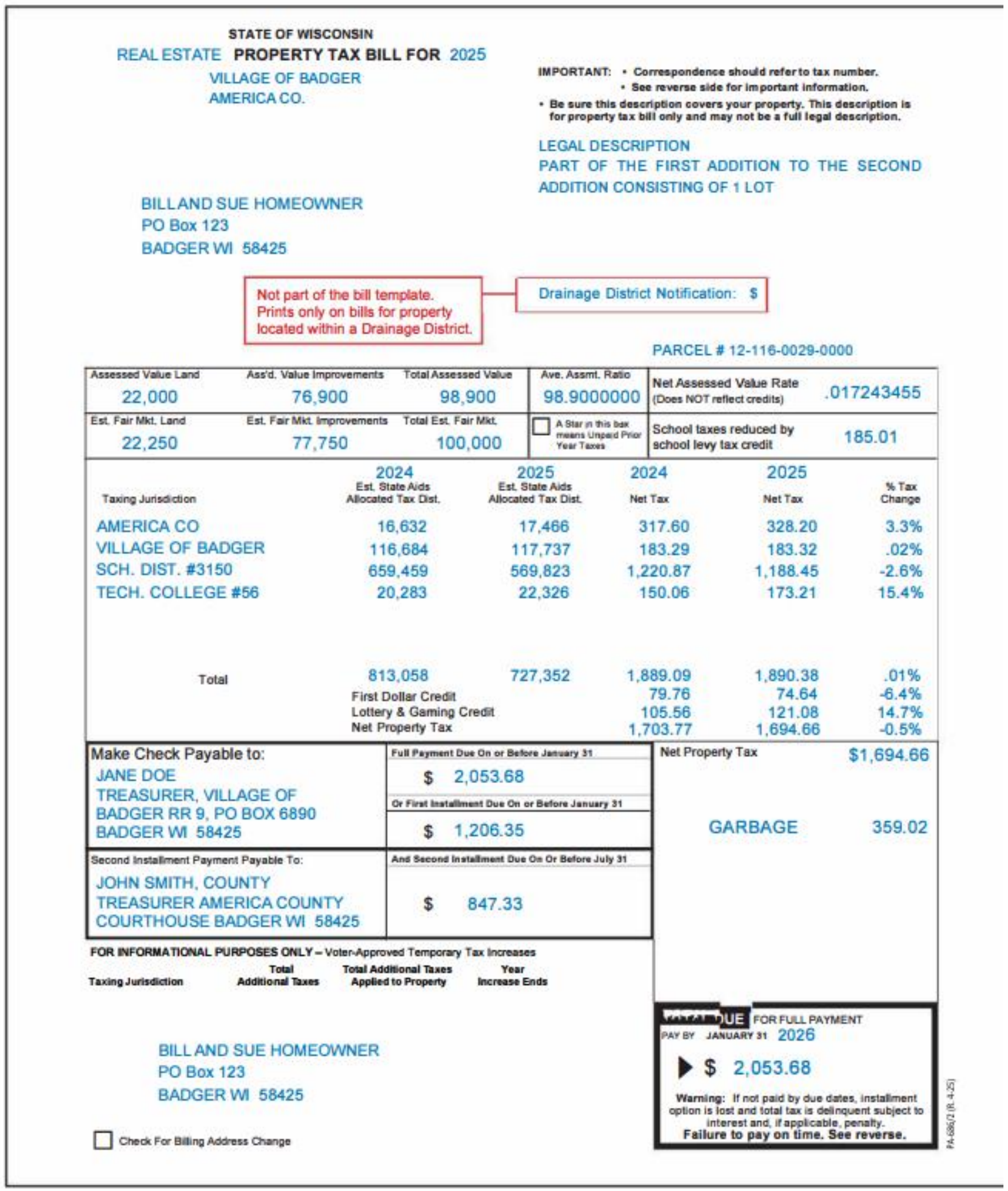
[illegible]UE FOR FULL PAYMENT
PAY BY JANUARY 31 2026
▶ $ 2,053.68

Warning: If not paid by due dates, installment option is lost and total tax is delinquent subject to interest and, if applicable, penalty.
Failure to pay on time. See reverse.

PA-686/2 (R. 4-25)

Property Tax Calculation

Assessment of	$159,500
X Tax rate of	2.293%
= Tax bill of	$3,657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JANE DOE
TREASURER, VILLAGE OF BADGER RR 9, PO BOX 6890
BADGER WI 58425

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$ 2,053.68
Or First Installment Due On or Before January 31
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Second Installment Payment Payable To:
JOHN SMITH, COUNTY TREASURER AMERICA COUNTY
COURTHOUSE BADGER WI 58425

And Second Installment Due On Or Before July 31
$ 847.33

Net Property Tax $1,694.66
GARBAGE 359.02

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BILL AND SUE HOMEOWNER
PO Box 123
BADGER WI 58425

Check For Billing Address Change

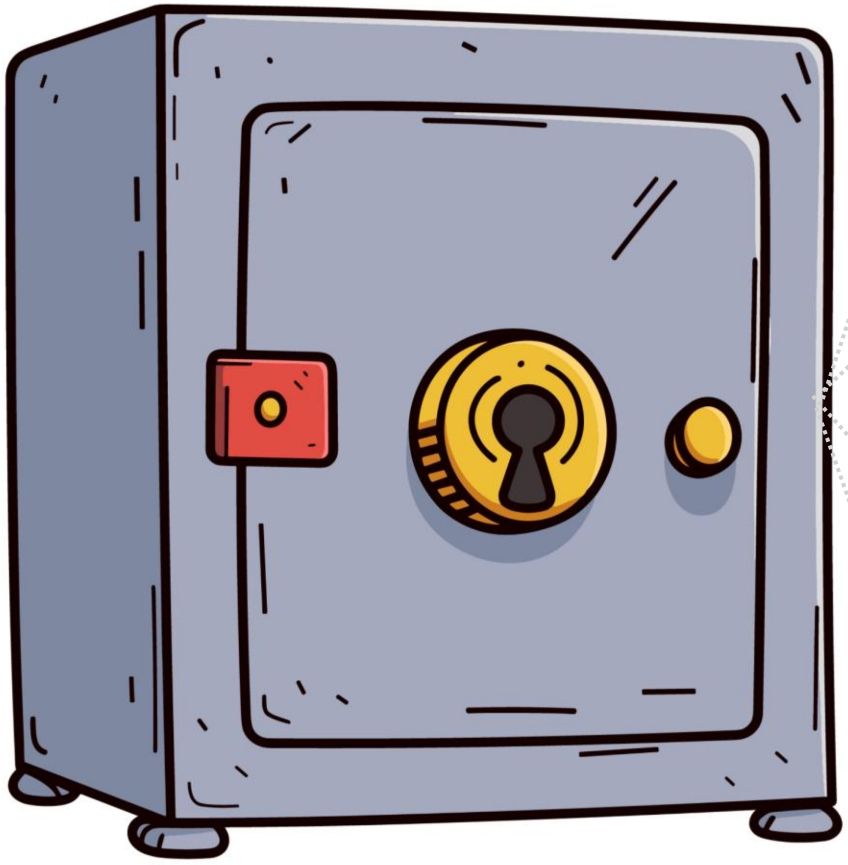
PA-686/2 (R. 4-25)

Total Tax	**$3,611**
- First Dollar Credit	**($ 86)**
- Lottery Credit	**($202)**
+ Special Assess.	**$0**
+ NID/BID	**$0**
Net Tax Owed	**$3,323**

