

Protecting Aging Neighbors from Displacement

Tuesday, September 16, 2025

8:30 am – 2:00 pm

GATHER at Deer District

333 W. Juneau Ave. Milwaukee, WI 53203



Welcome & Storytelling



COMMUNITY
DEVELOPMENT
ALLIANCE





Today's Agenda



9:00 a.m.	Welcome & Storytelling
9:30	Homeownership & RACH Update
10:00	Homeowner Bill of Rights Update
10:15	How Assessments in Wisconsin Work
10:45	Wellness Break
11:00	Policy to Protect Aging Neighbors – Philly Experience
11:30	Message from County Executive
11:35	Working Session 1: Gallery Walk
Noon	Grab your Lunch
12:15 p.m.	A Potential Path Forward
12:45	Working Session 2: Shaping the Path Forward
1:15	Alliance Panel Discussion
1:45	Closing & Call to Action



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Homeownership Update



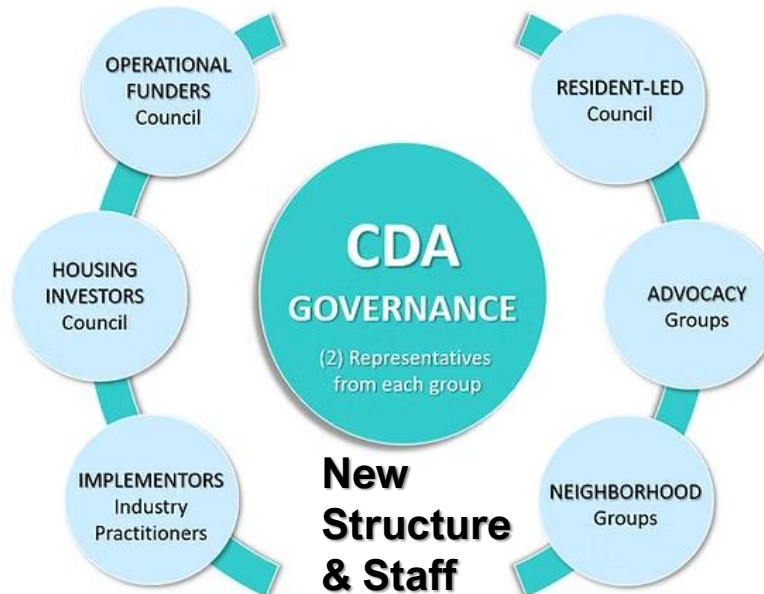
COMMUNITY
DEVELOPMENT
ALLIANCE





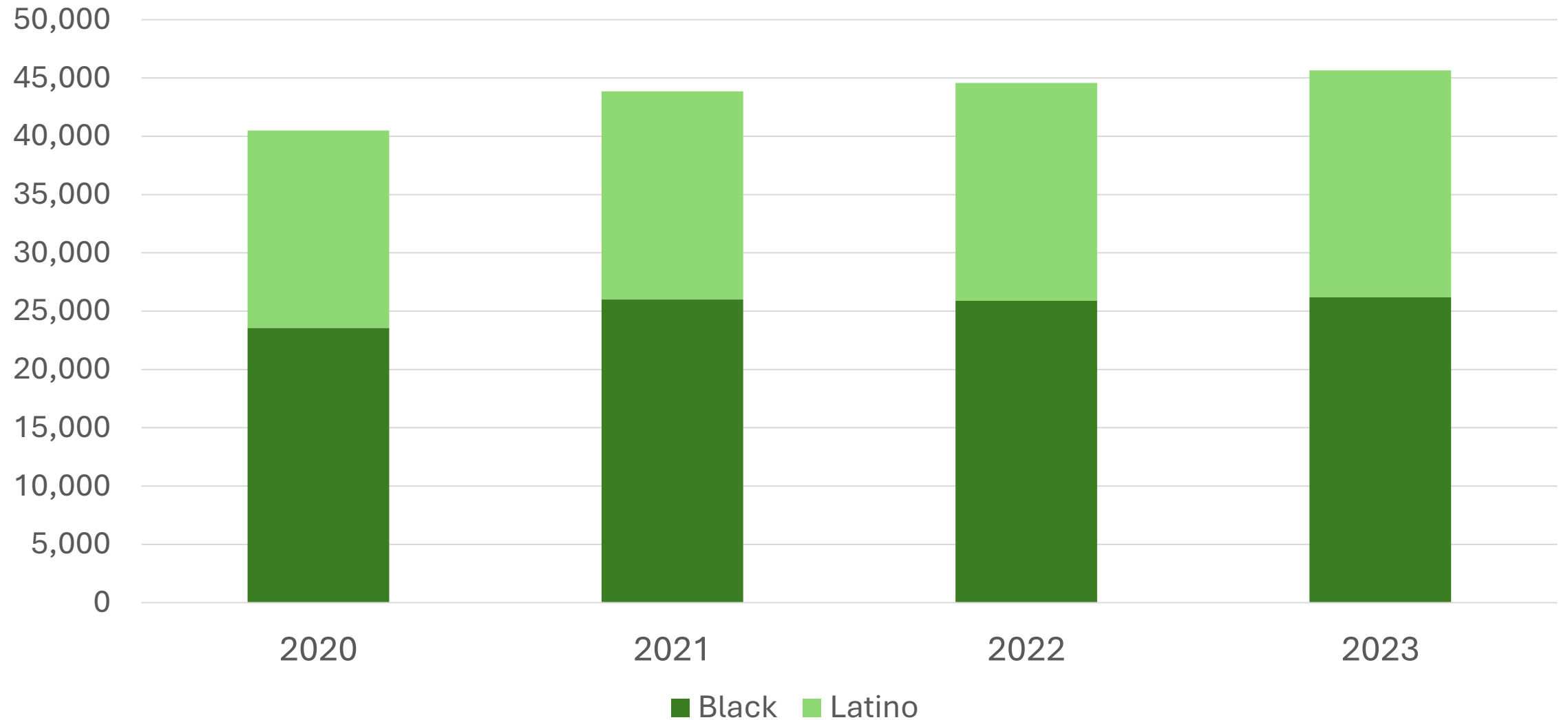
We build systems, communities & homes

2024 Highlights

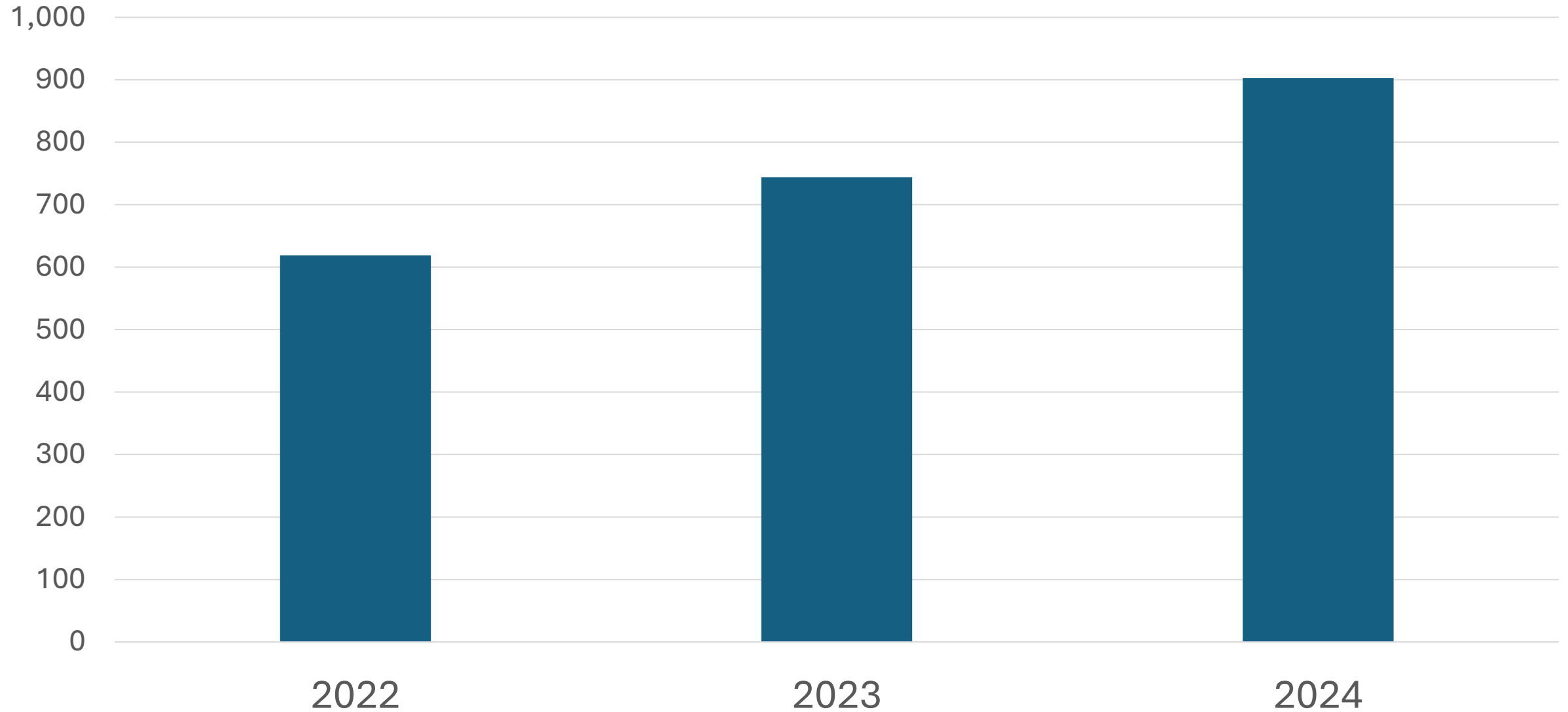


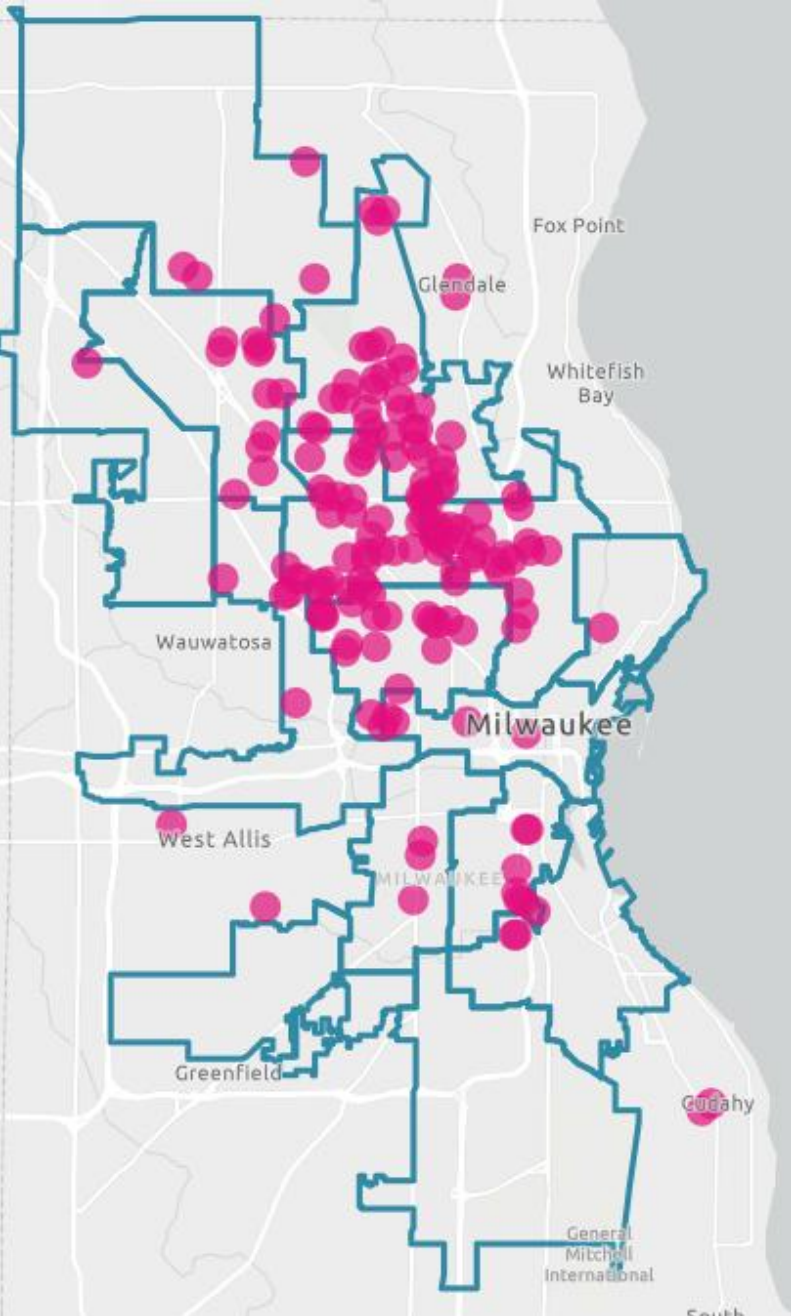
Black & Latino Homeownership in Milwaukee

