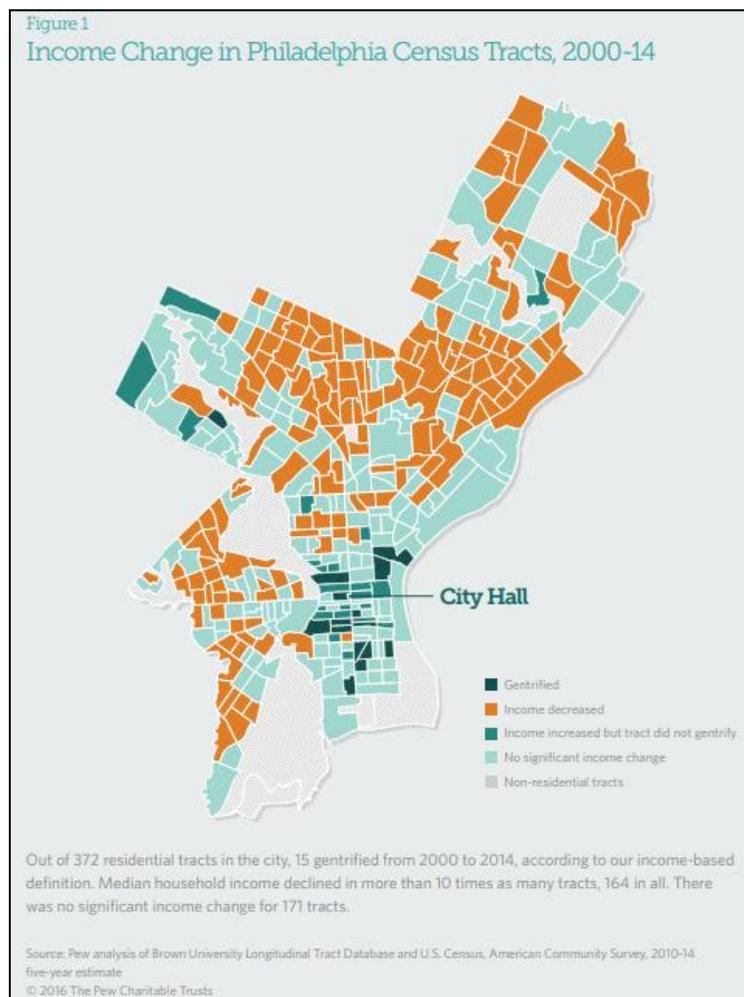


A Better Way To Combat Gentrification For A Better Philadelphia

After enduring a half-century of population and job loss – along with the challenges that face a city in decline – Philadelphia has enjoyed a decade of growth. But, new vitality brought new challenges to city neighborhoods and the people who call them home. While the city benefits in many ways from the economic development and energy of construction and commerce, we must work to ensure that a growing Philadelphia expands with equity and preserves communities as it prospers.

Philadelphia needs a mayor who will listen to neighbors and fight for change if our city is to enjoy benefits of growth without detriments of gentrification.



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21st-century Philadelphia neighborhoods are changing in many ways. According to the 2016 "Philadelphia's Changing Neighborhoods; Gentrification and other shifts since 2000" report produced by The Pew Charitable Trusts:

Gentrification is a function of real estate cycles, according to many urban economists. Often, a neighborhood's housing stock deteriorates over time and is occupied by people of lesser and lesser means. Home values, rents, and land prices fall. Gentrification is said to begin in such neighborhoods when the difference between the current real estate prices, which are low, and the potential prices, which are higher, becomes large enough to attract a wave of new investment and higher-income residents. According to this theory, what happened in some of the Philadelphia tracts that gentrified from 2000 to 2014 was the result of the revitalization of Center City in the 1990s, when luxury apartment towers and new restaurants replaced aging office space and surface parking lots. By the 2000s, these developments had increased the appeal of some nearby neighborhoods, which looked like bargains compared with pricier Center City. As a result, higher-income people started moving in, housing prices rose, and gentrification occurred.



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The revitalization of neighborhoods that had declined may be desirable in some ways, but, as the Pew Report notes, “Gentrification...involves new arrivals who differ from longtime residents in notable ways. Although definitions of the term have varied since it was coined in the 1960s, the underlying meaning is the shift in a neighborhood’s population from predominantly low income or working class to predominantly middle or upper class.”

Gentrification in select city neighborhoods affected Philadelphia’s social fabric and threatened its community infrastructure. Rising rents and home values have priced many long-term residents out of their neighborhoods and shifting demographics have created tensions between newcomers and families who lived on their blocks for generations.

