

## 2017 Real Estate Tax Installment Plan Application

**NEW APPLICANTS ONLY. 2016 Program Participants Do Not Need to File this Application.**

Primary Address

Real Estate Tax Account Number

 -  -     

Print Applicant's Name

Applicant's Social Security Number

   -   -    

Applicant's Birth Date

  -   -    

**Senior Citizens  
Must Provide  
Proof of Age**

Print Spouse's Name

Spouse's Social Security Number

   -   -    

Spouse's Birth Date

  -   -    

Number of Household Members

 

**Household Income. Senior Citizens do not need to complete this section.**

- |  |   |
|--|---|
| 1. Total 2015 Gross Social Security and Supplemental Security Income.....1.  | <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . 0 0 |
| 2. Total 2015 Gross Pensions, Annuities, Veterans' & Railroad Retirement Benefits,<br>and taxable portion of Individual Retirement Accounts (IRAs).....2.          | <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . 0 0 |
| 3. Total 2015 Salary, Wages, Income from Self-Employment and Partnership Income<br>(Do not subtract losses).....3.   | <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . 0 0 |
| 4. Total 2015 Interest, Dividends, Capital Gains, Prizes (Do not subtract losses).....4.   | <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . 0 0 |
| 5. Total 2015 Net Rental Income and Net Business Income (Do not include rent you pay;<br>do not subtract rental or business losses from your total income).....5.  | <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . 0 0 |
| 6. Total 2015 Other Income (Cash Public Assistance, Unemployment and Workers'<br>Compensation, Alimony, Support Money, Gifts that are regular and periodic).....6. | <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . 0 0 |
| 7. <b>TOTAL HOUSEHOLD INCOME</b> (Add Lines 1 through 6).....7.  | <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . 0 0 |

Under penalties of perjury, as set forth in 18 PA C.S. §§ 4902-4903 as amended, I swear that I have reviewed this return and accompanying statements and schedules, and to the best of my knowledge and belief, they are true and complete.

Taxpayer Signature \_\_\_\_\_ Date \_\_\_\_\_ Phone # \_\_\_\_\_

Preparer Signature \_\_\_\_\_ Date \_\_\_\_\_ Phone # \_\_\_\_\_

**MAIL TO: PHILADELPHIA DEPARTMENT OF REVENUE**  
**P.O. BOX 53190**  
**PHILADELPHIA, PA 19105**  
**QUESTIONS: 215-686-6442 E-MAIL [revenue@phila.gov](mailto:revenue@phila.gov)**

Rev. 10-11-2016

**REVENUE DEPARTMENT USE ONLY**

REASON FOR REJECTION

- |                                   |                                   |  |                                 |  |
|-----------------------------------|-----------------------------------|--|---------------------------------|--|
| <input type="checkbox"/> APPROVED | <input type="checkbox"/> REJECTED | <input type="checkbox"/> Incomplete or Invalid Application | <input type="checkbox"/> Income | <input type="checkbox"/> 2016 Tax Paid in Full   |
|                                   |                                   | <input type="checkbox"/> Off-site Mailing Address          | <input type="checkbox"/> Other  | <input type="checkbox"/> Multiple Property Owner |

## **Real Estate Tax Installment Application Instructions**

**Do not mail with your Real Estate Tax Bill**

**Where to file** - Sign the application and mail to: City of Philadelphia  
Department of Revenue  
P.O. Box 53190  
Philadelphia, PA 19105

This application must be filed by **March 31, 2017**.

**This installment plan is only for your primary residence.**

**NOTE: Any changes to the deed for the property under this plan will automatically terminate your eligibility for this program.**

To ensure efficient processing, print your numbers legibly.

If you are newly accepted into this plan, you will receive a coupon book for making monthly installment payments. This book will be mailed by May 1, 2017 and the first payment is due by May 15, 2017.

You will be notified in writing if this application is rejected.

If you comply with the terms of this installment plan, all additions will be waived. If any monthly payment is not paid when due, you may be removed from the plan and all taxes and additions will be due at that time.

The Department of Revenue may at any time ask you to provide proof of income.

**If you are accepted into this program, you do not have to re-apply next year. You will automatically receive a 12 payment coupon book in December 2017 for the 2018 Real Estate Tax.**

<b>Area Median Income Guidelines</b>	
Household Members	Maximum Household Income
1	\$28,150
2	\$32,150
3	\$36,150
4	\$40,150
5	\$43,400
6	\$46,600
7	\$49,800
8	\$53,000

If the income from the total members of your household is lower than the corresponding income limit, you are eligible for this plan. If it is greater, you are not eligible. The following does not have to be reported:

1. Medicare benefits.
2. Food stamps or other similar relief supplied by a government agency.
3. Any property tax or rent rebate received in 2016.
4. The value of property received by inheritances.
5. The amount of any damages received, whether by civil suit or settlement agreement, on account of personal injuries or sickness.
6. Life insurance benefits and other insurance proceeds.
7. Overtime.
8. Backpay; severance pay; bonuses, tuition reimbursements; loan dispersals; federal or state income tax refund; lump sum payment of benefits.
9. Supplemental Nutrition Access Program (SNAP) or any other form of surplus food or other relief in kind supplied by a governmental agency.