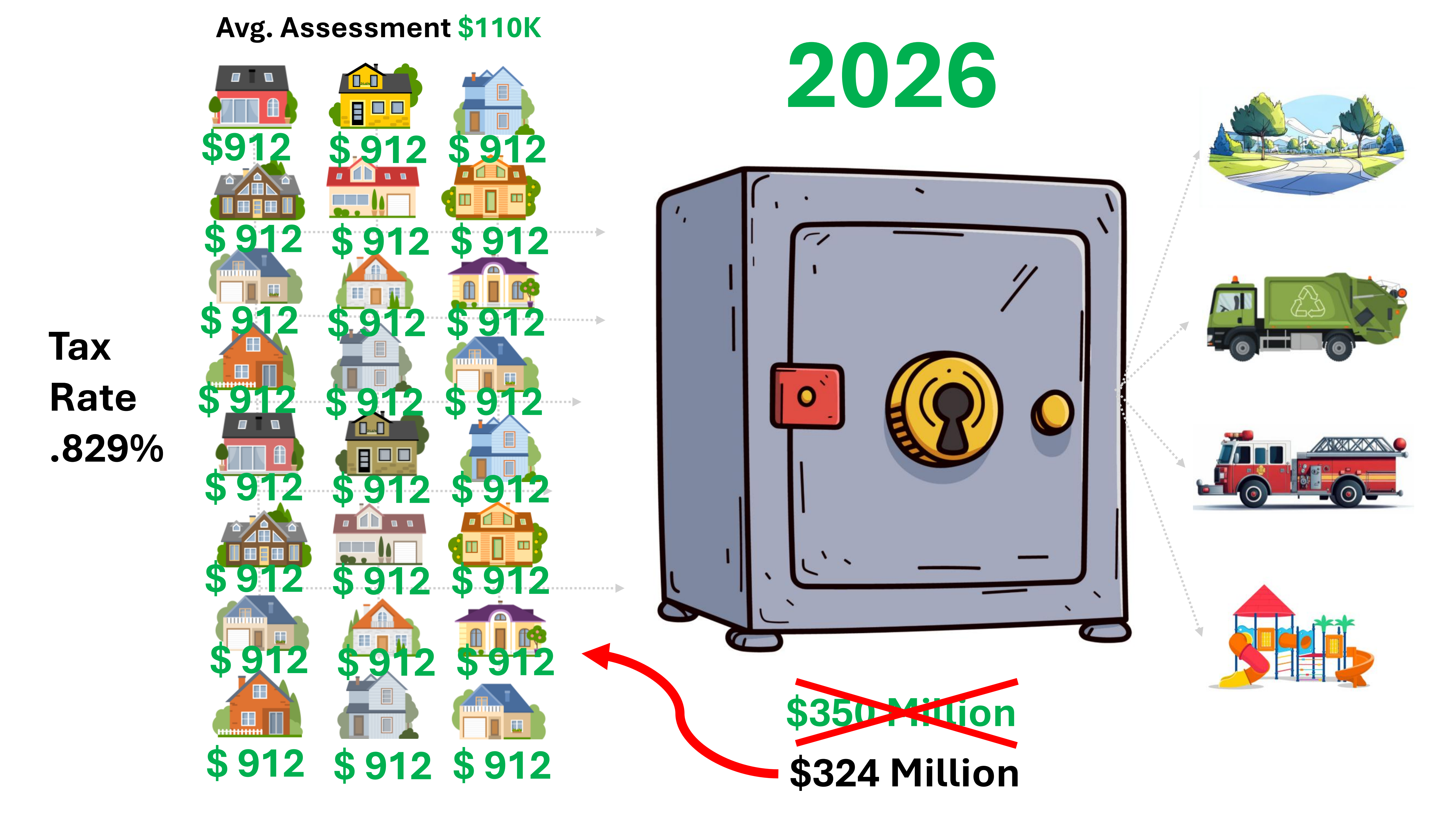
Avg. Assessment $100K

2025

Tax
Rate
.829%



$324 Million


Avg. Assessment $110K
2026
Tax Rate .829%
$912 $912 $912
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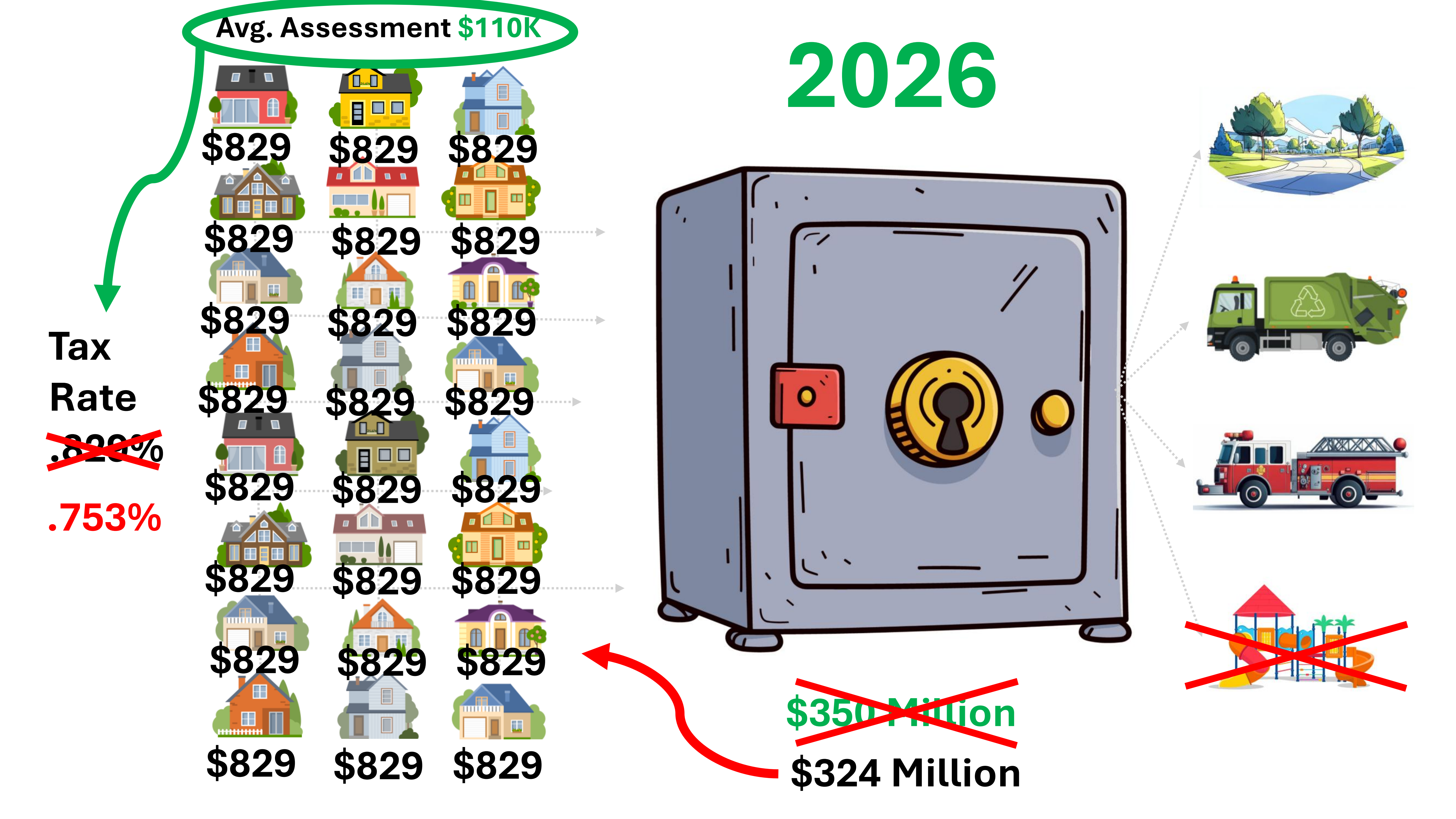
~~$350 Million~~
$324 Million


Avg. Assessment $110K
2026
Tax Rate
~~.829%~~
.753%
$829 $829 $829
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$829 $829 $829
~~$350 Million~~
$324 Million

Year	Assessment	Tax Rate	Tax
2016	$100,170.36	2.94%	$2,940
2017	$102,439.02	2.87%	$2,940
2018	$107,692.31	2.73%	$2,940
2019	$113,601.24	2.59%	$2,940
2020	$112,773.30	2.61%	$2,940
2021	$112,385.32	2.62%	$2,940
2022	$111,914.73	2.63%	$2,940
2023	$123,477.53	2.38%	$2,940
2024	$124,418.11	2.36%	$2,940
2025	$128,216.31	2.29%	$2,940
% Growth	28%	-28%	0%

If your assessment goes up at the same percentage the tax rate goes down, then your taxes will be the same.

City of Milwaukee Tax Rates - 1997 to Present

However, if your assessment grows faster than the decrease in tax rate, your taxes will go up.

(Actual Halyard Park Example)

Year	Assessment	Tax Rate	Tax
2016	$183,000.00	2.94%	$5,371
2017	$183,300.00	2.87%	$5,261
2018	$226,900.00	2.73%	$6,194
2019	$246,500.00	2.59%	$6,379
2020	$188,300.00	2.61%	$4,909
2021	$188,300.00	2.62%	$4,926
2022	$338,500.00	2.63%	$8,892
2023	$338,500.00	2.38%	$8,060
2024	$384,300.00	2.36%	$9,081
2025	$411,000.00	2.29%	$9,424
% Growth	125%	-28%	75%

City of Milwaukee Tax Rates - 1997 to Present

Average Social Security Benefit for married couple: $32,868

Taxes	**($10,000)**
Water & Utilities	**($ 3,000)**
Maintenance	**($ 0)**
Total	**($13,000)**

Percent of Income Spent on Housing: **40%***

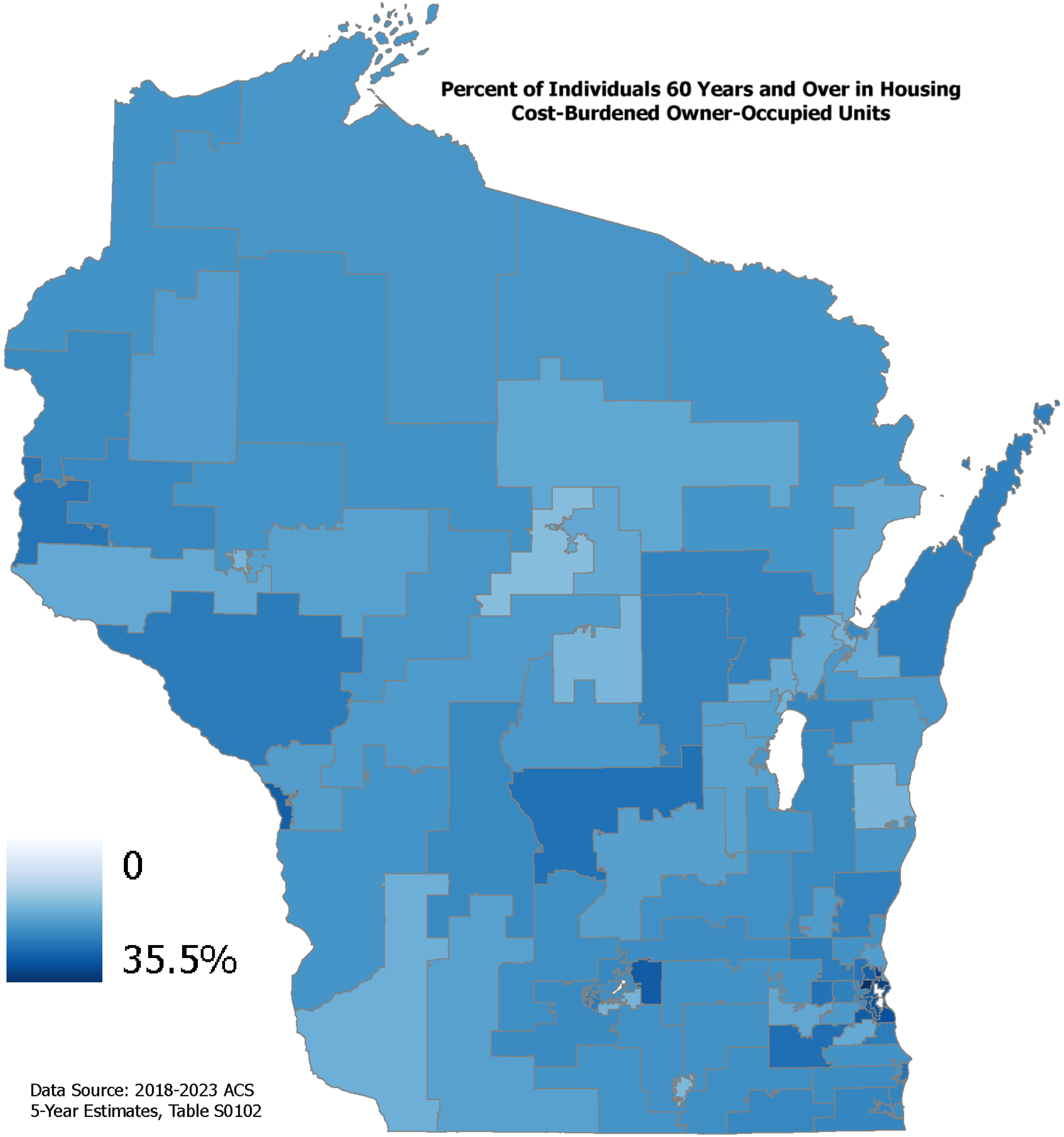
Anything above 30% is considered housing cost burdened and at risk of displacement.