American Community Survey (ACS 5 Year)

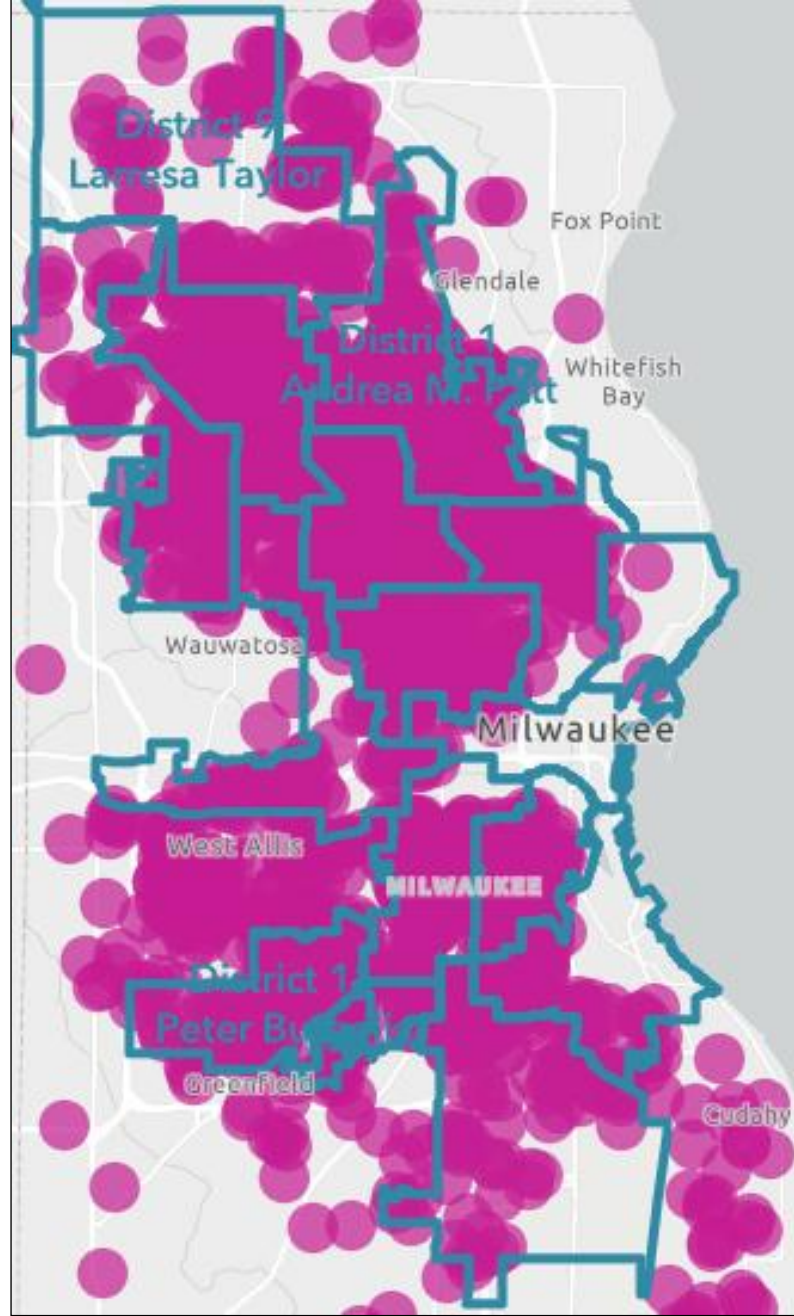


Growth of New Homeowners Supported by Homebuyer Counseling Agencies

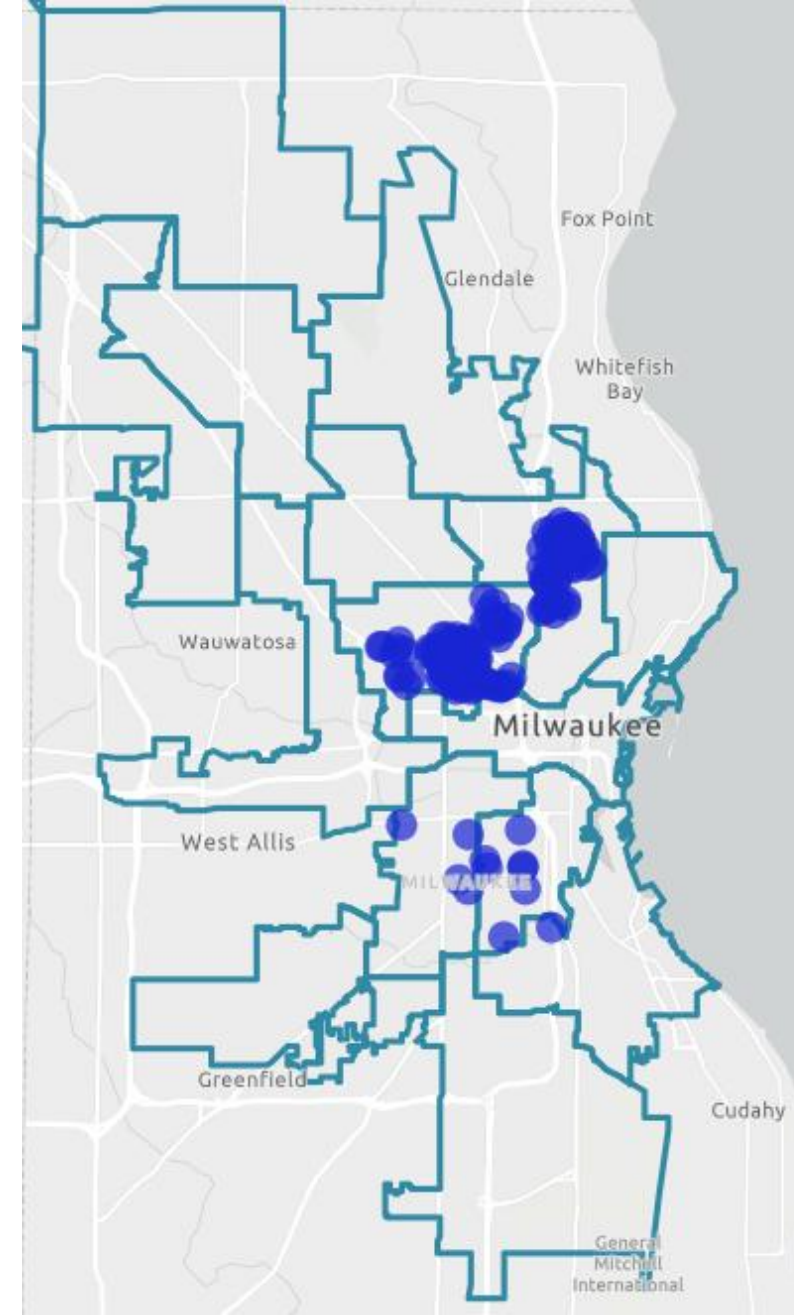




Acquisition Fund



DPA



New Construction



Annual Objectives & Key Results

	2022	2023	2024	2025	2026
Grow Down Payment Assistance & Homebuyer Counseling by 10%/Year	Build System to track	Set Baseline: 600	660	725	800
Vacant Lots to Entry Level Homes: develop a sustainable system of 100 new homes per year	Baseline: 20/year	40/year	60/year	80/year	100/year
Acquisition Fund: develop a sustainable system to acquire 100 homes per year	Build and Fund new system	Set Baseline: 40/year	60/year	80/year	100/year
Alternative Lending: develop a sustainable system to lend to 200 families per year on the bench		Develop Business Plan	Launch & Measure Baseline	75	125
Policy to protect families vulnerable to displacement.			Collaborate on H.B.O.R	Develop Phase I H.B.O.R	Implement Phase I H.B.O.R.

RACH Update



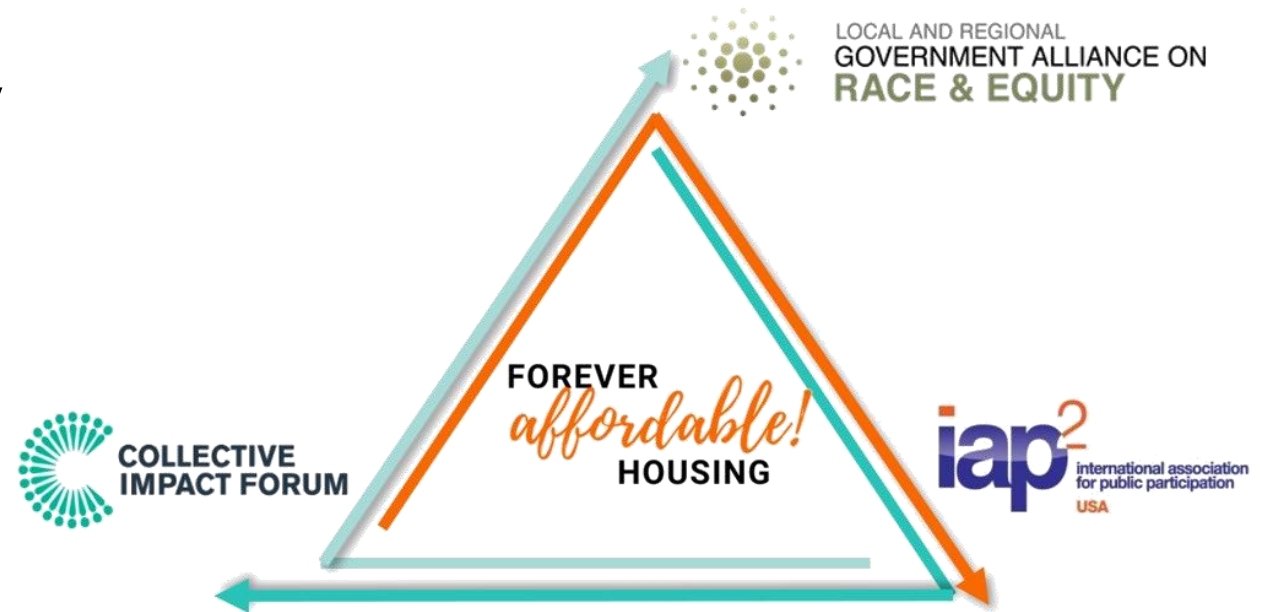
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Mission Statement for Collaboration

The best community results happen when **individual goals align into a shared strategy**. We move from strategy to action by building trust with one another, balancing diverse interests, and following through on our commitments. We collaborate with residents, funders, practitioners and future allies through **continuous two-way communication, equitable representation, and achieving results together**.