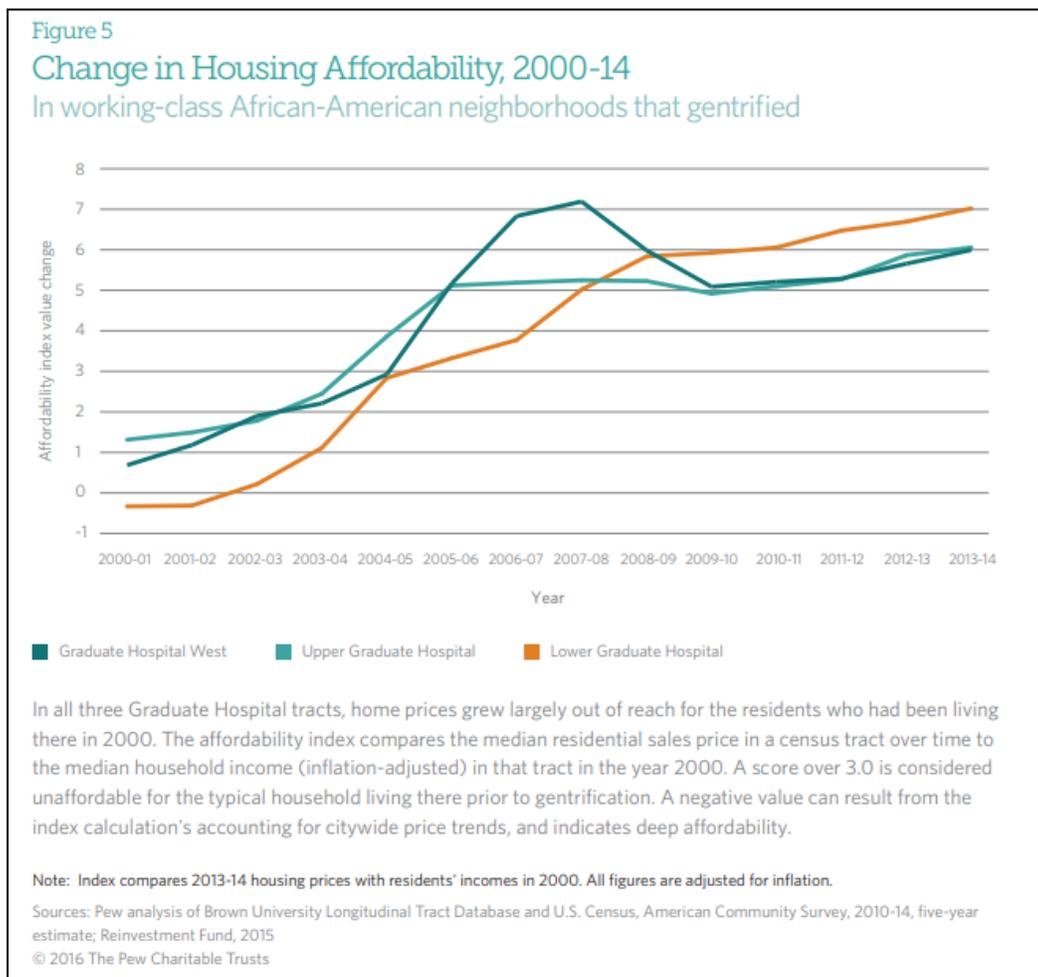
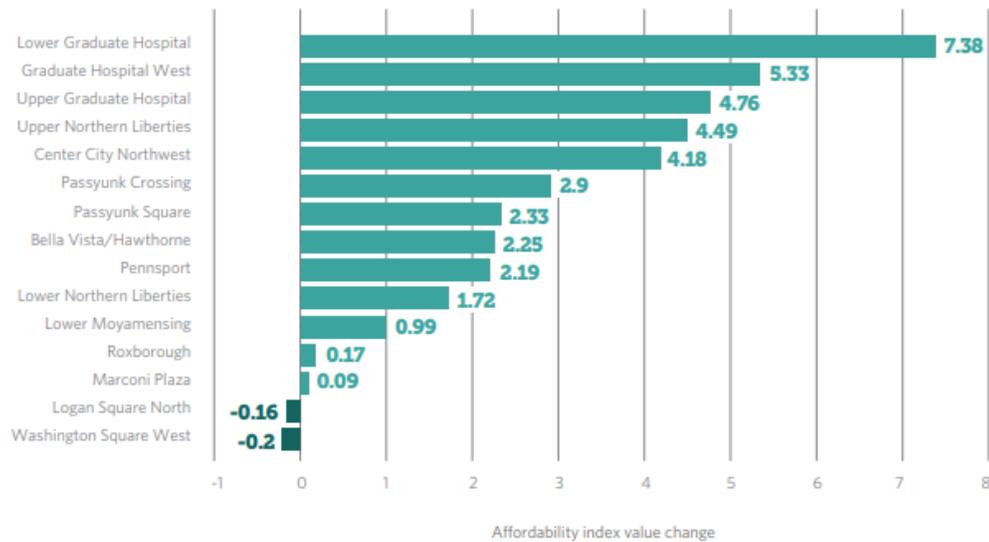