Average Social Security Benefit for individual: $21,432

Taxes	**($ 5,000)**
Water & Utilities	**($ 3,000)**
Maintenance	**($ 0)**
Total	**($ 8,000)**

Percent of Income Spent on Housing: **37%***

Anything above 30% is considered housing cost burdened and at risk of displacement.



Aging Homeowners at risk of Displacement

162,000

Wisconsin

22,000

Milwaukee County

Minimal but Meaningful Relief Available

- Interest Free Installment Plan
- Homestead Credit
- WHEDA Property Tax Deferral Loan Program
- Anti-Displacement Fund
- MKE Property Tax Appeals Project, Community Advocates
- Interest-free loans | Milwaukee | MJFLA

Homestead Income Tax Credit

- A credit for 80% of property taxes paid.
- Claim on your state income taxes
- Credit for family making $8,060 or less: $1,168
- Credit for family making $24,000: $48

Wisconsin Legislative Fiscal Bureau, Informational Paper 24, 2025.

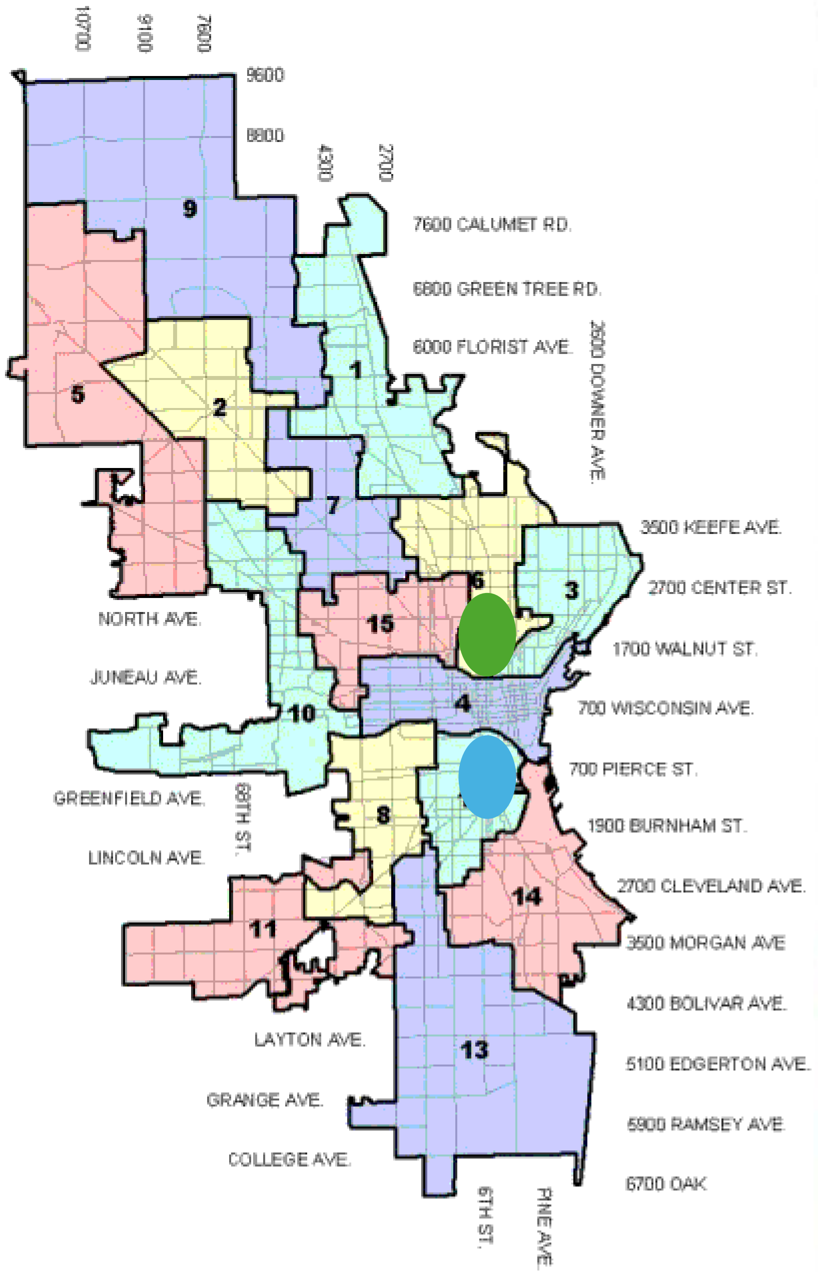
WHEDA Property Tax Deferral Loan Program

- Convert home equity into cash to pay property taxes
- 65 or older, or qualifying veteran
- Income less than $20,000
- Maximum loan of $3,525 for single person, $7,050 two persons
- Paid on sale of home
- 2024 Interest rate: 9%

Wisconsin Legislative Fiscal Bureau, Informational Paper 28, 2025.

Anti-Displacement Fund

- Must have owned home since 2015
- Income limit of $45,850 for a family of 2 (average $24,768)
- Pays difference between current tax bill, and baseline tax bill
- Average annual payment $1,755. Max has been $4,671.
- Approximately 85 homeowners/year. $561,015 distributed.
- Limited to Halyard Park/Brewers Hill/Harambee (South of Center), and Walker’s Point (east of I-94)


10700
9100
7600
9600
8800
4300
2700
7600 CALUMET RD.
6800 GREEN TREE RD.
6000 FLORIST AVE.
2600 DOWNER AVE.
3500 KEEFE AVE.
2700 CENTER ST.
1700 WALNUT ST.
700 WISCONSIN AVE.
700 PIERCE ST.
1900 BURNHAM ST.
2700 CLEVELAND AVE.
3500 MORGAN AVE
4300 BOLIVAR AVE.
5100 EDGERTON AVE.
5900 RAMSEY AVE.
6700 OAK
NORTH AVE.
JUNEAU AVE.
GREENFIELD AVE.
LINCOLN AVE.
68TH ST.
LAYTON AVE.
GRANGE AVE.
COLLEGE AVE.
6TH ST.
PINE AVE.
1
2
3
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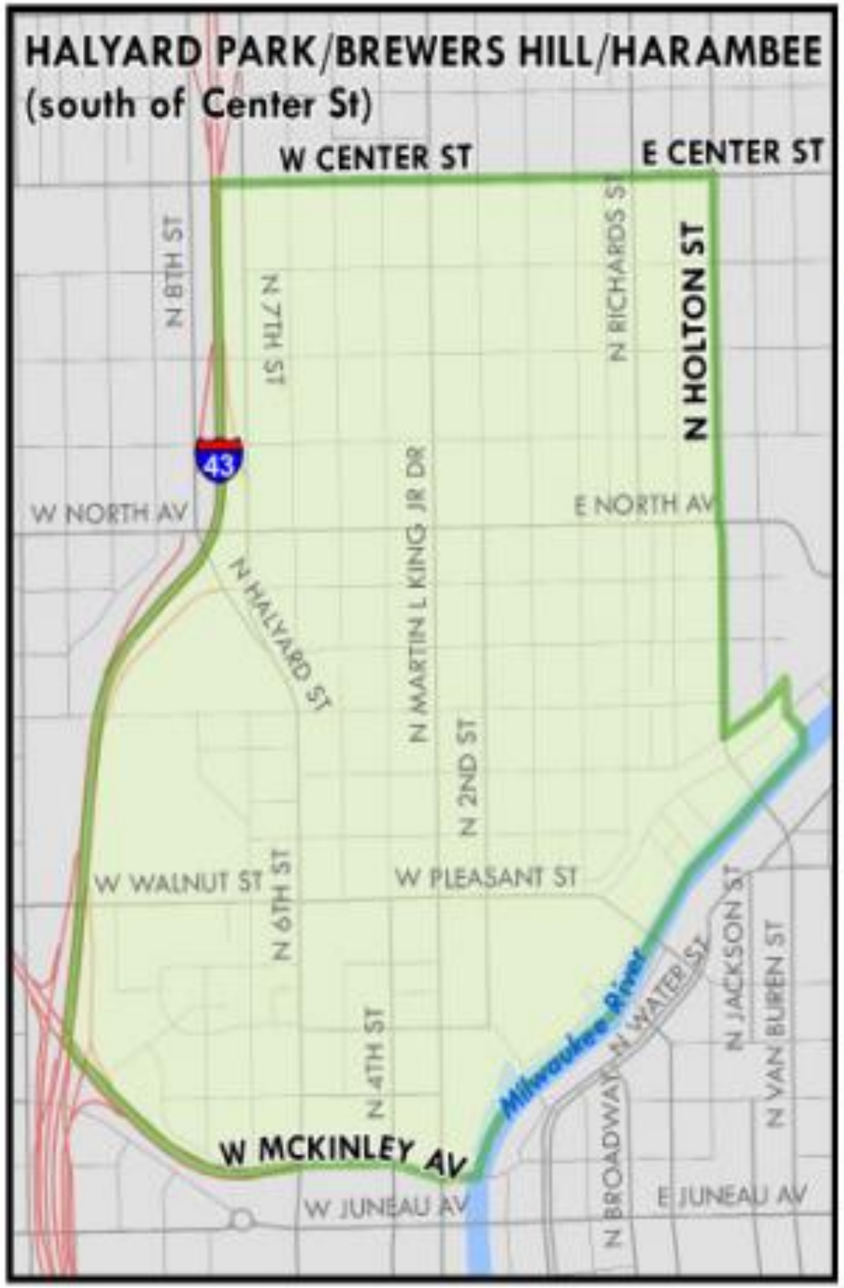
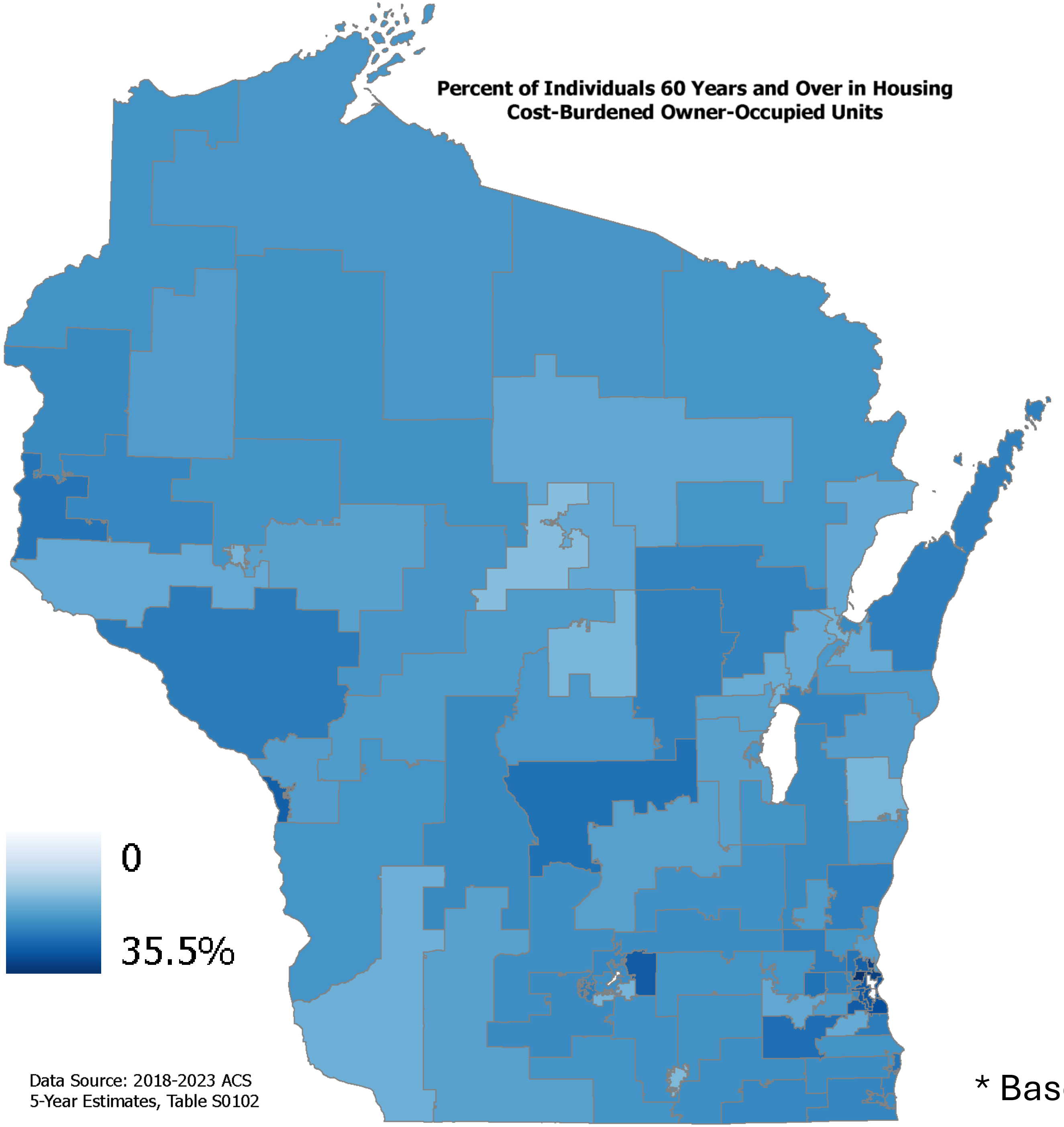

