

Supporting Low-Income Homeowners Through Property Tax Relief

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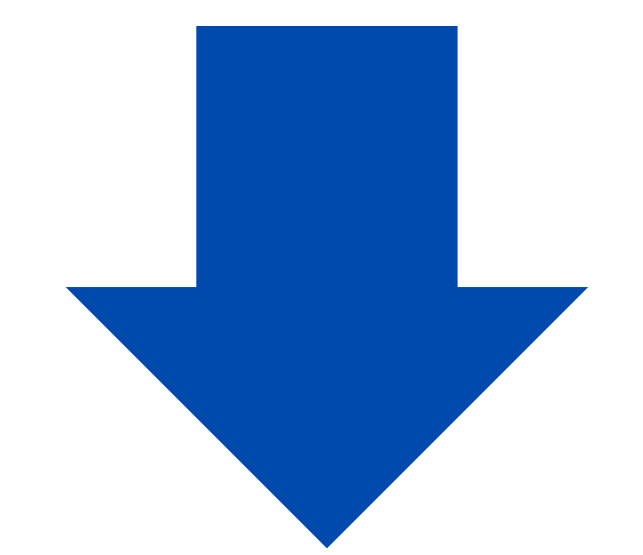
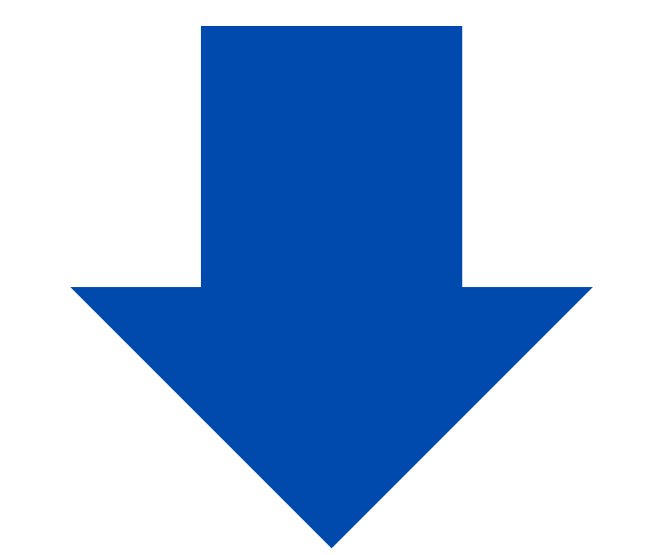
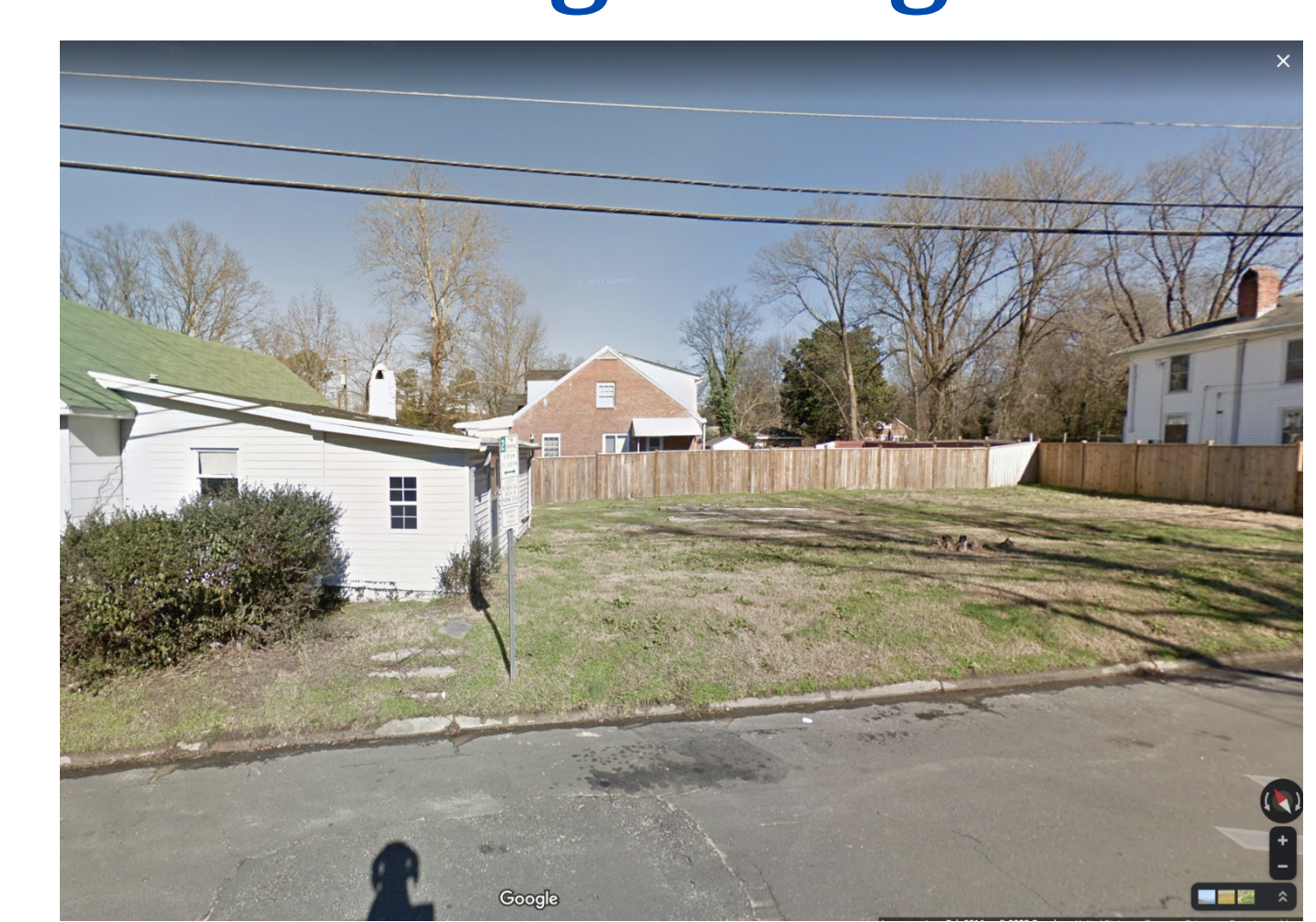