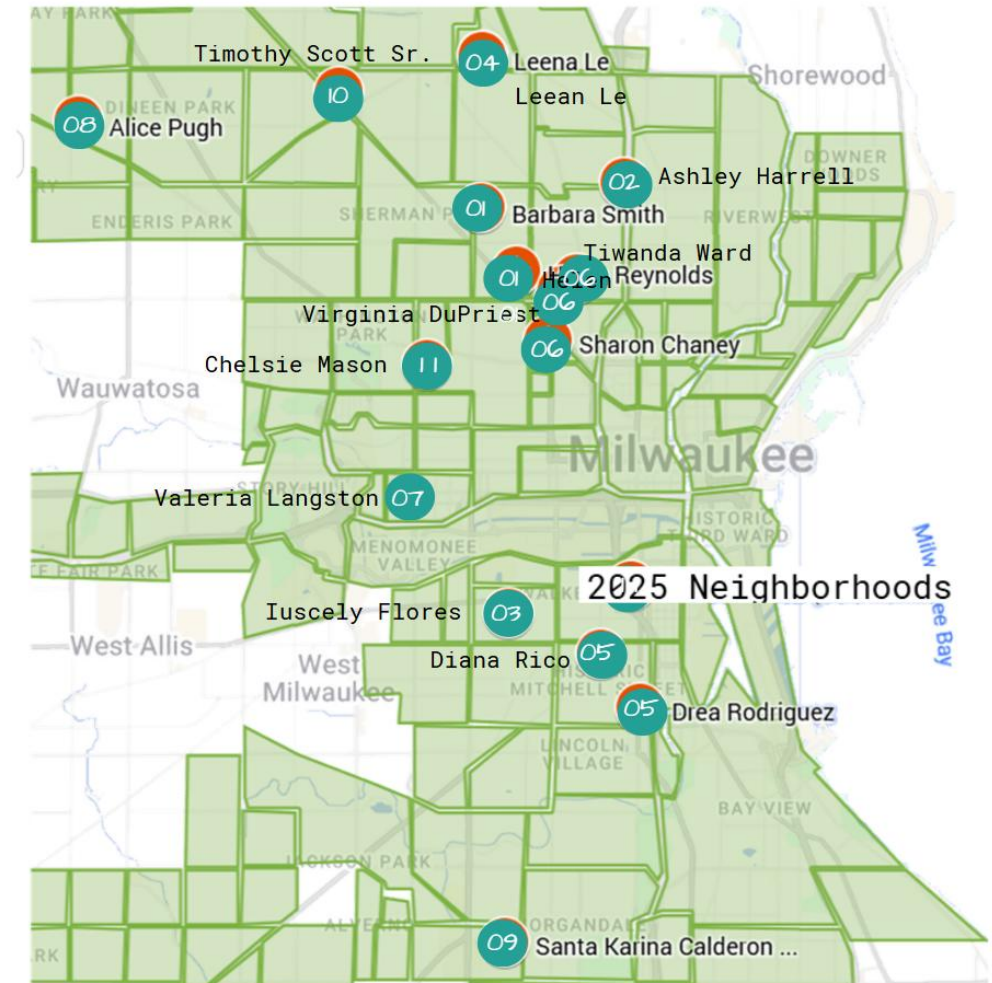


2025 Resident Advisory Council



Alice Pugh
Ashley Harrell
Barbara Smith
Chelsie Mason
Diana Rico
Drea Rodriguez
Helen Reynolds
Leean Le
Leena Le
Luscely Flores
Santa Karina Calderon Ramirez
Sharon Chaney
Timothy Scott
Tiawanda Ward
Valerie Langston
Virginia DuPriest

Nash Park
Borchert Field
Amani
Washington Park
Historic Mitchell Street
Historic Mitchell Street
Amani
Garden Homes
Garden Homes
Clarke Square
Southpoint
Lindsay Heights
Sherman
Lindsay Heights
Merrill Park
Lindsay Heights



2025 Neighborhoods

16 Council Members | 12 Neighborhoods



Our Resident-Led Approach



October 2024



RESIDENT-LED FOCUS:

Emphasized representation from neighborhoods needing affordable housing, gathering diverse views.

April 2025



ENGAGEMENT MECHANISM:

Conducted quarterly meetings that fostered active participation and feedback from residents.

July 2025



KEY LEARNINGS:

- The importance of community collaboration in influencing housing policies.
- Increased awareness of housing challenges among residents.
- The value of active participation in institutional meetings and advocacy events.



Welcome to the RACH

Resident Advisory Council on Housing



RACH Members participating in CDA's Conference on 9/17/2024

The Resident Advisory Council on Housing (RACH) is a dedicated group supported by the Community Development Alliance (CDA), committed to empowering Milwaukee residents in shaping initiatives that promote affordable housing. Comprising 14 diverse residents, RACH ensures that the voices and experiences of our neighborhoods guide our work.

2025 Nominations Coming Soon



Key Activities and Events



OCTOBER 2024: Participated in the City of MKE Finance Committee Meeting to **provide Public Testimony** on budget priorities affecting housing.

FEBRUARY 2025: Contributed to the **Review of the Housing Element Plan**, offering community insights on housing strategies.

MARCH 2025: Attended the National Community Reinvestment Coalition (NCRC) **Just Economy Conference** to engage in critical discussions on economic justice.

JULY 2025: Provided **additional Public Testimony** at the City Hall Finance Committee Meeting on pressing housing issues.





HOSTED EVENTS:

Participated in **Black Advocacy Hill Day** to address systemic housing disparities.

Presented at the national **Collective Impact Action Summit**, showcasing our research and community perspectives.

Attended the regional **Home For Everyone Conference** to foster discussions on state-level housing efforts.

GOALS ACHIEVED:

Strengthened relationships with city alliances and organizations.

Advocated for housing rights and funding, ensuring the voices of residents were heard in critical policy discussions.





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HBOR Update



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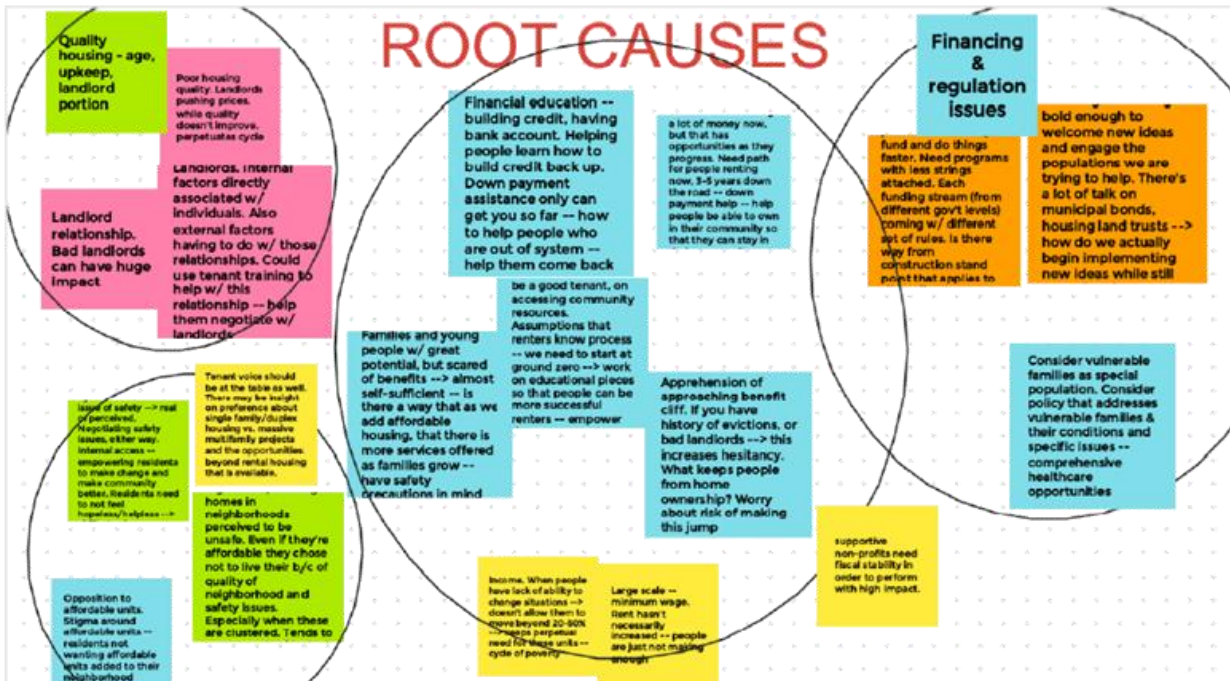
- PROTECTING AGING NEIGHBORS FROM DISPLACEMENT 2025 CONFERENCE



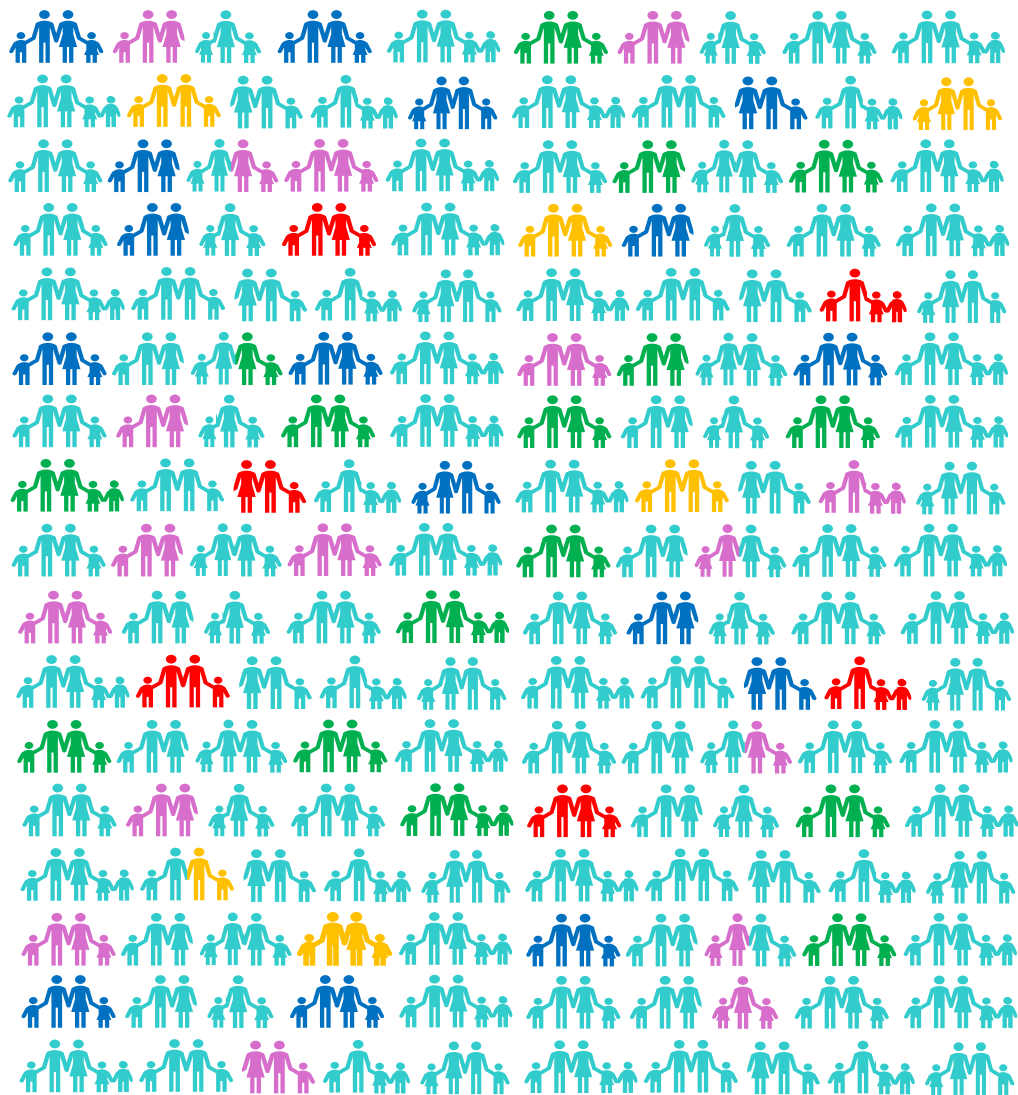
Redefining Public Collaboration



THE BEST COMMUNITY RESULTS HAPPEN WHEN
INDIVIDUAL GOALS ALIGN INTO A SHARED
STRATEGY.