HALYARD PARK/BREWERS HILL/HARAMBEE
(south of Center St)
W CENTER ST
E CENTER ST
N 8TH ST
N 7TH ST
N RICHARDS ST
N HOLTON ST
43
W NORTH AV
E NORTH AV
N HALYARD ST
N MARTIN L KING JR DR
N 2ND ST
W WALNUT ST
N 6TH ST
W PLEASANT ST
N 4TH ST
Milwaukee River
N WATER ST
N JACKSON ST
N VAN BUREN ST
N BROADWAY
W MCKINLEY AV
W JUNEAU AV
E JUNEAU AV


WALKER'S POINT (East of I43/I94)
Menomonee River
Milwaukee River
E ERIE ST
S WATER ST
S 2ND ST
43
94
W NATIONAL AV
S 1ST ST
W WASHINGTON ST
W GREENFIELD AV
W LAPHAM BL
S 5TH ST
S 6TH ST
S KINNICKINNIC AV
Kinnickinnic River
S 1ST ST
W BECHER ST
W BECHER ST
E BAY ST



Data Source: 2018-2023 ACS
5-Year Estimates, Table S0102

Annual Assistance Needed for Aging Homeowners*

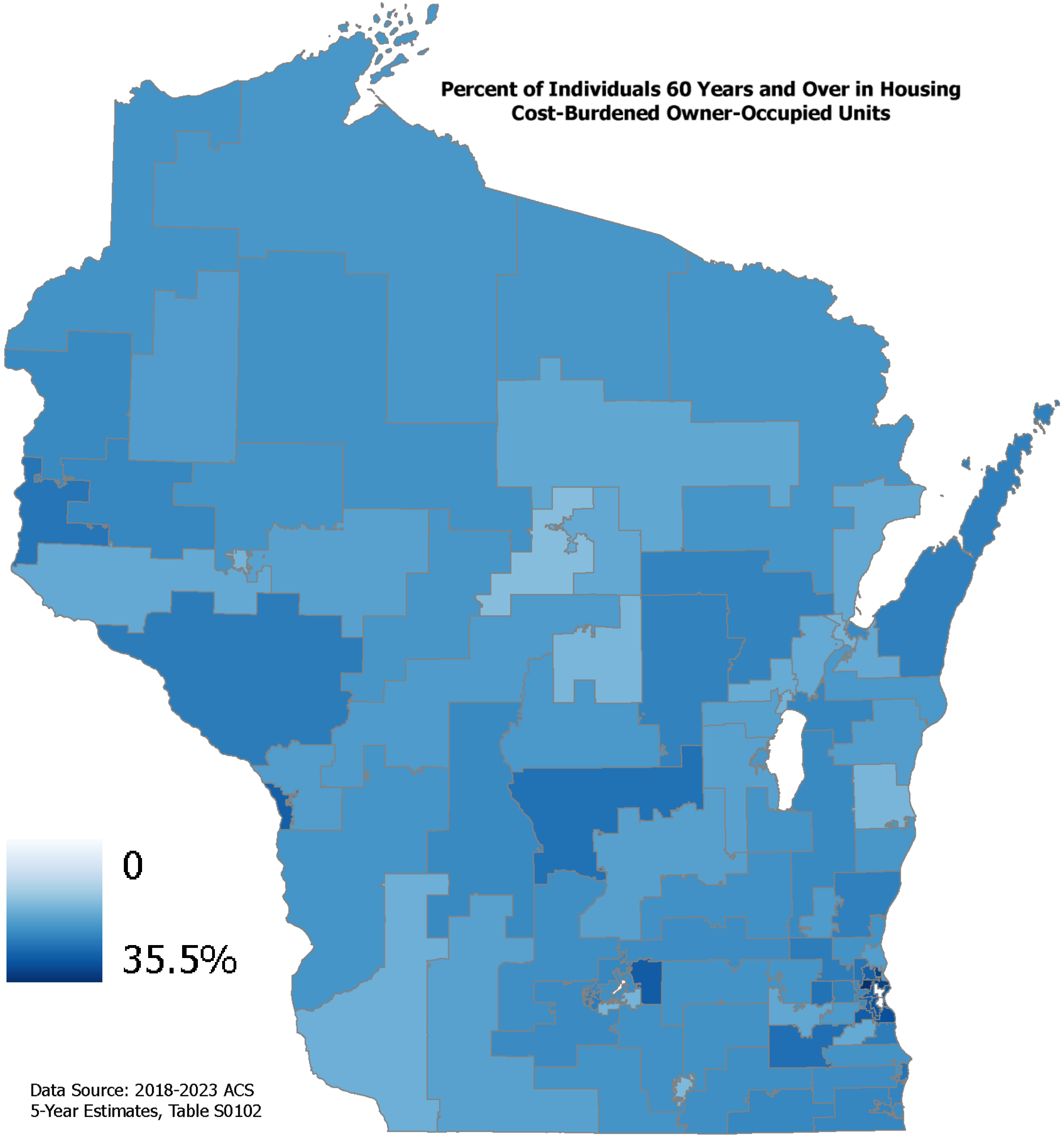
$284.3 Million

Wisconsin

$38.6 Million

Milwaukee County

* Based on estimated assistance of $1,755/homeowner



- Root cause is unlikely to be city property tax rate
- Root cause is unlikely to be that assessments are inaccurate
- Root cause is likely that rising market conditions are causing unaffordable property tax payments for aging neighbors on a fixed income.

Policy change is needed

Property Tax Relief in Philadelphia

Jonathan Sgro, Esq.
Community Legal Services, Inc.
Philadelphia, Pennsylvania

COMMUNITY DEVELOPMENT ALLIANCE

Property Tax Relief in Philadelphia

Presented by Jonathan Sgro, Esq.
Community Legal Services, Inc.
1410 W. Erie Avenue
Philadelphia, PA 19140

September 14-15, 2025

Agenda

- About Community Legal Services
- Homeownership and property taxes in Philadelphia
- Legal framework for property tax relief in Philadelphia
- Overview of tax relief programs
- Can we do this too?

What is CLS?

