

## **HOUSING**

### **Homeownership**

Homeownership is a key aspect to creating stable, safe communities. Homeowners are more likely to engage civically and take pride in their neighborhood. Allentown needs people to set down roots.

There are schools in Allentown that have transiency rates over 70%. I've been in classrooms where the turnover rate was above 90%. What this means is that out of the 30 students in the class at the beginning of the year, only 2 of the original students remain at the end of the year. Unstable neighborhoods create unstable classrooms and decrease learning outcomes.

Allentown must have opportunities for qualified renters to become homeowners. Working with non-profits and banks, we can make sure the all neighborhoods have access to financial literacy and homeownership courses. With student loan debt burgeoning, stagnant wages and the increased cost of living many residents have hiccups on their credit that with some help and special financing options, can be overcome.

Allentown should fully reinstate the homestead program which enables folks to purchase a home for a very low cost. Allentown had this program prior to 2010. Out of 68 homebuyers, 50 were still in the home 5 years later. With the help of banks and rehabilitation specialists first-time home owners were able to purchase a home for a \$1 and secure a loan for the amount of the post-rehab appraisal value.

## **BLIGHT**

### Facts

- There are over 37, 500 rental properties in Allentown
- Blighted rental properties cost taxpayers money and decrease quality of life
- Identify and focus on neglected rental properties

### Hold landlords to a higher standard

The City should increase the requirements for landlords to become licensed. Similar to obtaining a driver's license, a landlord would have to demonstrate that they are a responsible owner with insurance, reliable contractors and able to upkeep the property. Being a landlord is not a leisure activity and some get into the real estate business without fully understanding the commitment.

### Take absentee landlords to court

*The Neighborhood Blight Reclamation and Revitalization Act* allows Allentown to take legal action against the owners of blighted properties, especially those properties deemed to be a public nuisance. This law allows for cities such as Allentown to attach a lien on both the building and personal assets. Out-of-state landlords who do not maintain their properties should be banished from doing business in the City.

### Eliminate the 5-year rental inspection cycle

Far too many properties go uninspected for 10 or more years. The City must focus on the most problematic properties more often by enacting a point system. The frequency of inspections needs to increase based on the number of and severity of violations.

### Proactive instead of Reactive

Many of our blighted properties were salvageable, quick fixes at one point, but due to years of neglect, the damage has now been increased. Simple, quick repairs that would have cost a couple thousands, now cost hundreds of thousands. When a home suffers a fire, flood or other serious damage, the city should address this problem as soon as possible so that a leaking roof on a vacant property doesn't lead to even more damage inside. We cannot allow a property to turn into a festering sore in the neighborhood.

### Acquire Blighted Properties

Working with funds from the state and federal government as well as banks and private investors, the city should offer amicable acquisitions to landlords with problem properties.