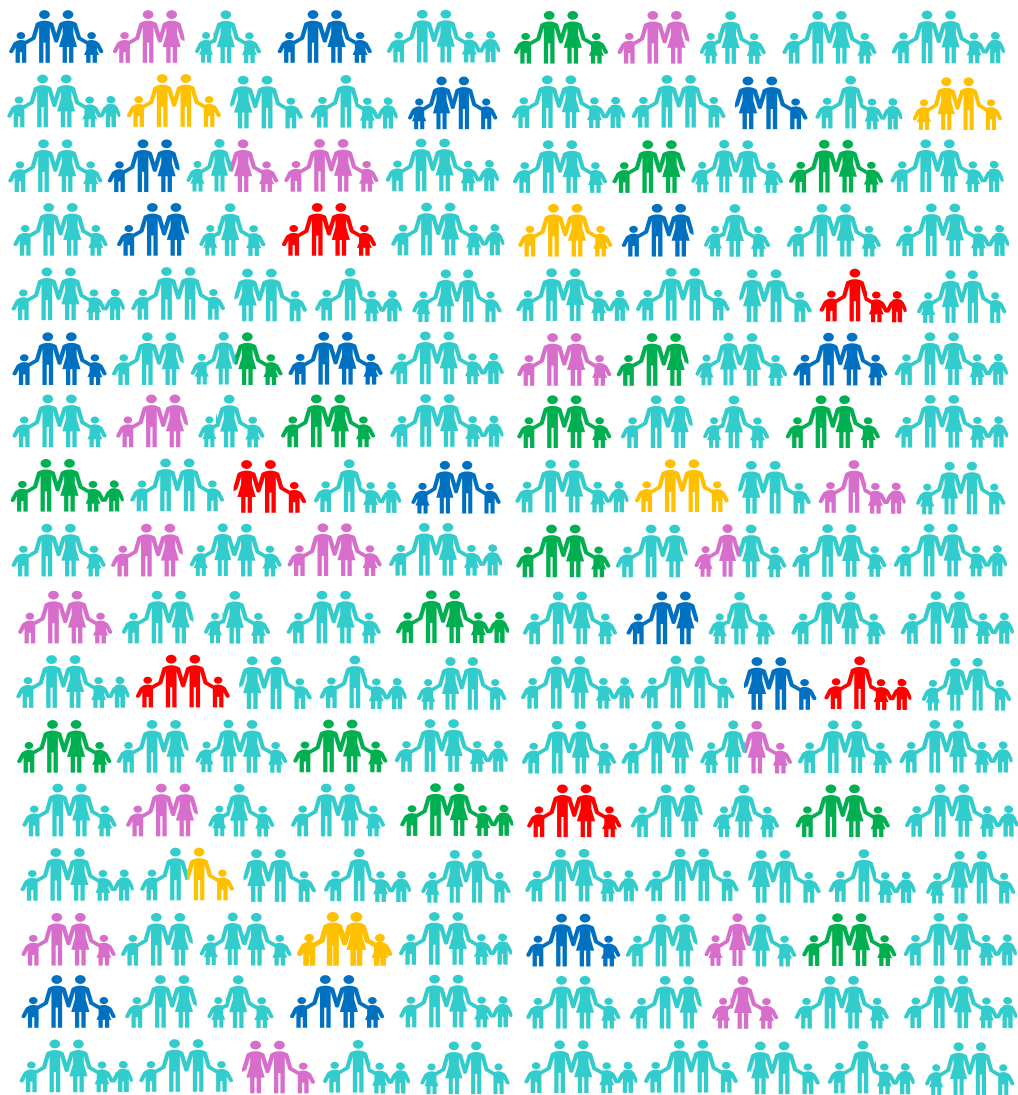
CDA | Building Homeowner Bill of Rights



Residents are passionate about their community and bring lots of perspectives.

A unanimous decision on any issue is impossible.

Instead, we look for consensus. Finding a consensus is both a science and an art form.



After co-hosting nearly 100 resident collaboration sessions since 2023, we believe there is consensus to prioritize two policy areas.

1. Prioritizing Homeowners over Investors
2. Protecting Vulnerable Families from Displacement



The HBOR – Phase 1 is a direct result of the priorities we have heard from residents.



Preserve Vacant Lots for Attainable Homeownership



Vacant city homes only for Attainable Homeownership



Tenant Opportunity to Purchase Act (TOPA)



Lower property tax rate for aging homeowners



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Write it out



My
question
is.....

I have a
displacement
story that I
want to share.

This is a
concern.

I think...

I know a
resource
that can
help.

How Assessments in Wisconsin Work

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



Assessment

Land:	\$20,000
Improvements:	<u>\$139,500</u>
Total:	\$159,500



2024 City Wide Assessment

\$39.1 Billion



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

Property Tax Revenue
City Wide Assessment

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



=

0.829%



=

0.349%



=

0.889%



=

0.089%



=

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)
22,000	76,900	98,900	98.90000000	.017243455
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
22,250	77,750	100,000		185.01

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

FOR INFORMATIONAL PURPOSES ONLY – Voter-Approved Temporary Tax Increases

Taxing Jurisdiction	Total Additional Taxes	Total Additional Taxes Applied to Property	Year Increase Ends
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BILL AND SUE HOMEOWNER
PO Box 123
BADGER WI 58425

☐ Check For Billing Address Change

PAID IN FULL 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 6862 (R. 3-25)



Property Tax Calculation

Assessment of \$159,500
X Tax rate of 2.293%
= Tax bill of \$3,657

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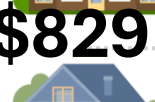
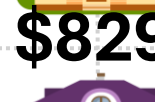


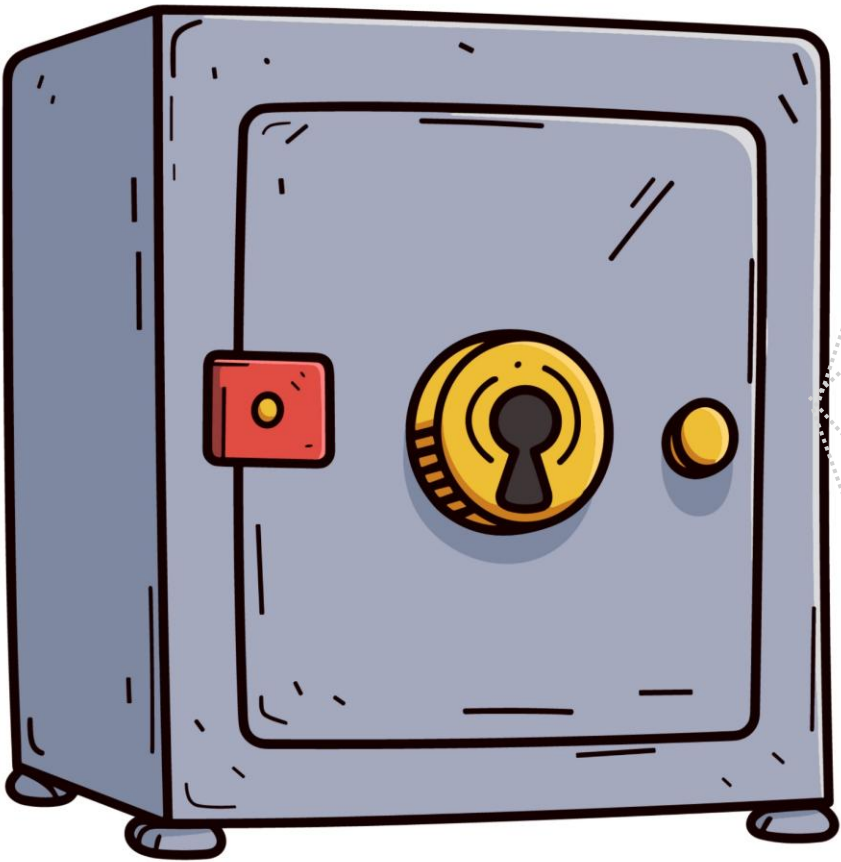
Total Tax	\$3,611
- First Dollar Credit	(\$ 86)
- Lottery Credit	(\$202)
+ Special Assess.	\$0
+ NID/BID	\$0
Net Tax Owed	\$3,323

Avg. Assessment \$100K

2025

Tax
Rate
.829%

		
\$829	\$829	\$829
		
\$829	\$829	\$829
		
\$829	\$829	\$829
		
\$829	\$829	\$829
		
\$829	\$829	\$829
		
\$829	\$829	\$829
		
\$829	\$829	\$829
		
\$829	\$829	\$829

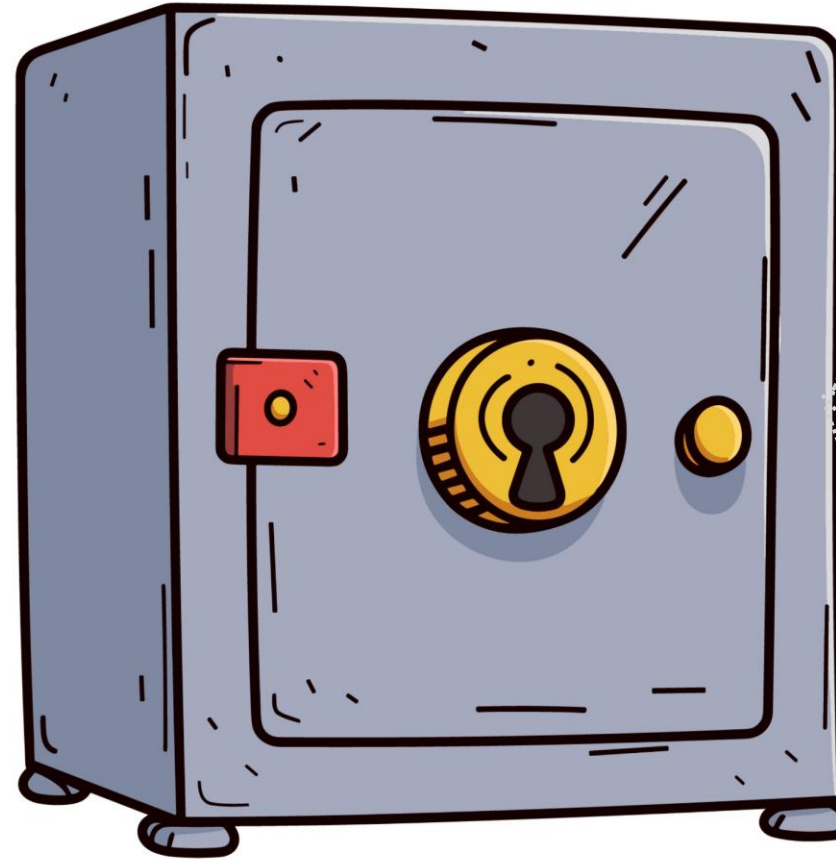


\$324 Million

Avg. Assessment **\$110K**

2026

**Tax
Rate
.829%**

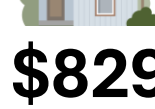
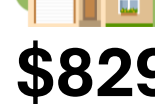


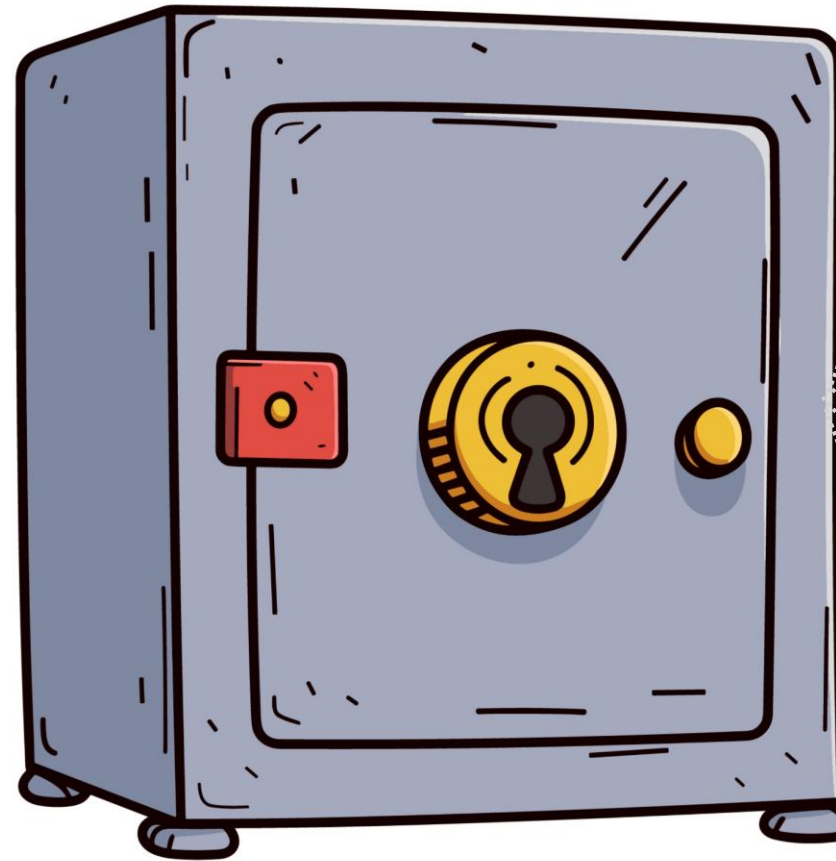
~~**\$350 Million**~~
\$324 Million

Avg. Assessment **\$110K**

2026

Tax
Rate
~~.829%~~
.753%

		
\$829	\$829	\$829
		
\$829	\$829	\$829
		
\$829	\$829	\$829
		
\$829	\$829	\$829
		
\$829	\$829	\$829
		
\$829	\$829	\$829
		
\$829	\$829	\$829
		
\$829	\$829	\$829



~~\$350 Million~~

\$324 Million



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

<u>Year</u>	<u>Assessment</u>	<u>Tax Rate</u>	<u>Tax</u>
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%