Figure 6
 Change in Housing Affordability, 2000-14
 In Philadelphia neighborhoods that gentrified



The affordability index compares the median residential sales price in a census tract over time to the median household income (inflation-adjusted) in that tract in the year 2000. The difference in the index value from 2000-01 to 2013-14 is a measure of how affordability changed from the point of view of residents living there prior to gentrification. A negative change indicates that home prices have become more affordable relative to the median income in 2000.

Source: Reinvestment Fund, 2015
 © 2016 The Pew Charitable Trusts

I live in the same house where I was raised in Cobbs Creek. As a state senator, I represent many areas that have changed dramatically after years of enduring hard times. I understand how a welcome feeling makes neighborhoods into communities and houses into homes. But, I also know how easy it is to feel unwelcome in a place that has been home for years. To ensure that all Philadelphians enjoy benefits of economic growth and neighborhood development in a place that they can call home, I offer **A Better Way To Combat Gentrification For A Better Philadelphia.**

A Better Way To Combat Gentrification For A Better Philadelphia

Fix Philadelphia's Assessment Mess

Philadelphia real estate tax assessments are a fraud, driving some out of their neighborhoods while others pay next to nothing – all while encouraging gentrification in areas where houses are not assessed at actual value as required by law. (see *Philadelphia Inquirer* graphic) As Mayor I will:

- Fix our regressive and illegal city assessments so real estate values for tax purposes meets industry standards for accuracy on the neighborhood level and taxation can be fair and reasonable – and make sure that the city refunds money to taxpayers who have paid too much for too long.
- Prohibit the city from engaging in “reverse appeals” so taxpayers are not threatened with an increased tax bill when they appeal the fairness of their assessments.
- Follow the lead of the State of Indiana, which requires assessing officials to defend excessive assessment increases with objective evidence so the assessor has the burden of proof to support increases.
- Make real estate taxation more fair by implementing a property-tax buffering program so that assessments are based on a rolling, multi-year average to prevent one-time spikes in Real Estate Tax bills.
- Make real estate taxation more fair by establishing a taxpayers’ advocate to represent taxpayers in matters regarding real estate assessment and appeals.
- Explore implementing land-value taxation to decrease tax rates on structures and increase tax rates on land so that the city provides an incentive for economic development and a disincentive to blight creation and speculation.

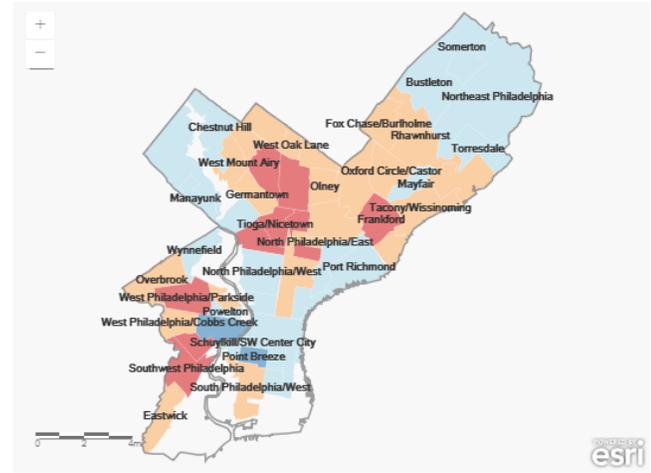
Too Much ... Too Little

Based on median home values and the city's estimated market values, entire neighborhoods are overassessed; others underassessed. Here is a breakdown of which neighborhoods are overassessed or underassessed.

Click and zoom in on the map for more information.