- Founded in 1966, CLS provides free civil legal assistance to low-income Philadelphians
  - Homeownership & Consumer Rights
  - Landlord/tenant
  - Public benefits
  - SSI
  - Utilities
  - Employment
  - Family defense
  - Language access
- Last year, we represented close to 13,000 clients
- Dual approach: 1) individual representation and 2) policy advocacy

Homeownership in Philadelphia

Monthly Homeowner Costs
U.S. largest and poorest large cities

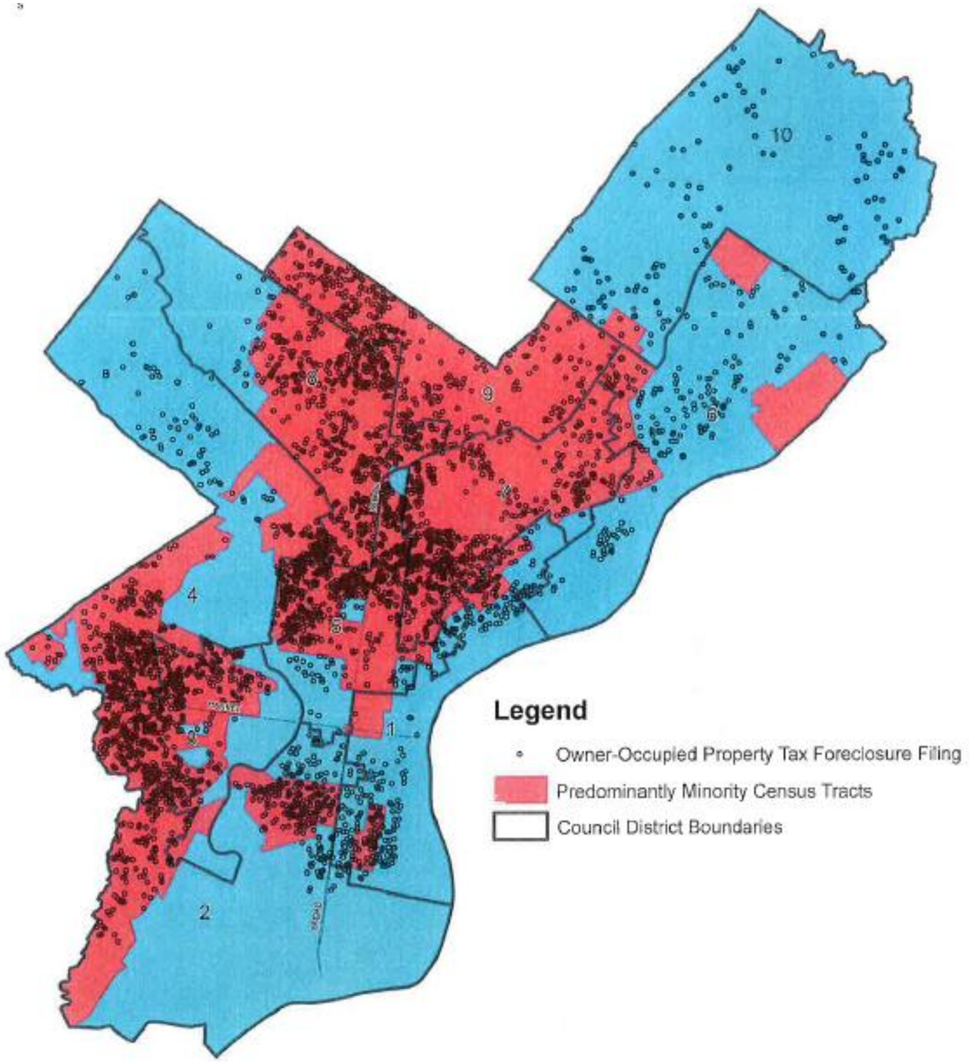
- Lowest homeowner cost among the 10 most populous cities; prices are about average compared to large, high poverty cities
- Highest rate of homeownership among low-income households
- 48% of Black households in Philadelphia own their homes, the highest rate of Black homeownership among the 50 largest cities in the country
- 62% of low-income homeowners own their homes free and clear
- But homeownership is declining for various reasons, including rising property taxes

Property taxes in Philadelphia

- Actual value initiative (AVI) in 2014
- City conducts periodic re-assessments
- Tax rate has not changed (1.3998%)
  - Revenue is split between general fund and school district
- Without tax relief, an increase in assessed value = increase in tax bill
- Collection via foreclosure
  - Between 2010 and 2015, City increased foreclosures filings by 1,200% (from 1,000/year to over 10,000/year)
  - Property taxes became the #1 reason clients sought help at our North Philadelphia office

Why are property taxes a legal services issue?

- Primarily affects low-income and senior homeowners
  - Intergenerational family homes with tangled titles
- Asset preservation
- Racial justice

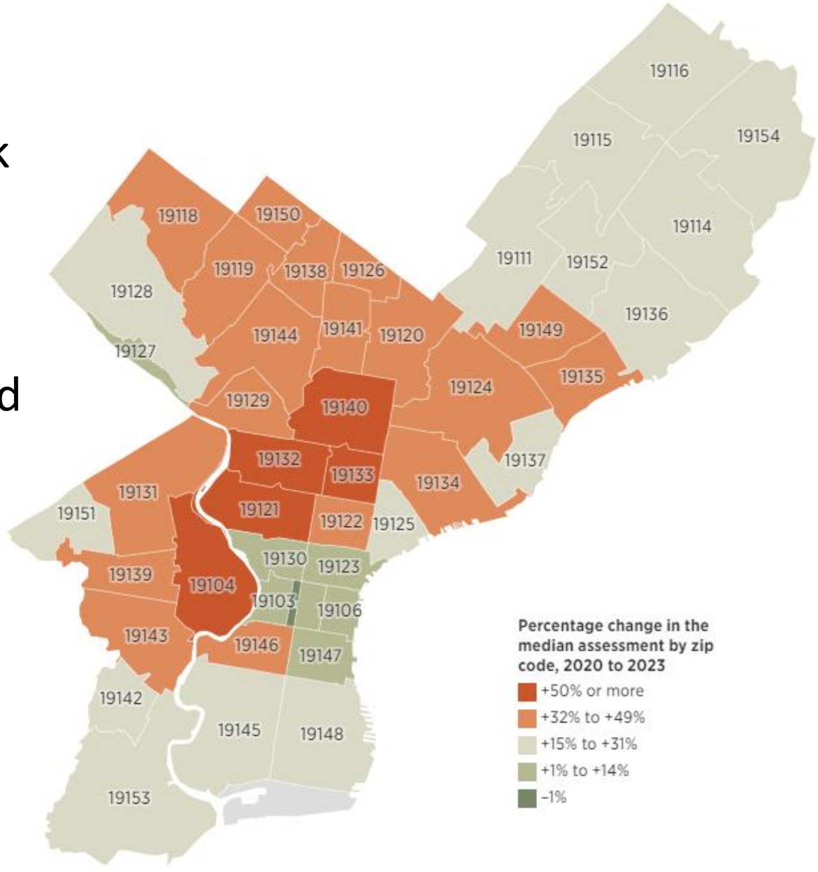


Rising Assessments

- In 2023, assessed value of residential properties increased by 31% citywide, but increases are much higher in certain neighborhoods
- In 2025, assessed value increase by another 19%

- **Racial disparities:** As the share of Black residents increase in a neighborhood, the accuracy of assessments decreases

- **Regressivity:** Low-value properties tend to be over-assessed, while high-value properties tend to be under-assessed



Map: KASTURI PANANJADY and JOHN DUCHNESKIE / Staff • Source: Office of Property Assessment

COMMUNITY LEGAL SERVICES OF PHILADELPHIA

Systemic advocacy to prevent displacement

- Income based repayment agreement for delinquent taxes
- Due process in collections and foreclosure
- Accuracy and equity in property tax assessments
- **Expand tax relief programs**

Legal Framework

- **Uniformity clause: "**All taxes shall be uniform, upon the same class of subjects, within the territorial limits of the authority levying the tax, and shall be levied and collected under general laws."
  - Pa. Const. art. VIII, § 1

- **Tax relief violates uniformity, unless there's an exception**

- **All local tax relief requires three things:**
  - Exception to uniformity in state constitution
  - State enabling legislation
  - Local ordinance

Exceptions to Uniformity Clause in PA

- The General Assembly may, by law:
  - Establish as a class or classes of subjects of taxation the property or privileges of persons who, because of **age, disability, infirmity or poverty** are determined to be in need of tax exemption or of special tax provisions, and for any such class or classes, uniform standards and qualifications. **The Commonwealth, or any other taxing authority,** may adopt or employ such class or classes and standards and qualifications, and except as herein provided **may impose taxes, grant exemptions, or make special tax provisions in accordance therewith.** ***(Senior Freeze and Low Income Freeze)***
  - Establish standards and qualifications by which local taxing authorities in counties of the first and second class may make uniform special real property tax provisions applicable to taxpayers who are **longtime owner-occupants** as shall be defined by the General Assembly of residences in areas where real property values have risen markedly as a consequence of the refurbishing or renovating of other deteriorating residences or the construction of new residences. ***(LOOP)***
  - Authorize local taxing authorities to exclude from taxation an amount based on the assessed value of **homestead property**. The exclusions authorized by this clause shall not exceed 100% of the assessed value of each homestead property within a local taxing jurisdiction. A local taxing authority may not increase the millage rate of its tax on real property to pay for these exclusions. ***(Homestead Exemption)***
- Pa. Const. art. VIII, § 2(b)

Tax Relief Programs

- Homestead Exemption
- Senior Freeze
- Low Income Tax Freeze
- Longtime Owner Occupants Program

Homestead Exemption

- Exempts the first $100,000 of assessed value from tax calculation
- *Example:* If assessed value is $200,000, the tax rate is applied to only $100,000 ($200,000 - $100,000 = $100,000)
- Equivalent to roughly $1,400 reduction in tax bill
- **Eligibility**
  - Own the property and occupy it as primary residence
  - No income or age requirements
- Given uniformity, this is primary way to create progressive property taxation

- *53 P.S. § 8581 et seq.; Phila. Code § 19-1301.2*

Property tax relief is knocking

Save up to $1,399 on your Real Estate Taxes

Apply for the Philadelphia Homestead Exemption
No income or age requirements - **no catch!**

The Homestead Exemption saves the typical homeowner about $1,399 on their Philadelphia Real Estate Tax bill every year.

Unsure if you have the exemption? Visit **property.phila.gov**

- Applicants must live in the home as their primary residence
- No need to reapply unless you sell the property or the name on the deed changes.
- Applications are due **December 1**
  *The deadline to apply for the Homestead Exemption is **December 1 of every year**. Early filers should apply by October 1, to see approval reflected on their next Real Estate Tax bill. Applicants approved after the October date will receive a second bill.*

It's easy to apply online, by phone, or in person

- Get information online at **phila.gov/homestead**; or
- Call the Homestead Hotline at (215) 686-9200; or
- Visit our service center or satellite offices; or
- Apply on the Philadelphia Tax Center. It only takes a few minutes. Visit **tax-services.phila.gov** and apply today!