BASS CONNECTIONS
Race & Society

1. Changes in Durham neighborhoods. ↪
2. Increases in property values and property tax burdens for low-income homeowners.

Walltown

College Heights



Durham's Response

Low-Income Homeowners Relief Program (LIHR)



Objectives:

- Reduce financial hardship of rising property taxes
- Maintain homeownership & remain stably housed

Qualifications:

- 5-year residence in current house
- Income ≤ 80% AMI

Savings:

- Range: \$250-\$4,000
- Average: \$1,000



Research Question

How does a new, local property tax relief program mitigate the effects of rising property taxes and other neighborhood changes on low-income homeowners?

Methods

Between January 2023-April 2024...

1. Called, texted, and emailed 121 LIHR applicants.
2. Conducted 40 interviews over Zoom or phone.
3. Distributed \$1,600 in \$40 gift cards to interviewees.



40 Interviews



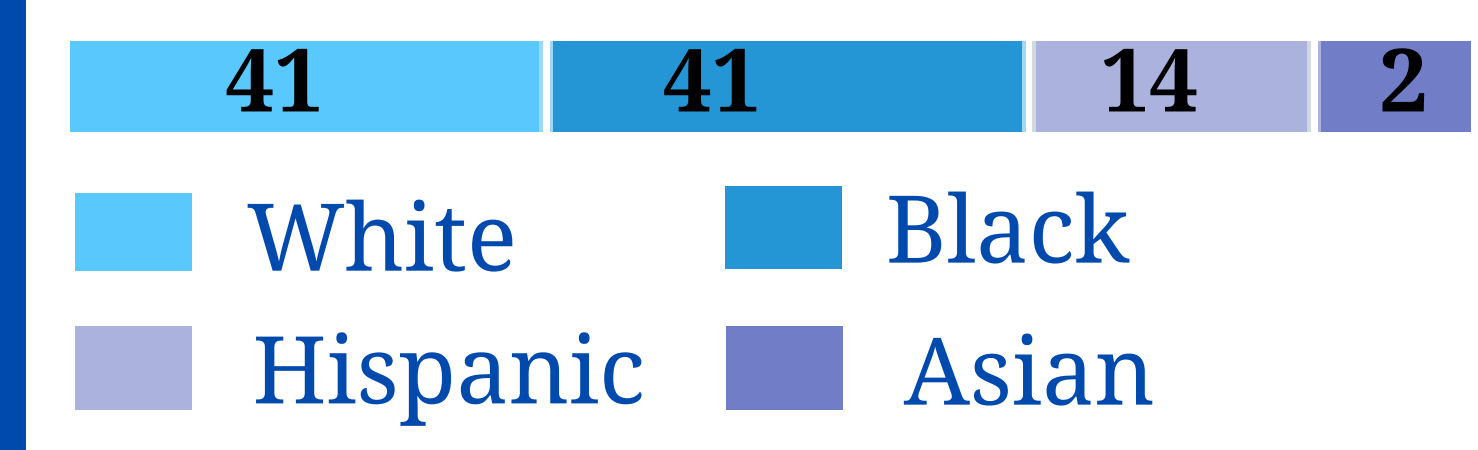
Duration

- Mean: 60 min.
- Range: 45-120 min.

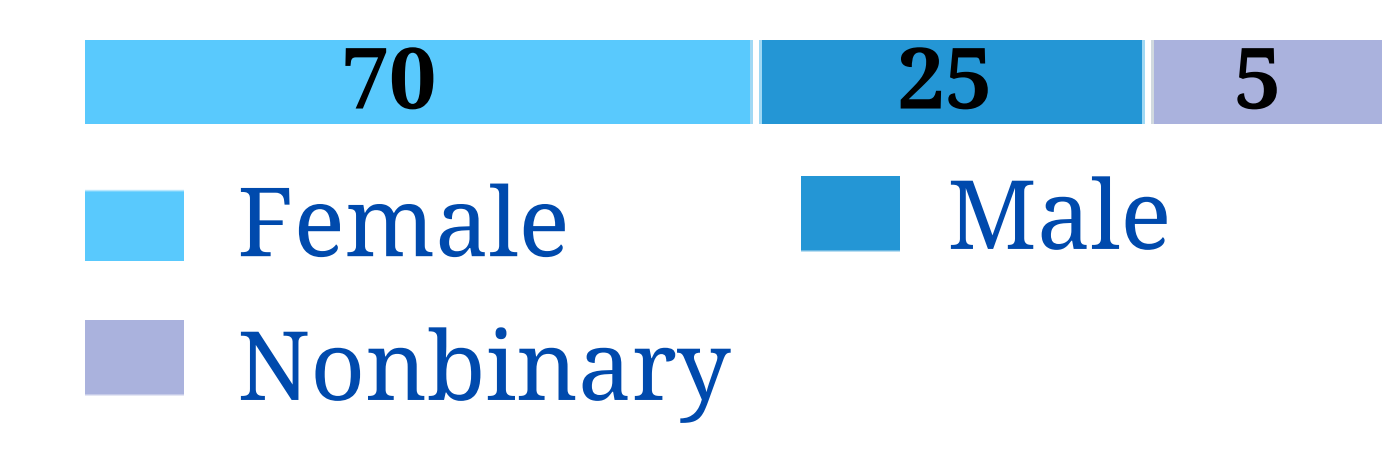
Age:

- Mean: 59
- Range: 32-87

Race & Ethnicity (%)



Gender (%)



Findings

1. LIHR is **helpful** and **accessible**.
 - Households with tightening budgets express crucial relief.
 - Application portal is user-friendly and streamlined.
2. **Communication** is a **challenge**.
 - Express uncertainty on relief status.
 - Lack of communication leads to late fees or double payments.
3. Durham life **remains difficult**.
 - Critical home fixes deferred.
 - Increased utilities stretch budgets.
 - Other homes in city considered unaffordable.
4. Participants **want more from local government**.
 - Feel unheard on local policy issues.
 - Want improved sidewalks and lessened crime.

"There's **no catch**. I went online, you know...**it was quite easy.**"

So then there's this **limbo period**, and you don't know what the hell's happening.

"Selling the house is **simply not an option**. I need to be here because **I can't afford anything else here.**"

"We've got a sidewalk that go down our street... And then the one street over has got **no sidewalks at all.**"

Policy Recommendations



- 1) Continue to **renew** the LIHR program.
- 2) Increase **communication** on status updates and payment mechanics.
- 3) Expand **home repair** and **utility assistance** programs for low-income homeowners.