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

(Actual Halyard Park Example)

<u>Year</u>	<u>Assessment</u>	<u>Tax Rate</u>	<u>Tax</u>
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%



**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.



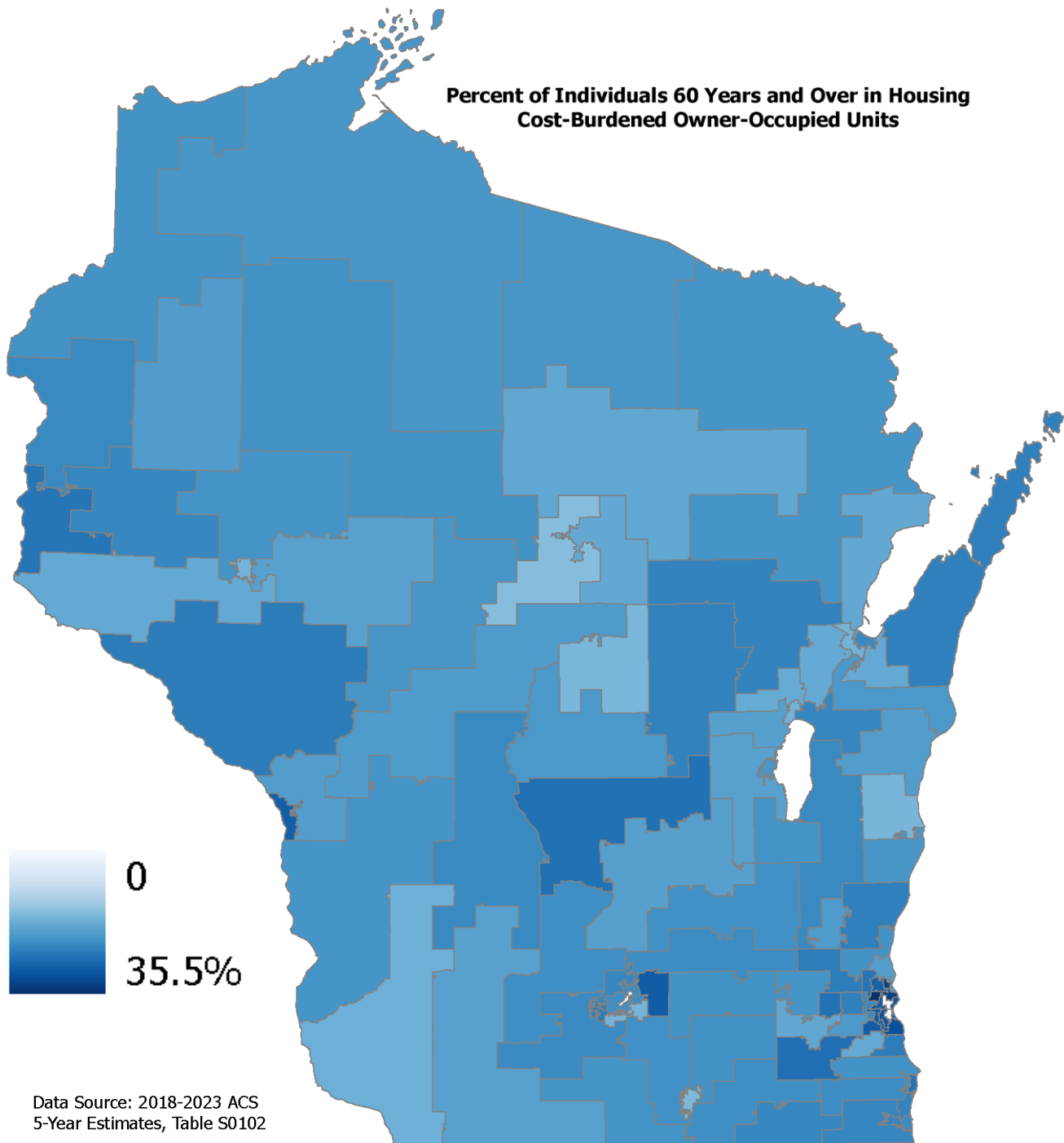
**Average Social Security
Benefit for individual: \$21,432**

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.

Percent of Individuals 60 Years and Over in Housing
Cost-Burdened Owner-Occupied Units