Follow these steps:

1. Find the "Search for a property" link on the Tax Center's homepage under the "Property" panel.
2. Enter your address and select "Search." Your property's OPA number appears as a blue hyperlink on the right side of the screen. Select it to access your property account.
3. Choose the "Apply for real estate assistance programs" link to access the application. Fill out the fields and submit when ready.

Municipal Services Building
1401 John F. Kennedy Blvd.,
Concourse Level
(Across from City Hall)

Northeast Services Center
7522 Castor Ave.

North Phila Services Center
2761 N 22nd St.

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

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Servizi di traduzione in Italiano| Dịch vụ dịch thuật bằng tiếng Việt |

Homestead Enabling Legislation

General rule.--The governing body of a political subdivision may exclude from taxation a fixed dollar amount of the assessed value of each homestead property in the political subdivision consistent with section 8586 (relating to limitations).

53 P.S. § 8583(a).

Limit on exclusion.--In accordance with the limits established on the exclusion for homestead property in Article VIII of the Constitution of Pennsylvania, no governing body of a political subdivision shall authorize an exclusion for homestead property in excess of the amount which is one-half of the median assessed value of homestead property in the political subdivision. The median assessed value of homestead property shall be determined by the information provided to the governing body under section 8584(i) (relating to administration and procedure).

53 P.S. § 8586(a)(1)

Senior Freeze

- Freezes tax bill at current amount, even if assessment increases in the future
- Important to enroll in years when new assessments take effect
- **Eligibility**
  - Own the property and occupy it as primary residence
  - Applicant or spouse is 65+
  - Income requirements based on state prescription drug program (PACENET): $33,500 (single) or $41,500 (married)
- **Retroactive application:** Even if seniors miss the application deadline, may still apply to have tax bill frozen at the amount when they first became eligible - back to 2018
- *72 P.S. §§ 4751-21; Phila. Code §§ 19-2901*

Senior Freeze Enabling Legislation

(a) General rule.--Any taxpayer within a city of the first class who meets the standards and qualifications established by this act shall be deemed a separate class of subjects of taxation, and, as such, each governing body of a city of the first class may by ordinance provide that such taxpayers shall be entitled to the benefit of the special tax provisions of this act.

(b) Refund or forgiveness of real estate taxes.--Pursuant to the provisions of such ordinance, eligible taxpayers shall be entitled to a refund or forgiveness which have been paid over to or would, except for the provisions of this act, be payable to cities of the first class and school districts of the first class for real estate taxes authorized or imposed for city and school district purposes in accordance with the following provisions:

(1) Low-income senior citizens taxpayers shall be entitled to receive refunds or forgiveness of that part of their real estate tax liability attributable to any real estate tax rate increase or an increase in the assessed value of the taxpayer's homestead occurring after the effective date of any ordinance implementing this act.

***

72 P.S. § 4751-24(a)

Low Income Tax Freeze

- Philly's newest tax relief program, enacted in 2025
- Same as Senior Freeze, except no age requirement
- Freezes tax bill at current amount, even if assessment increases in the future
- Important to enroll in years when new assessments take effect
- **Eligibility**
  - Own the property and occupy it as primary residence
  - Income: $33,500 (single) or $41,500 (married)
- **Retroactive application:** limited to 10-year lookback period
- *72 P.S. §§ 4728.101; Phila. Code §§ 19-4600*

LITX Enabling Legislation

(a) General rule.--A taxpayer residing within the boundaries of a local taxing authority who meets the standards and qualifications established by this act shall be deemed a separate class of subjects of taxation, and, as such, each governing body of a local taxing authority may by ordinance provide that the taxpayer shall be entitled to the benefit of the special tax provisions of this act

(b) Refund or forgiveness of real estate taxes.--Under an ordinance or resolution referenced under subsection (a), an eligible taxpayer shall receive a refund or forgiveness which has been paid over to or would, except for this act, be payable to the local taxing authority for real estate taxes authorized or imposed by a local taxing authority in accordance with the following:

(1) A low-income taxpayer shall receive a refund or forgiveness of the part of the low-income taxpayer's real estate tax liability attributable to a real estate tax rate increase or an increase in the assessed value of the taxpayer's homestead occurring after the effective date of an ordinance implementing this act.

****

72 P.S. § 4728.203

<u>Longtime Owner Occupants Program (LOOP)</u>

- Intended to protect longtime homeowners from dramatic assessment increases
- Caps the extent to which assessment may increase and freezes that value going forward
- **Eligibility**
  - Owner must have <u>owned and lived</u> in property 10+ years
  - Income must be less than 120% of Area Median Income
  - No age requirement
  - **Assessed value must have increased 50%+ from one year to the next OR 75% over preceding five years**
- Cannot have LOOP and Homestead at same time
- Local ordinance imposes $35m limit on total cost of program
- *72 P.S. § 4749.1 <u>et</u> <u>seq.</u>; Phila. Code § 19-3901 <u>et</u> <u>seq.</u>*

LOOP Enabling Legislation

(a) Adoption of uniform provisions.--The governing body of a municipality shall have the power to provide, by ordinance or resolution, for uniform special real property tax provisions granting longtime owner-occupants a deferral or exemption or combination thereof, in the payment of that portion of an increase of real property taxes on a principal residence which is due to an increase in the market value of the principal residence as a consequence of the refurbishing or renovating of other real property or the construction of new real property in long-established areas or areas of deteriorated, vacant or abandoned homes and properties.

(b) Designation of areas.--The governing body of a municipality is authorized to enact ordinances or resolutions which provide for the designation of areas eligible for the special real property tax provisions pursuant to this act. Before enacting an ordinance or resolution which proposes designating such an area, the governing body shall conduct a public hearing on the proposed ordinance or resolution.

***

72 P.S. § 4749.4

Other Tax Relief Programs

- Catastrophic Loss Adjustment
- Disabled Veteran's Exemption
- Active-Duty Military Credit
- Owner-Occupied Payment Agreements (for delinquent taxes)

- For more information, see CLS Property Tax Handbook, 2d Ed. available at https://clsphila.org/services/property-taxes/

Bipartisan support for Senior Freeze

House Bill 2223

1995-1996 REGULAR SESSION

HB2222 | HB2224

Share

An Act implementing the provisions of section 2(b)(ii) of Article VIII of the Constitution of Pennsylvania by authorizing cities of the first class to provide for special tax provisions relating to real property taxes for certain persons who meet the established standards and qualifications for age and poverty.

Current Text
Print History
How to read a bill

House: 181-18
Senate: 49-0

Prime Sponsor

Representative George Kenney
R House District 170

Co-Sponsors

Rep. Frank Oliver
D House District 195

Rep. Kathy Manderino
D House District 194

Rep. Dennis O'Brien
R House District 169

Rep. Christopher Wogan
R House District 176

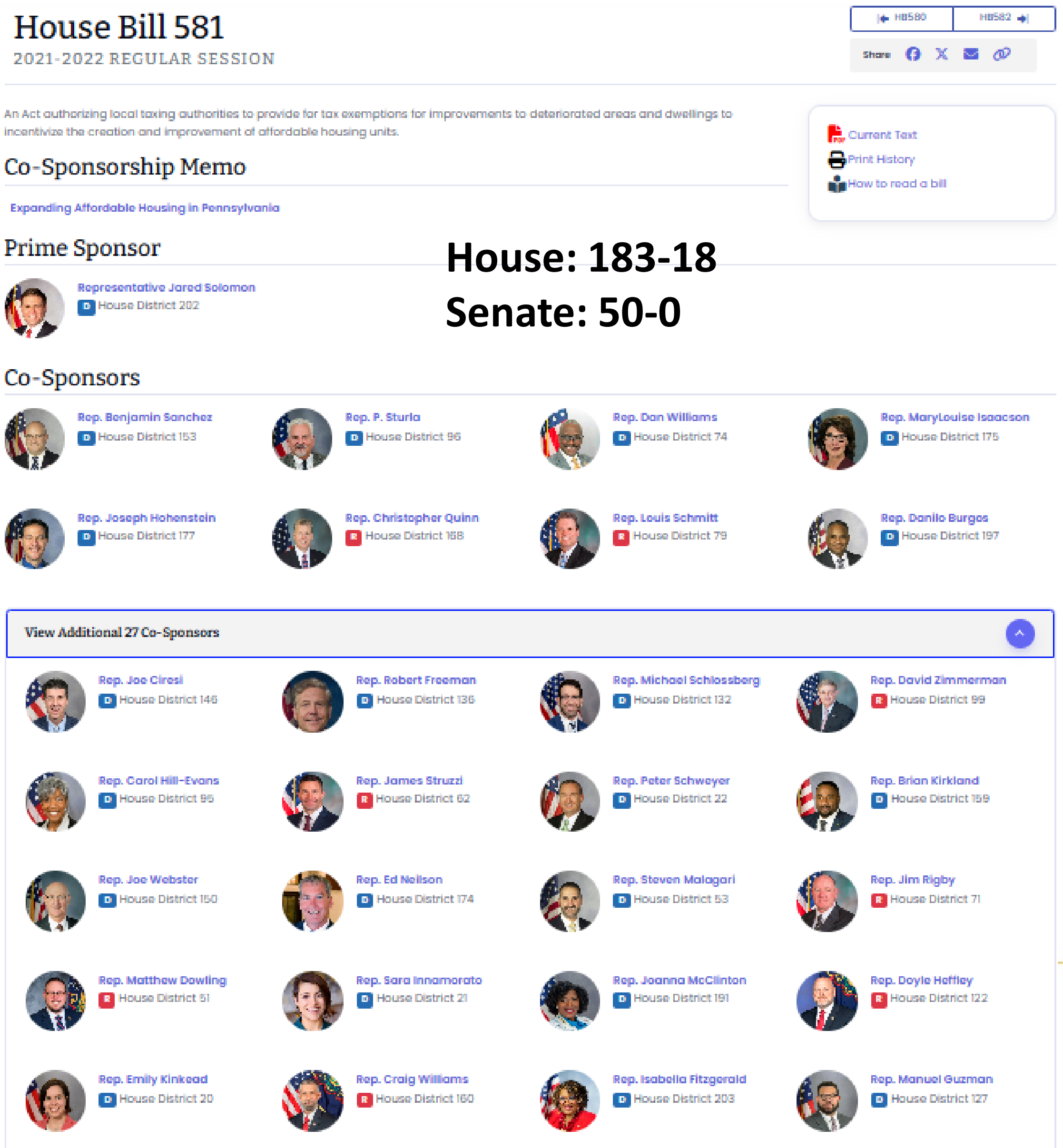
Rep. Michael Horsey
D House District 190

Rep. Robert Donatucci
D House District 185

Rep. John Taylor
R House District 177

Rep. Michael McGeehan
D House District 173

Bipartisan support for Low Income Tax Freeze



House Bill 581
2021-2022 REGULAR SESSION

HB580 | HB582

Share

An Act authorizing local taxing authorities to provide for tax exemptions for improvements to deteriorated areas and dwellings to incentivize the creation and improvement of affordable housing units.