Median over- or underassessment, by neighborhood

← Underassessed | Overassessed →
 ■ -14% to -10% ■ -9% to 0% ■ 0% to +25% ■ +26% to +105%



SOURCES: Office of Property Assessment; State Tax Equalization Board; Inquirer and Daily News analysis

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Staff Graphic

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Prevent Displacement In Changing Neighborhoods

Philadelphia was a city of more than 2 million and has plenty of room to welcome new residents without having to force long-time residents out of their homes. As Mayor I will:

- Utilize inclusionary zoning and incentivize or require the construction of working-class housing as requirements for the disposition of publicly owned land to ensure that neighborhoods remain affordable.
- Incentivize creation of more affordable units as a zoning bonus or through community-benefit agreements with large developers to increase affordability for renters.
- Reduce minimum parking requirements for residential developments to drive down construction (and rental) costs.
- Increase funding to provide counsel for low-income tenants at risk of eviction — estimates show that spending \$3.5 million could save the city \$45 million each year, while keeping individuals in their homes and stabilizing families and their neighborhoods.
- Expand outreach to make sure all Philadelphians receive the real-estate-tax relief available to them – including Philadelphia’s homestead exemption, low-income senior-citizen tax freeze, loan programs for low-income homeowners, and Longtime Owner Occupants Program (LOOP) property-tax-discount program.
- Implement a quarterly payment plan so taxpayers who do not pay taxes through their mortgage companies do not have to assemble the cash to make their tax payment on one date.
- End the 10-year abatement in its current form as the current program presents equity problems and denies money to our schools. Reducing the term of the abatement, making the abatement solely for rehabs, or modifying state Constitutional uniformity demands to allow the abatement to be phased out in certain areas or expanded in other areas — must be part of any discussion about taxation in Philadelphia.

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Make Neighborhoods Welcoming For Long-Term Residents And New Arrivals

Most Philadelphians understand that good neighbors come in all colors, cultures, and creeds and I will use the bully pulpit of my office and the power of city government to ensure all neighbors feel welcome in their neighborhoods. As Mayor I will:

- Get out of the mayor's office and into changing neighborhoods to personally engage residents in the effort to make sure that all Philadelphians – new and long-term residents – value all of their neighbors and their contributions to the community.
- Engage the city's Human Relation Commission in efforts to intervene in the resolution of neighborhood disputes to prevent them from escalating and leading to larger problems.

Support Our Communities To Expand The Number Of Neighborhoods Of Choice

If more parts of the city are attractive and thriving neighborhoods, there will be less pressure to gentrify select areas. As Mayor I will:

- Deliver universal Pre-K to reach all eligible Philadelphians because ALL of our families need help.
- Work with my colleagues in Harrisburg for a school-funding formula that takes poverty into account, provides adequate public charter reimbursement, and increases funding for our schools.
- Declare a state of emergency to best marshal and coordinate all city agencies as we simultaneously convene grassroots anti-violence activists to help stem the bloodshed in our communities.
- Serve our neighborhoods – we can repave our streets, implement weekly, citywide street cleaning, and fully staff our libraries and recreation centers so our communities can thrive.

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Add Jobs And Decrease Poverty In Philadelphia To Spread The Benefits of Growth

If Philadelphia grew jobs like other peer cities over the last decade, we would have added 35,000 more jobs. By expanding growth and attacking the root causes of poverty, I will target cutting Philadelphia's poverty rate in half before I leave office. As Mayor I will:

- Appoint a cabinet-level administration official to coordinate an integrated approach to reducing poverty in Philadelphia so all city agencies support our anti-poverty efforts.
- Follow the lead of Allegheny County and establish an integrated data system to link court, city, and school district data to best inform government's ability to meet the needs of people struggling with the multiple challenges related to poverty.
- Transmit to city council and publish each year an economic plan that considers tax policy, infrastructure investments, arts and culture spending, and the leverage of city-owned utility and transportation assets to reach targeted employment goals.
- Reform our burdensome tax structure and use Philadelphia public spending to ensure that city projects are built by a workforce that looks like Philadelphia and give Philadelphia businesses a boost with stronger local preference rules for city contracts.
- Explore creating a public bank in Philadelphia to support the small, neighborhood businesses that create most of the jobs in our city.

William Penn first arrived in Philadelphia on a ship called "Welcome." Philadelphia has been a welcoming city for more than three centuries, but too many neighborhoods in today's Philadelphia are struggling with gentrification as a byproduct of uneven growth. We can do better and, as mayor, I will work to build a better Philadelphia that grows and prospers without the rampant displacement and resentment that often accompanies development.

We Deserve Better

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