Aging Homeowners at risk of Displacement

162,000

Wisconsin

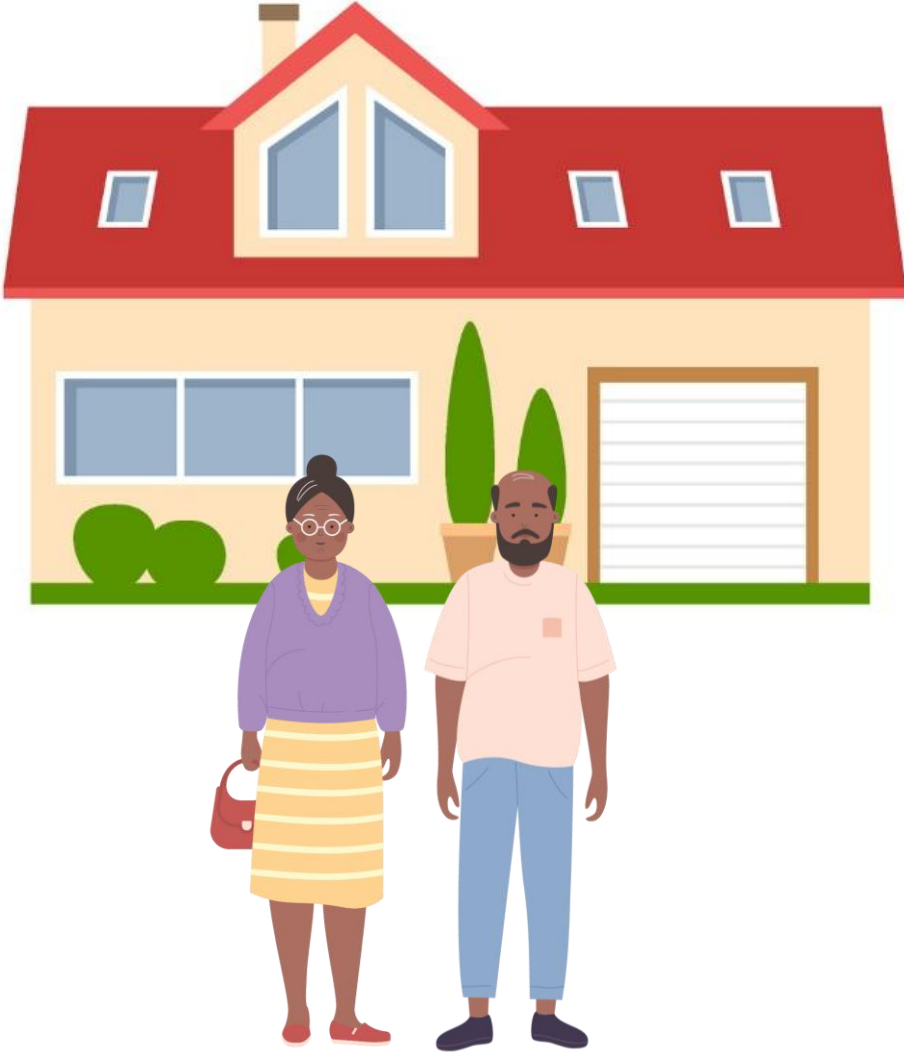
22,000

Milwaukee County



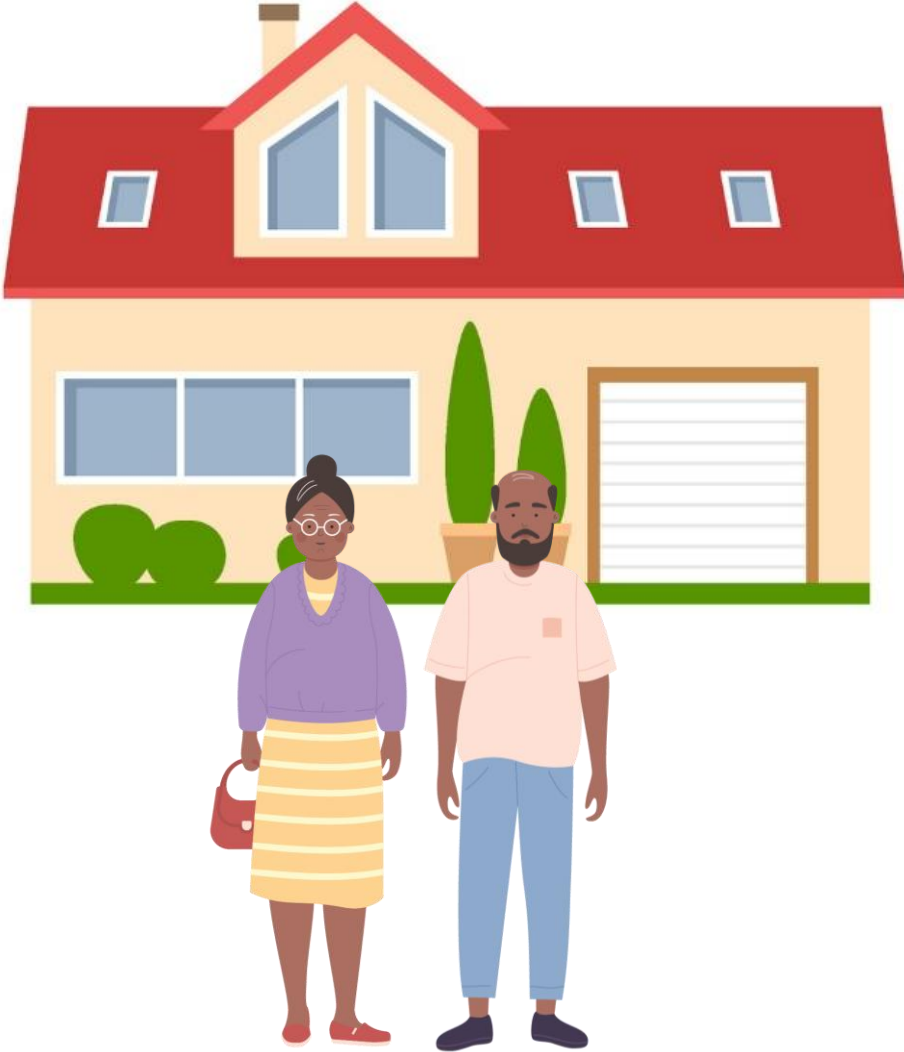
Minimal but Meaningful Relief Available

- [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



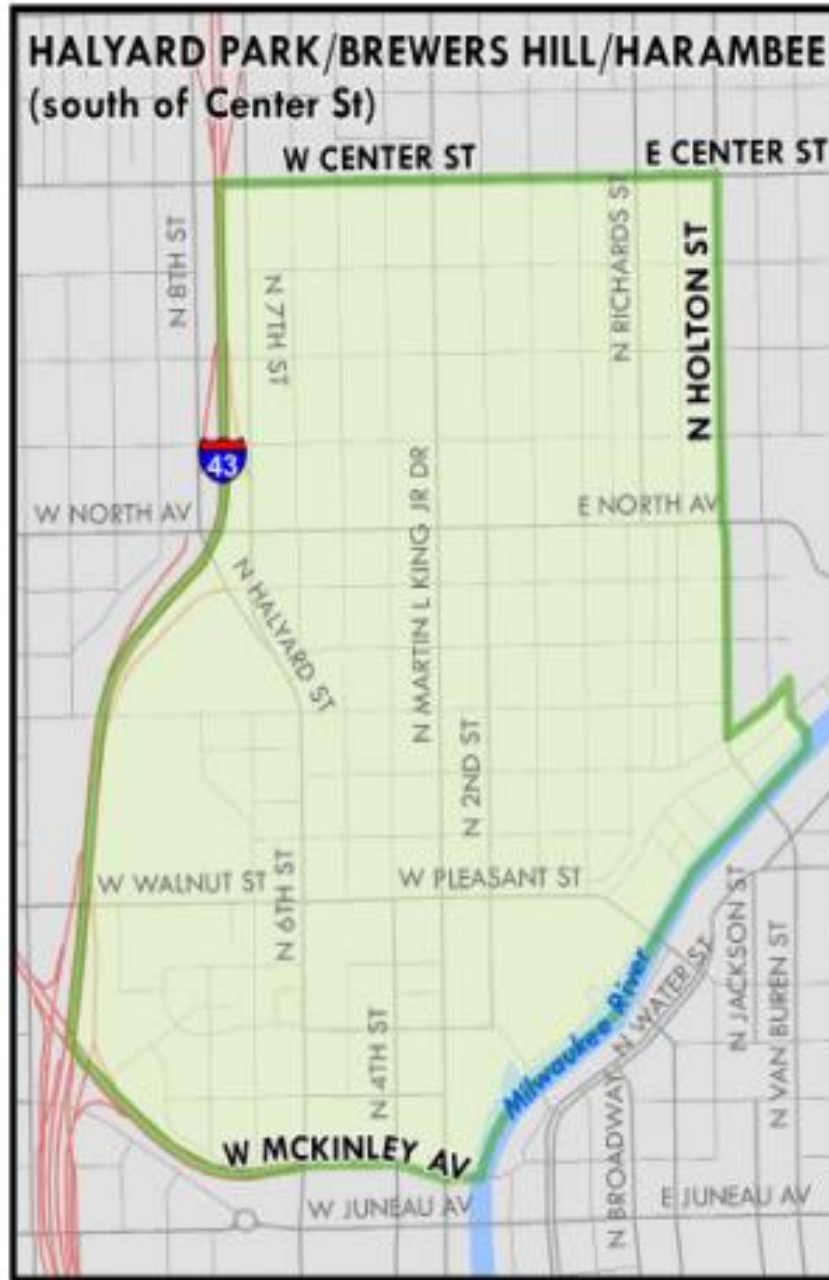
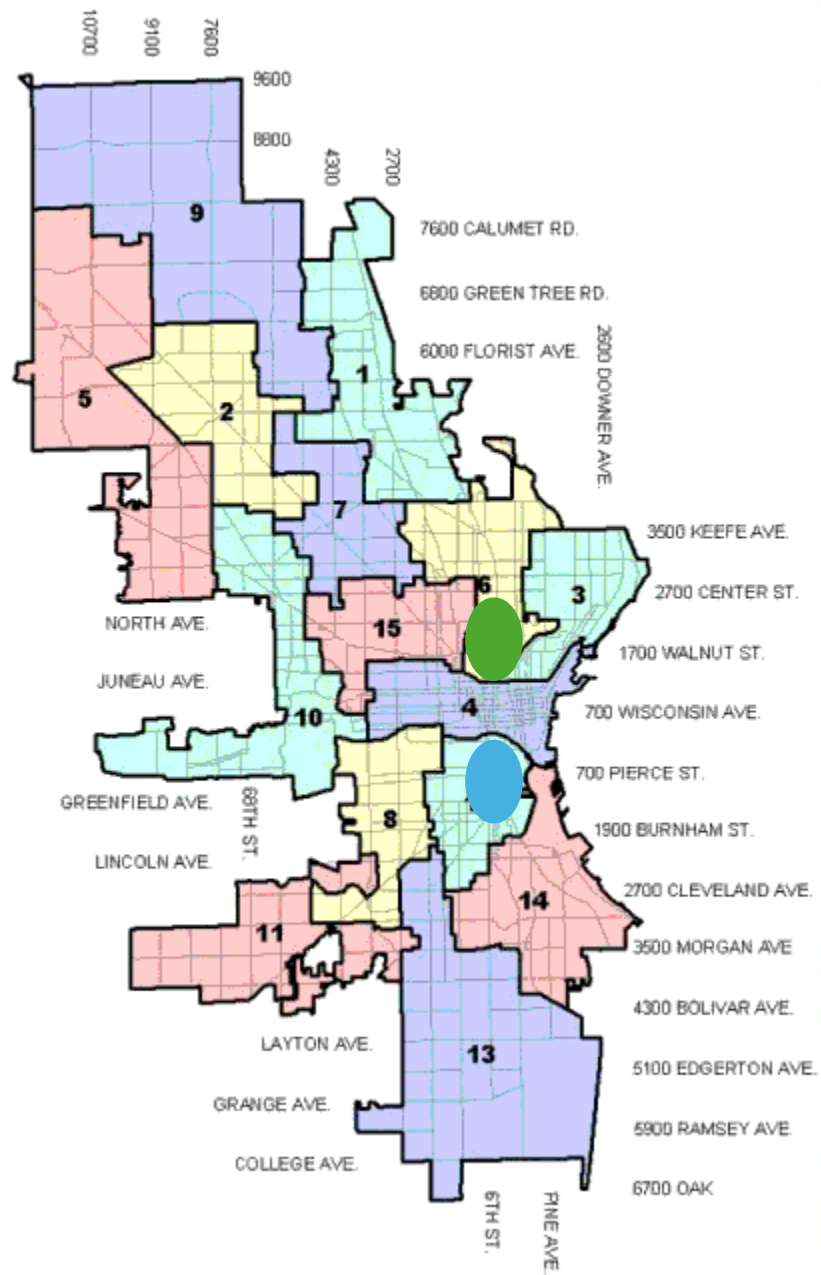
WHEDA Property Tax Deferral Loan Program

- 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%

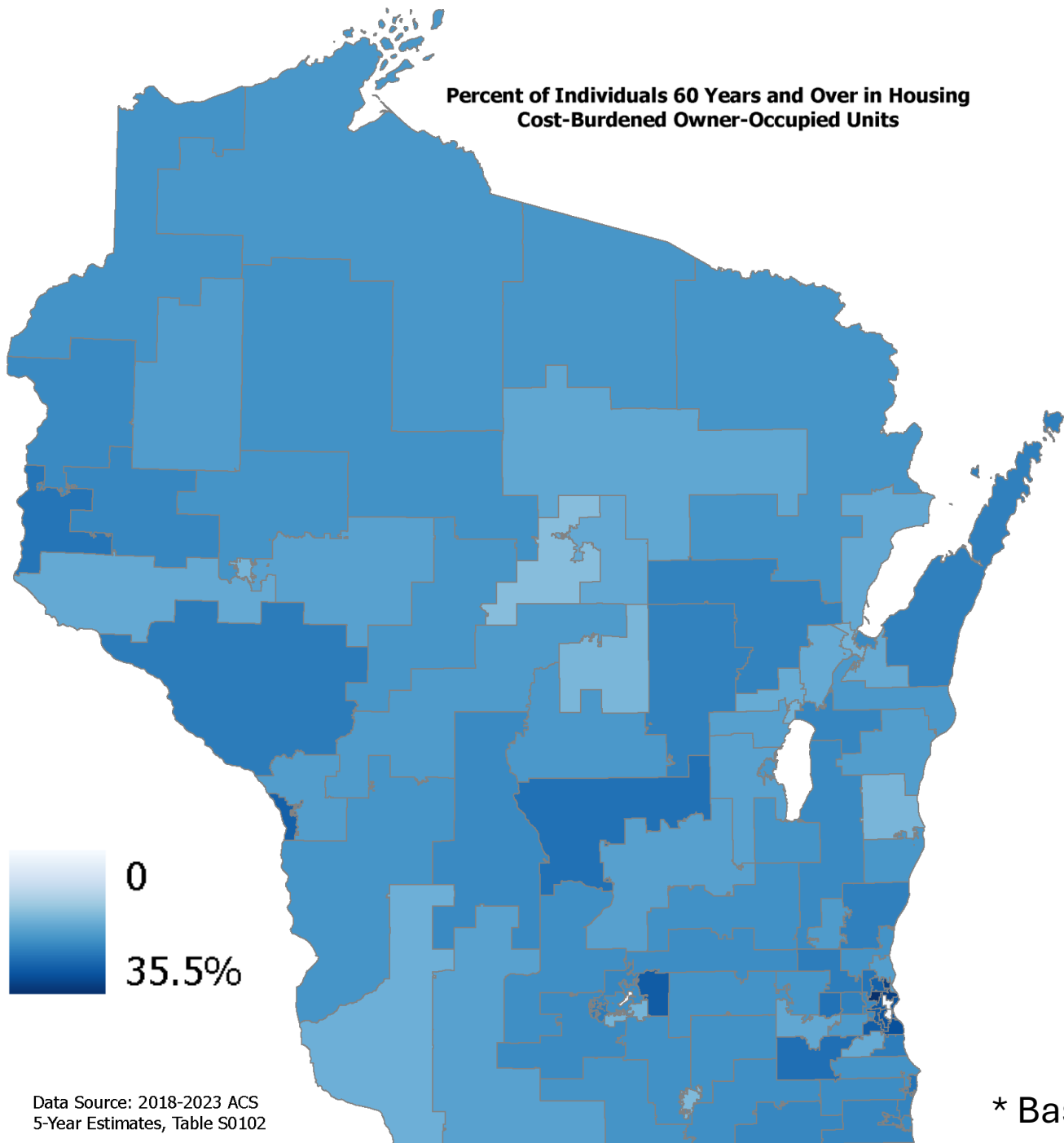


Anti-Displacement Fund

- 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)



Percent of Individuals 60 Years and Over in Housing
Cost-Burdened Owner-Occupied Units



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

**Annual Assistance Needed
for Aging Homeowners***

\$284.3 Million

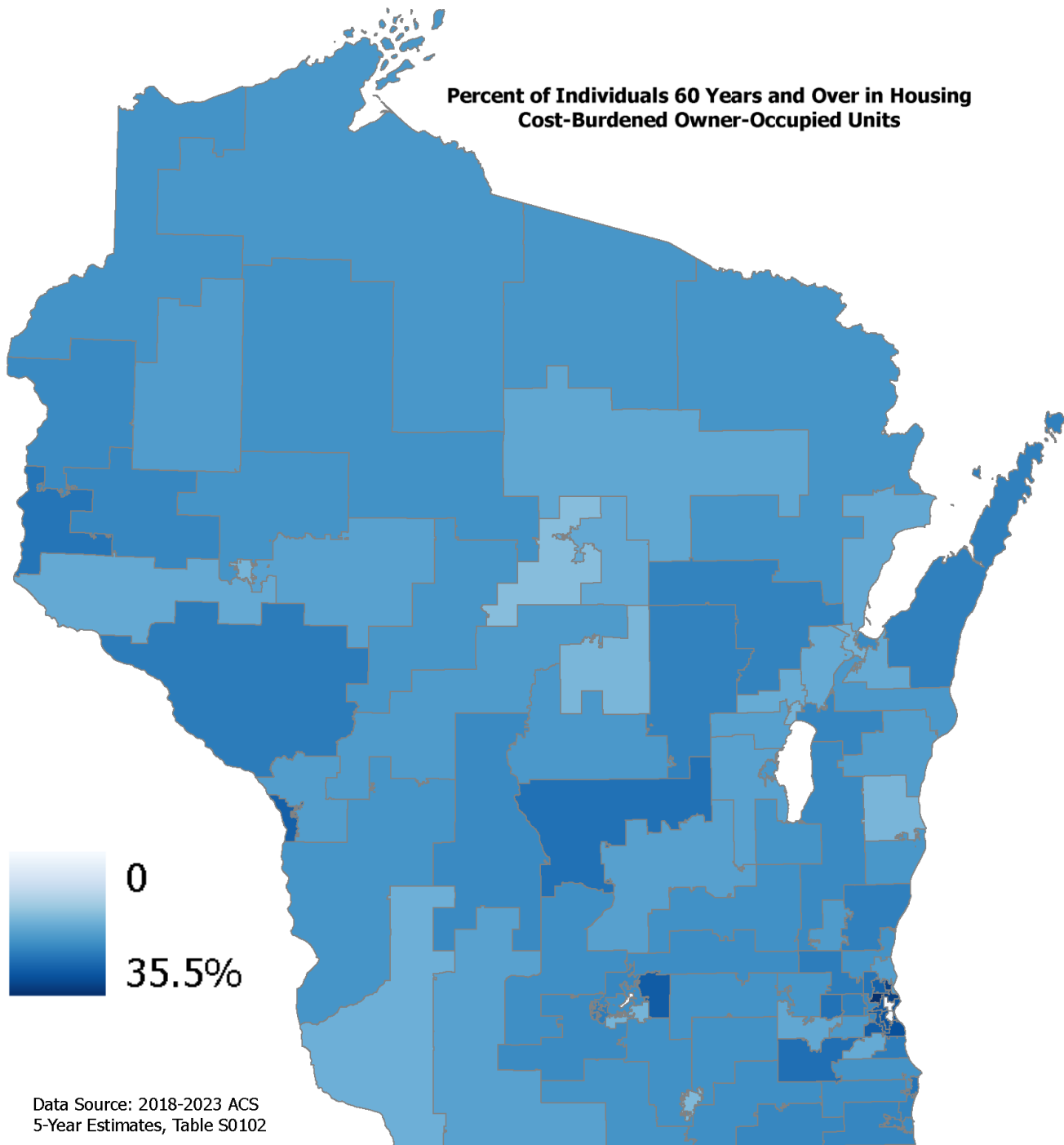
Wisconsin

\$38.6 Million

Milwaukee County

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

Percent of Individuals 60 Years and Over in Housing
Cost-Burdened Owner-Occupied Units



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

- 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**



Today's Agenda



9:00 am	Welcome & Storytelling
9:30	Homeownership & RACH Update
10:00	Homeowner Bill of Rights Update
10:15	How Assessments in Wisconsin Work
10:45	Wellness Break
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11:30	Message from County Executive
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Noon	Grab your Lunch
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12:45	Working Session 2: Shaping the Path Forward
1:15	Alliance Panel Discussion
1:45	Closing & Call to Action

Wellness Break



COMMUNITY
DEVELOPMENT
ALLIANCE





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Write it out



My
question
is.....