Current Text
Print History
How to read a bill

Co-Sponsorship Memo

Expanding Affordable Housing in Pennsylvania

Prime Sponsor

Representative Jared Solomon
D House District 202

Co-Sponsors

Rep. Benjamin Sanchez — D House District 153
Rep. P. Sturla — D House District 96
Rep. Dan Williams — D House District 74
Rep. MaryLouise Isaacson — D House District 175
Rep. Joseph Hohenstein — D House District 177
Rep. Christopher Quinn — R House District 168
Rep. Louis Schmitt — R House District 79
Rep. Danilo Burgos — D House District 197

View Additional 27 Co-Sponsors

Rep. Joe Ciresi — D House District 146
Rep. Robert Freeman — D House District 136
Rep. Michael Schlossberg — D House District 132
Rep. David Zimmerman — R House District 99
Rep. Carol Hill-Evans — D House District 95
Rep. James Struzzi — R House District 62
Rep. Peter Schweyer — D House District 22
Rep. Brian Kirkland — D House District 159
Rep. Joe Webster — D House District 150
Rep. Ed Neilson — D House District 174
Rep. Steven Malagari — D House District 53
Rep. Jim Rigby — R House District 71
Rep. Matthew Dowling — R House District 51
Rep. Sara Innamorato — D House District 21
Rep. Joanna McClinton — D House District 191
Rep. Doyle Heffley — R House District 122
Rep. Emily Kinkead — D House District 20
Rep. Craig Williams — R House District 160
Rep. Isabella Fitzgerald — D House District 203
Rep. Manuel Guzman — D House District 127

House: 183-18
Senate: 50-0

Community Legal S
of Ph

Bipartisan support for property tax relief

Pennsylvania Party Control: 1992-2025

One year of a Democratic trifecta • Twelve years of Republican trifectas

Scroll left and right on the table below to view more years.

Year	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
Governor	D	D	D	R	R	R	R	R	R	R	R	D	D	D	D	D	D	D	D	R	R	R	R	D	D	D	D	D	D	D	D	D	D	D
Senate	R	D	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R
House	D	D	D	R	R	R	R	R	R	R	R	R	R	R	R	D	D	D	D	R	R	R	R	R	R	R	R	R	R	R	R	D	D	_

Co-Sponsor Memo for HB 581

- "Expanding Affordable Housing in Pennsylvania"
- Emphasized affordable housing crisis across Commonwealth, not just Philadelphia
- Pitched as a tool kit (e.g. exemptions for current homeowners + incentives for new development)
- "The bill gives local authorities a menu of options to pass tax abatements or exemptions for the creation or improvements of affordable housing, be they for homeownership or rentals. Use of these abatements is entirely up to local policymakers, and in some cases, offers various exemption schedules to tailor the tax relief to the needs and budgetary constraints they face."

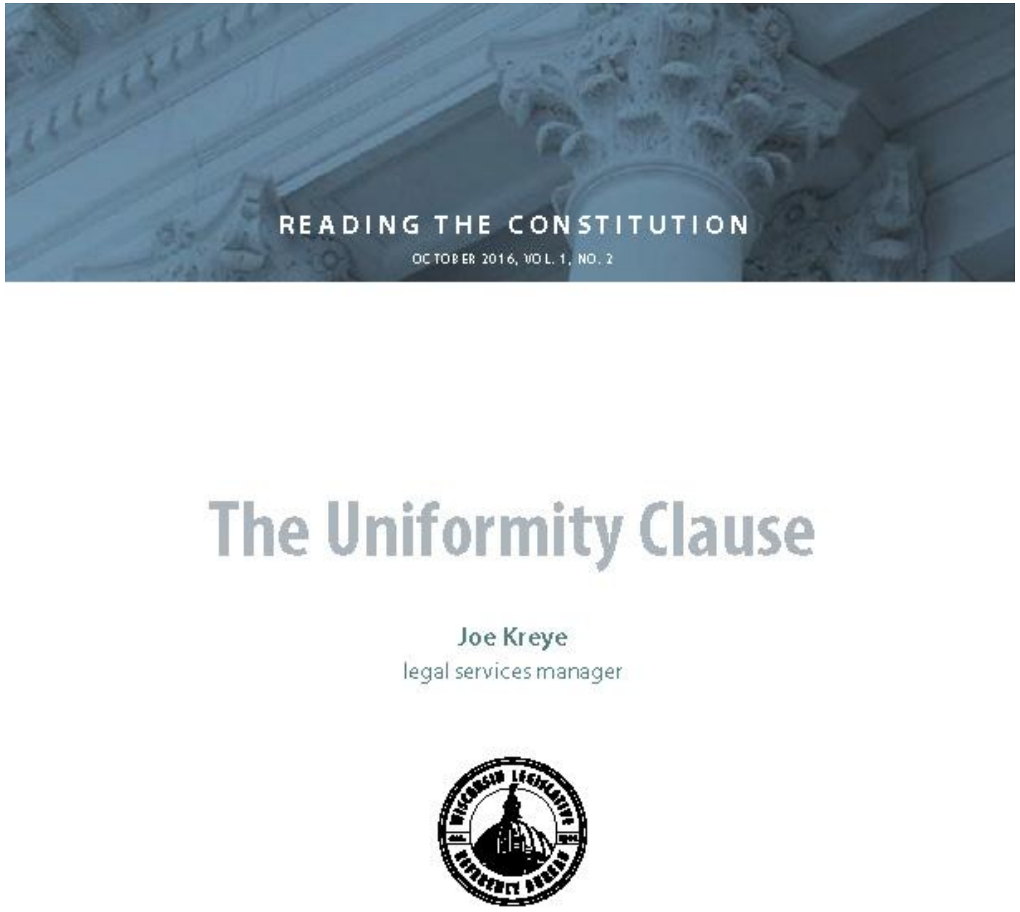
Lessons learned

- Start with seniors
- Emphasize local flexibility
- Develop data / build coalitions
- Leverage crisis points
- "Property tax policy IS affordable housing policy"

A potential path forward

Teig Whaley-Smith
Chief Alliance Executive
Community Development Alliance
Milwaukee, Wisconsin

Wisconsin’s Uniformity Clause


READING THE CONSTITUTION
OCTOBER 2016, VOL. 1, NO. 2

The Uniformity Clause

Joe Kreye
legal services manager

[The Uniformity Clause](#)

[Wisconsin Constitution](#), Article VIII, Section I

Rule of taxation uniform; income, privilege and occupation taxes. The rule of taxation shall be uniform but the legislature may empower cities, villages or towns to collect and return taxes on real estate located therein by optional methods. Taxes shall be levied upon such property with such classifications as to forests and minerals including or separate or severed from the land, as the legislature shall prescribe. Taxation of agricultural land and undeveloped land, both as defined by law, need not be uniform with the taxation of each other nor with the taxation of other real property. Taxation of merchants, stock-in-trade, manufacturers materials and finished products, and livestock need not be uniform with the taxation of real property and other personal property, but the taxation of all such merchants, stock-in-trade, manufacturers, materials and finished products and livestock shall be uniform, except that the legislature may provide that the value thereof shall be determined on an average basis. Taxes may also be imposed on incomes, privileges and occupations, which taxes may be graduated and progressive, and reasonable exemptions may be provided.

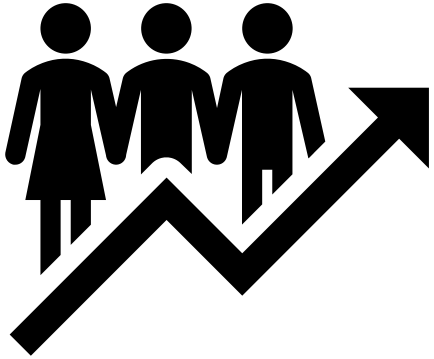
Options

Expand Homestead Credit

Constitution Change

Property Tax Exemption

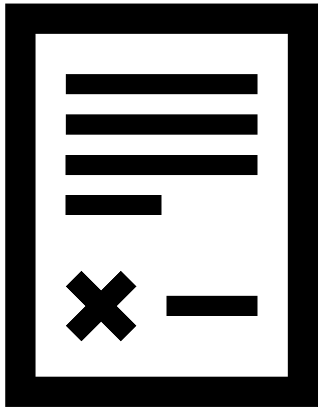
Options



Expand Homestead Credit

- The current state tax credit is only worth between about $1,100 down to $48 based on incomes of $8,000 to $24,000.
- Average use of ant displacement is about $1,700
- Homestead Credit could be expanded to meet average social security incomes of $22,000 - $33,000
- Would require a state budgetary change of likely more than $200 million

Options



Constitution Change

- Current constitution allows exceptions to uniformity clause for manufacturing and agricultural property
- Similar to Pennsylvania, could add exception for low-income aging homeowners.
- Exception could be similar to Freeze, or LOOP in Pennsylvania.
- Stronger protections from future court and political challenges.