I have a
displacement
story that I
want to share.

This is a
concern.

I think...

I know a
resource
that can
help.

Property Tax Relief in Philadelphia

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



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



COMMUNITY LEGAL SERVICES
OF PHILADELPHIA

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?**



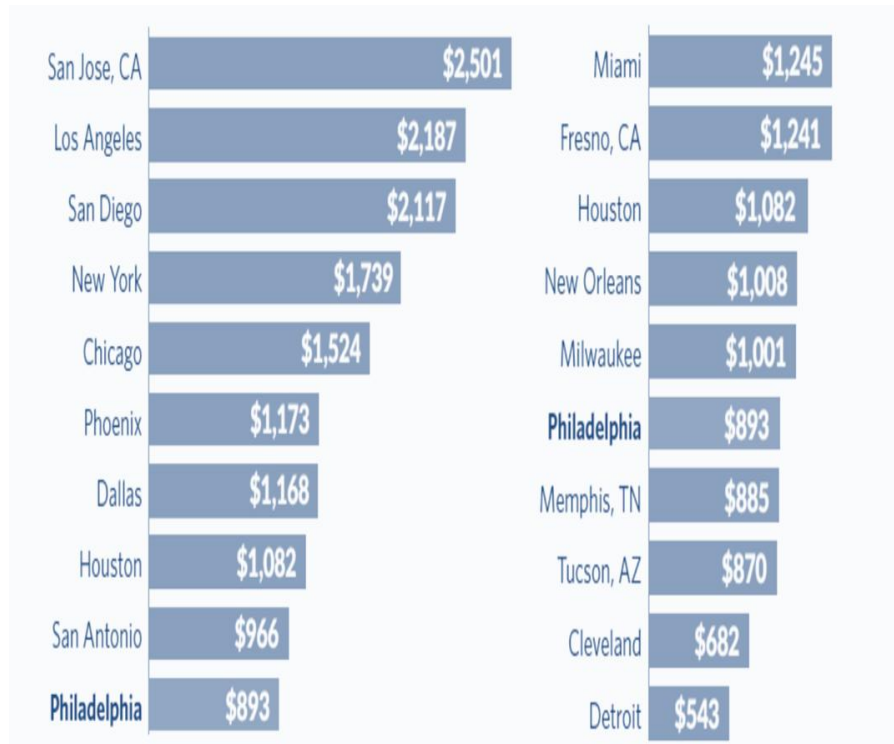
What is CLS?

- 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



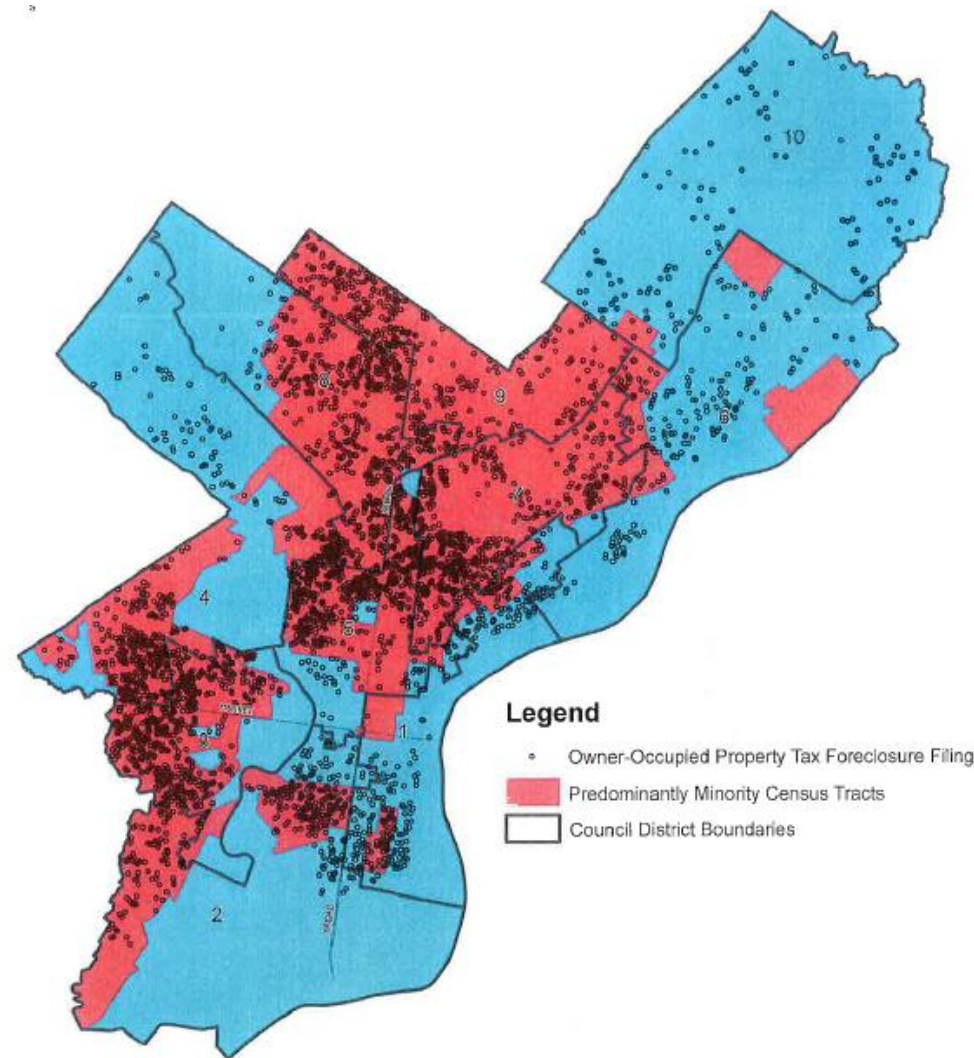
Property taxes in Philadelphia

- 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



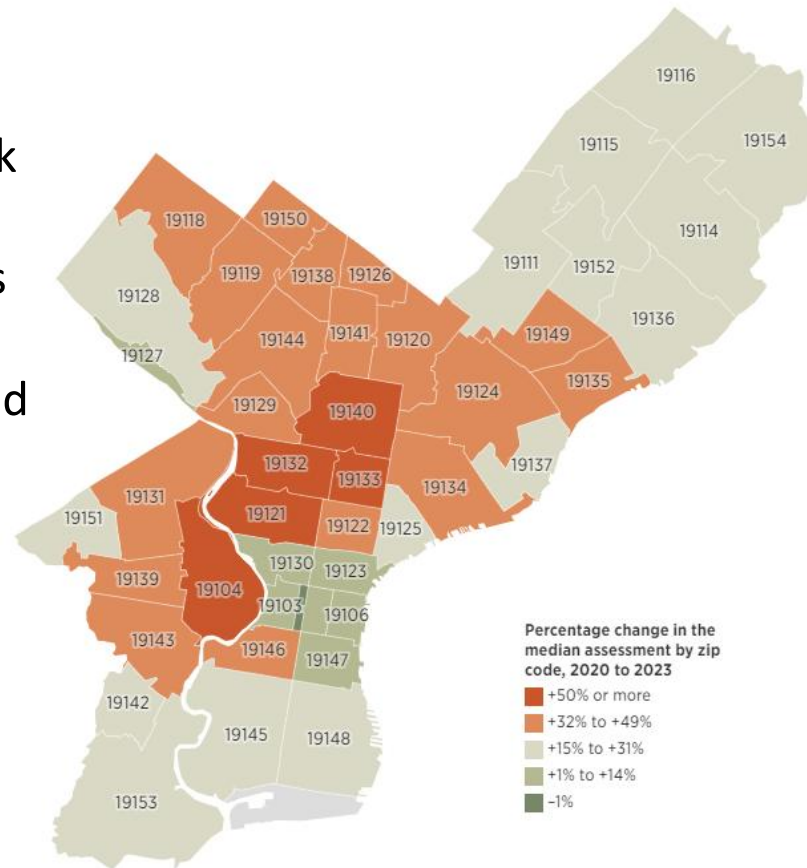
Why are property taxes a legal services issue?

- 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



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

(215) 686-9200
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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*



Low Income Senior Citizen Real Estate Tax Freeze Program

Are you a homeowner?
We may be able to help you save money
on your Real Estate Taxes!

This program saves money for senior citizens who live in
and own their home. Your taxes can be "frozen" so that
they will not increase in the future.

Deadline to apply is September 30

Get more information and an application at:

www.phila.gov/senior-freeze

or call (215) 686-6442

To qualify you must be:

- In the year of application, you must be 65 years or older; or 50 years old and the spouse of someone who was 65 years old at their time of death.
- Have a total annual household income of \$33,500 or less for a single person; \$41,500 or less for a married couple.



(215) 686-6442
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перекладываем и копию на русском языке | 가용한 번역 서비스 | خدمات الترجمة باللغة الأسبانية

1/23



COMMUNITY LEGAL SERVICES
OF PHILADELPHIA

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*



The Low Income Real Estate Tax Freeze program **will stop your property tax bill from increasing.** Your property tax bill will stay the same; it will not increase, even if the tax rate or property assessment changes in the future.

Apply now:

- **Online** at the Philadelphia Tax Center at tax-services.phila.gov (You don't need a username & password)
- **Mail** a paper application. Find it at phila.gov/tax-freeze
- **In-person** at one of our service centers:
 - 1401 John F. Kennedy Blvd.
 - 7522 Castor Ave.
 - 2761 N 22nd St.

Deadline: apply by **September 30**

More information at phila.gov/tax-freeze or call (215) 686-6442

TO QUALIFY

- Meet income limits:
 - ◊ \$33,500 for a single person, or
 - ◊ \$41,500 for a married couple
- Own and live at the property as your primary home.

Apply Now



COMMUNITY LEGAL SERVICES
OF PHILADELPHIA

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



Longtime Owner Occupants Program (LOOP)

- 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 owned and lived 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 et seq.; Phila. Code § 19-3901 et seq.*



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



House District 170

Co-Sponsors



Rep. Frank Oliver



House District 195



Rep. Kathy Manderino



House District 194



Rep. Dennis O'Brien



House District 169



Rep. Christopher Wogan



House District 176



Rep. Michael Horsey



House District 190



Rep. Robert Donatucci



House District 185



Rep. John Taylor



House District 177



Rep. Michael McGeehan



House District 173



COMMUNITY LEGAL SERVICES
OF PHILADELPHIA

Bipartisan support for Low Income Tax Freeze

House Bill 581

2021-2022 REGULAR SESSION

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.