Options

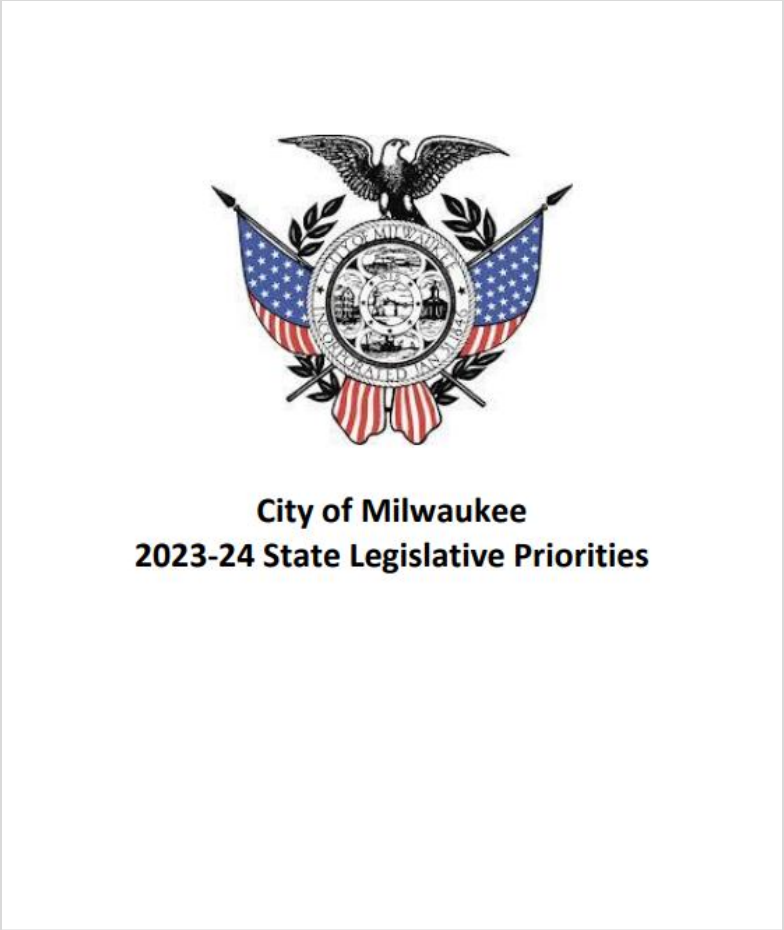
Property Tax Exemption

- State exemptions are currently available for non-profit schools, hospitals, and other uses.
- An exemption would reduce property tax liability to zero, rather than locking in a previous base.
- Less protections against future court and political challenges.

Options

	Increasing Homestead Credit	Constitutional Change	Exemption
Getting our Local Coalition Together	✓	✓	✓
Recruiting Statewide Allies	✓	✓	✓
State Constitutional Change		✓	
State Enabling Legislation	✓	✓	✓
Local Ordinance Change		✓	
Subject to Annual Change	✓		✓
State Fiscal Note	$284 Million	-	-
Protect from Constitutional Challenge	✓	✓	

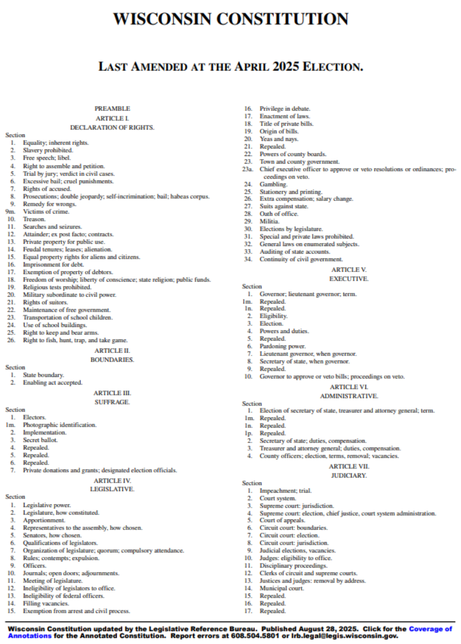
Getting Local Coalition Together


City of Milwaukee
2023-24 State Legislative Priorities

- City of Milwaukee and Milwaukee County both adopt a document including which state legislative items they support and will lobby for.
- To avoid future unnecessary problems, we need to make sure the City and County support this policy change
- 1st Step is Finding a Legislative Sponsor

COMMUNITY DEVELOPMENT ALLIANCE

State Constitutional Change



WISCONSIN CONSTITUTION

LAST AMENDED AT THE APRIL 2025 ELECTION.

PREAMBLE

ARTICLE I.

DECLARATION OF RIGHTS.

Section

1. Equality; inherent rights.
2. Slavery prohibited.
3. Free speech; libel.
4. Right to assemble and petition.
5. Trial by jury; verdict in civil cases.
6. Excessive bail; cruel punishments.
7. Rights of accused.
8. Prosecutions; double jeopardy; self-incrimination; bail; habeas corpus.
9. Remedy for wrongs.

9m. Victims of crime.

10. Treason.
11. Searches and seizures.
12. Attainder; ex post facto; contracts.
13. Private property for public use.
14. Feudal tenures; leases; alienation.
15. Equal property rights for aliens and citizens.
16. Imprisonment for debt.
17. Exemption of property of debtors.
18. Freedom of worship; liberty of conscience; state religion; public funds.
19. Religious tests prohibited.
20. Military subordinate to civil power.
21. Rights of suitors.
22. Maintenance of free government.
23. Transportation of school children.
24. Use of school buildings.
25. Right to keep and bear arms.
26. Right to fish, hunt, trap, and take game.

ARTICLE II.

BOUNDARIES.

Section

1. State boundary.
2. Enabling act accepted.

ARTICLE III.

SUFFRAGE.

Section

1. Electors.

1m. Photographic identification.

2. Implementation.
3. Secret ballot.
4. Repealed.
5. Repealed.
6. Repealed.
7. Private donations and grants; designated election officials.

ARTICLE IV.

LEGISLATIVE.

Section

1. Legislative power.
2. Legislature, how constituted.
3. Apportionment.
4. Representatives to the assembly, how chosen.
5. Senators, how chosen.
6. Qualifications of legislators.
7. Organization of legislature; quorum; compulsory attendance.
8. Rules; contempts; expulsion.
9. Officers.
10. Journals; open doors; adjournments.
11. Meeting of legislature.
12. Ineligibility of legislators to office.
13. Ineligibility of federal officers.
14. Filling vacancies.
15. Exemption from arrest and civil process.
16. Privilege in debate.
17. Enactment of laws.
18. Title of private bills.
19. Origin of bills.
20. Yeas and nays.
21. Repealed.
22. Powers of county boards.
23. Town and county government.

23a. Chief executive officer to approve or veto resolutions or ordinances; proceedings on veto.

24. Gambling.
25. Stationery and printing.
26. Extra compensation; salary change.
27. Suits against state.
28. Oath of office.
29. Militia.
30. Elections by legislature.
31. Special and private laws prohibited.
32. General laws on enumerated subjects.
33. Auditing of state accounts.
34. Continuity of civil government.

ARTICLE V.

EXECUTIVE.

Section

1. Governor; lieutenant governor; term.

1m. Repealed.

1n. Repealed.

2. Eligibility.
3. Election.
4. Powers and duties.
5. Repealed.
6. Pardoning power.
7. Lieutenant governor, when governor.
8. Secretary of state, when governor.
9. Repealed.
10. Governor to approve or veto bills; proceedings on veto.

ARTICLE VI.

ADMINISTRATIVE.

Section

1. Election of secretary of state, treasurer and attorney general; term.

1m. Repealed.

1n. Repealed.

1p. Repealed.

2. Secretary of state; duties, compensation.
3. Treasurer and attorney general; duties, compensation.
4. County officers; election, terms, removal; vacancies.

ARTICLE VII.

JUDICIARY.

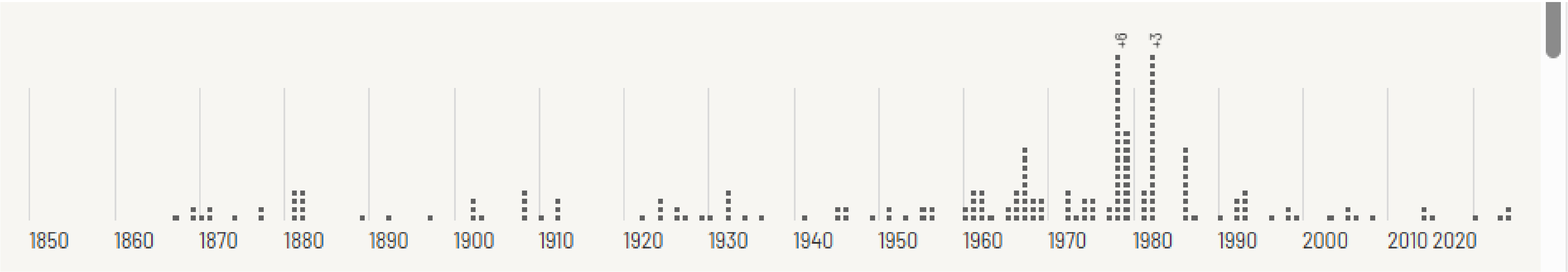
Section

1. Impeachment; trial.
2. Court system.
3. Supreme court: jurisdiction.
4. Supreme court: election, chief justice, court system administration.
5. Court of appeals.
6. Circuit court: boundaries.
7. Circuit court: election.
8. Circuit court: jurisdiction.
9. Judicial elections, vacancies.
10. Judges: eligibility to office.
11. Disciplinary proceedings.
12. Clerks of circuit and supreme courts.
13. Justices and judges: removal by address.
14. Municipal court.
15. Repealed.
16. Repealed.
17. Repealed.

Wisconsin Constitution updated by the Legislative Reference Bureau. Published August 28, 2025. Click for the Coverage of Annotations for the Annotated Constitution. Report errors at 608.504.5801 or lrb.legal@legis.wisconsin.gov.

- Requires approval by two sessions of the legislature (e.g. 2025-2026 Session and then 2027-2028 Session)
- Then requires statewide referendum.
- Has been amended 152 Times.
- 17 times in the last 20 years.

Ballot Initiative and Referendum in Wisconsin
Wisconsin Constitution – Ballotpedia
Amendments to the Wisconsin Constitution | 50 Constitutions



Brainstorming Questions

- Of the 3 paths forward, how do you think we as an alliance should focus our efforts?
- If we pursue If we pursue the constitutional change, how do you feel about the Philadelphia approach that freezes the assessment with a 10 year lookback? Are there other approaches we should consider, like a rebate or something else? How might we assist aging neighbors whose assessments went up more than 10 years ago?
- Philadelphia chose an income limit of $33,500 (single) or $41,500 (married). This was based off of a prescription drug eligibility formula in the state of Pennsylvania. What do you think would be an appropriate dollar amount for Wisconsin? Is there another program that eligibility should be tied to?
- Any of the statewide changes will require statewide partners. What other organizations or groups should be involved in this effort?