Co-Sponsorship Memo

Expanding Affordable Housing in Pennsylvania

Prime Sponsor



Representative Jared Solomon
House District 202

House: 183-18

Senate: 50-0

Co-Sponsors



Rep. Benjamin Sanchez
House District 153



Rep. P. Sturla
House District 96



Rep. Dan Williams
House District 74



Rep. MaryLouise Isaacson
House District 175



Rep. Joseph Hohenstein
House District 177



Rep. Christopher Quinn
House District 168



Rep. Louis Schmitt
House District 79



Rep. Danilo Burgos
House District 197

View Additional 27 Co-Sponsors



Rep. Joe Ciresi
House District 146



Rep. Robert Freeman
House District 136



Rep. Michael Schlossberg
House District 132



Rep. David Zimmerman
House District 99



Rep. Carol Hill-Evans
House District 95



Rep. James Struzzi
House District 62



Rep. Peter Schweyer
House District 22



Rep. Brian Kirkland
House District 159



Rep. Joe Webster
House District 150



Rep. Ed Neilson
House District 174



Rep. Steven Malagari
House District 53



Rep. Jim Rigby
House District 71



Rep. Matthew Dowling
House District 51



Rep. Sara Innamorato
House District 21



Rep. Joanna McClinton
House District 191



Rep. Doyle Heffley
House District 122



Rep. Emily Kinkoad
House District 20



Rep. Craig Williams
House District 160



Rep. Isabella Fitzgerald
House District 203



Rep. Manuel Guzman
House District 127



COMMUNITY LEGAL SERVICES
OF PHILADELPHIA

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”**





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County Executive David Crowley



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Gallery Walk



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DEVELOPMENT
ALLIANCE





Exercise #1: Gallery Walk



WHICH CAUSE OF DISPLACEMENT FOR HOMEOWNERS WORRIES YOU THE MOST?



WHY IS IT IMPORTANT TO ADVOCATE FOR AGING NEIGHBORS?



HAVE YOU WITNESSED OR EXPERIENCED DISPLACEMENT?



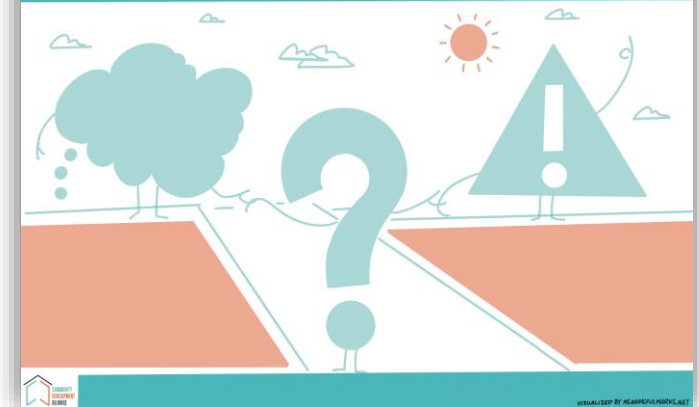
WHAT FACTORS WOULD MAKE IT MORE LIKELY FOR YOU TO PARTICIPATE IN STATE PUBLIC HEARINGS ON PROPERTY TAXES?



WHAT ARE YOUR THOUGHTS, QUESTIONS, & CONCERNS ABOUT HOW PHILADELPHIA WAS ABLE TO LOWER PROPERTY TAXES FOR AGING NEIGHBORS?



WHAT ARE YOUR THOUGHTS, QUESTIONS, & CONCERNS ABOUT THE ASSESSMENTS IN WISCONSIN?





Write it out



My
question
is.....

I have a
displacement
story that I
want to share.

This is a
concern.

I think...

I know a
resource
that can
help.



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Lunch



COMMUNITY
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A Potential Path Forward

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



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The Uniformity Clause

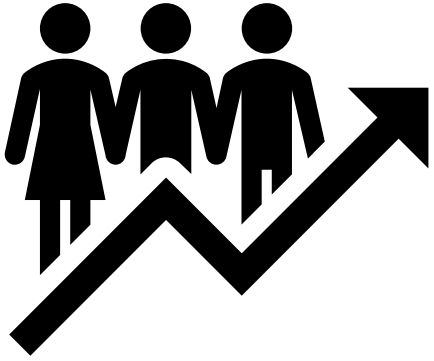
Joe Kreye
legal services manager



[The Uniformity Clause](#)

Wisconsin Constitution, Article VIII, Section I

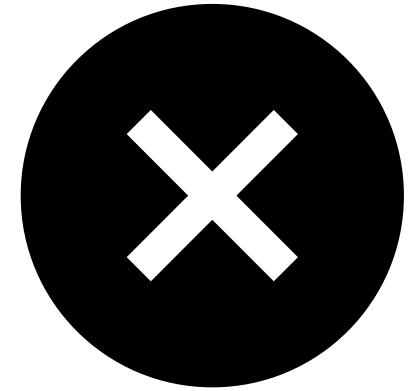
Rule of taxation uniform; income, privilege and occupation taxes. The rule of **taxation shall be uniform** but the legislature may empower cities, villages or towns to collect and return taxes on real estate located therein by optional methods. Taxes shall be levied upon such property with such classifications 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.



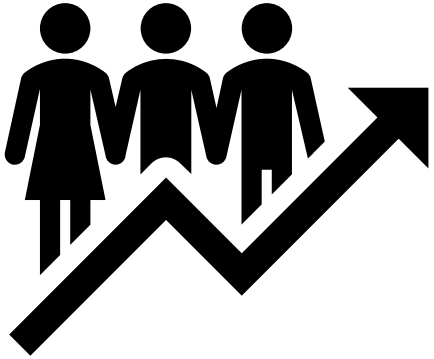
**Expand
Homestead
Credit**



**Constitution
Change**

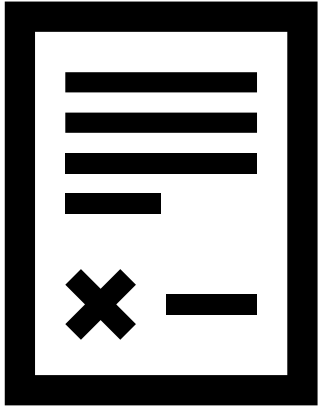


**Property
Tax
Exemption**



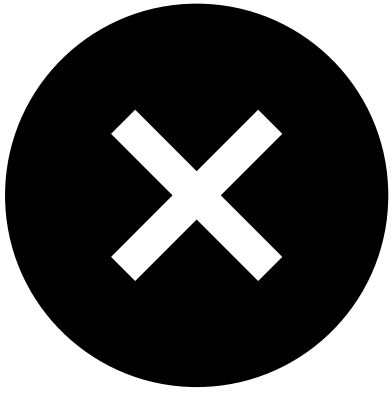
Expand Homestead Credit

- 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



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.



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	✓	✓	



**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



State Constitutional Change



WISCONSIN CONSTITUTION

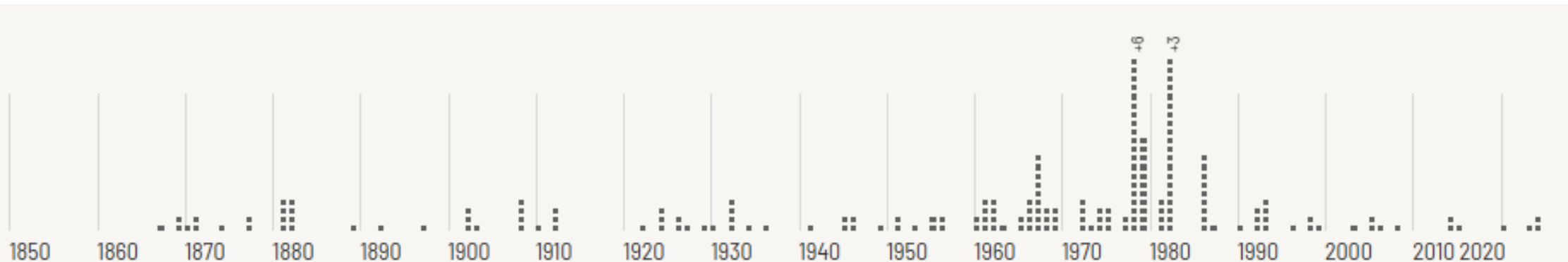
LAST AMENDED AT THE APRIL 2025 ELECTION.

PREAMBLE	
ARTICLE I	
DECLARATION OF RIGHTS	
Section	16. Privilege in debate.
1. Equality; inherent rights.	17. Extension of laws.
2. Slavery prohibited.	18. Title of private bills.
3. Free speech, trial.	19. Origin of bills.
4. Right to assemble and petition.	20. Year and day.
5. Trial by jury, verdict in civil cases.	21. Repealed.
6. Excessive bail; cruel punishments.	22. Powers of county boards.
7. Rights of accused.	23. Town and county government.
8. Prosecutions; double jeopardy; self-incrimination; bail; habeas corpus.	23a. Chief executive officer to approve or veto resolutions or ordinances; pro- ceedings on veto.
9. Remedy for wrong.	24. Gambling.
10. Victims of crime.	25. Stationery and printing.
11. Women.	26. Extra compensation; salary change.
12. Marriage and divorce.	27. Suit against state.
13. Attainder or post facto contracts.	28. Oath of office.
14. Private property for public use.	29. Militia.
15. Fugitive slaves, slaves, alienation.	30. Election by legislature.
16. Equal property rights for slaves and citizens.	31. Special and private laws prohibited.
17. Exemption of property of debtors.	32. General laws on enumerated subjects.
18. Freedom of worship; liberty of conscience; state religion; public funds.	33. Auditing of state accounts.
19. Religious tests prohibited.	34. Continuity of civil government.
20. Military subordinate to civil power.	ARTICLE V.
21. Rights of voters.	
22. Maintenance of free government.	EXECUTIVE.
23. Transportation of school children.	1a. Governor; lieutenant governor; term.
24. Use of school buildings.	1b. Repealed.
25. Right to keep and bear arms.	2. Disability.
26. Right to fish, hunt, trap, and take game.	3. Election.
ARTICLE II.	
BOUNDARIES.	
Section	4. Powers and duties.
1. State boundary.	5. Repealed.
2. Establishing as accepted.	6. Pardoning power.
ARTICLE III.	
SUFFRAGE.	
Section	7. Lieutenant governor; when governor.
1. Electors.	8. Secretary of state; when governor.
1a. Photographic identification.	9. Repealed.
2. Implementation.	ARTICLE VI.
3. Secret ballot.	
4. Repealed.	ADMINISTRATIVE.
5. Repealed.	1. Election of secretary of state, treasurer and attorney general; term.
6. Repealed.	1a. Repealed.
7. Private donations and grants; designated election officials.	1b. Repealed.
ARTICLE IV.	
LEGISLATIVE.	
Section	2. Secretary of state; duties; compensation.
1. Legislative power.	3. Treasurer and attorney general; duties; compensation.
2. Legislature; how constituted.	4. County officers; election, terms, removal, vacancies.
3. Apportionment.	ARTICLE VII.
4. Representatives to the assembly; how chosen.	
5. Senators; how chosen.	JUDICIAL.
6. Qualifications of legislators.	1. Impeachment; trial.
7. Organization of legislature; quorum; compulsory attendance.	2. Court system.
8. Rules; coverage; expiation.	3. Supreme court; jurisdiction.
9. Officers.	4. Court of appeals.
10. Journals; open doors; adjournments.	5. Circuit court; boundaries.
11. Meeting of legislature.	6. Circuit court; election.
12. Ineligibility of legislators to office.	7. Circuit court; jurisdiction.
13. Ineligibility of judicial officers.	8. Judicial elections; vacancies.
14. Filling vacancies.	9. Clerk of circuit and supreme courts.
15. Exemption from arrest and civil process.	10. Disciplinary proceedings.
	11. Justices and judges; removal by address.
	12. Municipal courts.
	13. Repealed.
	14. Repealed.
	15. Repealed.
	16. Repealed.
	17. Repealed.

Wisconsin Constitution updated by the Legislative Reference Bureau, Published August 28, 2025. Click for the Coverage of Amendments for the Annotated Constitution. Report errors at 608-654-1501 or lr.bureau@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](#)





Today's Agenda



9:00 am	Welcome & Storytelling
9:30	Homeownership & RACH Update
10:00	Homeowner Bill of Rights Update
10:15	How Assessments in Wisconsin Work
10:45	Wellness Break
11:00	Policy to Protect Aging Neighbors – Philly Experience
11:30	Message from County Executive
11:35	Working Session 1: Gallery Walk
Noon	Grab your Lunch
12:15 pm	A Potential Path Forward
12:45	Working Session 2: Shaping the Path Forward
1:15	Alliance Panel Discussion
1:45	Closing & Call to Action

Shaping the Path



COMMUNITY
DEVELOPMENT
ALLIANCE





Brainstorming Questions



- Of the 3 paths forward, how do you think we as an alliance should focus our efforts?
- 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?



Options



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Alliance Panel



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Closing & Call to Action



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ALLIANCE





A Call to Action



SCAN ME



GET MORE INFORMATION AT
HOUSINGPLAN.ORG

- Wisconsin Black Legislative Caucus Town Hall: Thursday, Oct. 2, 5-7pm, Location TBD
- City Finance Committee Budget Hearing: Sat., Oct. 19, 9:30 -11 am, MLK Library