### **Senior Citizen or Low Income Taxpayers**

**To be a senior citizen you must be at least 65 years old during 2017, or have a spouse living in the household who will be at least 65 years old during 2017. Proof of age must be provided.**

Do not send original documents as proof of age; only photocopies will be accepted.

To be a low income taxpayer you must have annual income up to and including 50% of area median income. See chart above.

## **REAL ESTATE TAX INFORMATION**

**Credit Card payments are accepted on the Internet and on the telephone. You may also pay by E-Check on the Internet. The following credit cards are accepted:**



### **Payment Instructions**

- **Internet:** Go to [www.phila.gov/revenue](http://www.phila.gov/revenue) and select “Real Estate Tax balance.” Read the disclaimer, click “I Agree,” and enter your address or the nine-digit Real Estate Tax account number.
- **Telephone:** 877-309-3710. You will need your nine-digit account number. E-Check is not available over the phone.
- Payments can be made in person in the Concourse Area of the Municipal Services Building at 1401 JFK Boulevard or one of two Satellite Offices at 7522 Castor Avenue or 2761 N. 22<sup>nd</sup> Street (Hope Plaza). Cash will not be accepted at the Satellite Offices .

### **Fees**

- **Credit Card Transaction Fees:** You will be charged 2.45% of the amount paid.
- **VISA Debit Card or MasterCard Debit Card:** \$5.95 per payment.
- **E-Check is *FREE***

### **Mail**

- Return only the bottom portion of your bill with your payment
- Do not send photocopies of your bill.
- You must write your nine-digit account number on your check or money order.

**Your canceled check is your receipt.** Philadelphia residents are no longer required to send validated Real Estate Tax receipts with their Pennsylvania Property Tax Rebate application.

### **Returned Checks**

If your check is returned unpaid for insufficient or uncollected funds, (1) you authorize eCollect, LLC to make a one-time electronic funds transfer from your account to collect a fee of \$20; and (2) eCollect, LLC may re-present your check electronically to your depository institution for payment.

### **Tax Relief Programs - Please note that any change to your deed will cancel enrollment in these programs.**

#### ***Installment Payment Plan***

Qualified taxpayers may pay their current year tax in installments. Please read the enclosed Real Estate Tax Installment Plan instructions to see if you qualify. Applications must be submitted by March 31, 2017. Approved applicants will receive a payment coupon book by May 1, 2017. The first of eight payments will be due on May 15, 2017. If you wish to make payments prior to receiving your coupon book, payment coupons are available at [www.phila.gov/revenue/realestatetax](http://www.phila.gov/revenue/realestatetax).

If you participated in this plan in 2016 you are automatically enrolled in the plan for 2017. A payment coupon book will be mailed to you in December 2016 with the first of twelve payments due on January 16, 2017. If you defaulted on your 2016 installment agreement you must reapply for 2017.

#### ***Senior Citizen Low Income Special Real Estate Tax Provisions***

Qualified taxpayers who are 65 years or older (or a widow/widower who is less than 65 years old whose spouse was at least 65 at the time of their death) and meet the income requirements of \$23,500 or less for a single person or \$31,500 for a married couple are eligible for a tax “freeze” which will exempt you from an assessment increase and/or tax rate increase for future years if you meet the criteria. Proof of age is required. You may also be asked for proof of income.

### ***Homestead Exemption***

This exemption allows for the reduction of the assessed value of each eligible property before the Real Estate Tax is computed.

### ***Deferral Program***

Qualified taxpayers can postpone payment of a tax increase that is above 15% of the previous year's tax due. Payment of the excess amount is deferred until transfer or sale of the property. A minimum annual interest rate of 2% is added to the deferred amount. Property must be owner occupied. Eligibility determined on a 4 tiered system based on annual income.

### ***Active Duty Real Estate Tax Credit***

This program provides for a tax credit for a member of the National Guard or reserve component of the Armed Forces of the United States who is called to active duty outside of Pennsylvania. The credit is only valid for the primary residence of the applicant.

### ***Owner Occupied Payment Agreement***

The Owner Occupied Payment Agreement allows homeowners to make monthly payments on their past due (delinquent) Real Estate Tax. Monthly payments are calculated based on household income level and family size.

**For more information on the available tax relief programs, or to obtain an application, please visit Revenue's website at [www.phila.gov/revenue/payments/agreements](http://www.phila.gov/revenue/payments/agreements), send an e-mail to [revenue@phila.gov](mailto:revenue@phila.gov), or call our Real Estate Tax Hotline at (215) 686-6442.**

### **Partial Payments for taxpayers who do not met the qualifications for the Installment Payment Plan**

If you are unable to pay in full by March 31, 2017, pay what you can each month. Payment coupons are available via [www.phila.gov/revenue/realestatetax](http://www.phila.gov/revenue/realestatetax). If you do not pay in full by March 31, 2017 additions of 1.5% per month will accrue on the unpaid principal balance. A lien **will not** be placed on your property as long as you pay your 2017 bill and any accrued additions in full by December 31, 2017.

### **Address Changes/Copies of Deeds**

To change an owner's mailing address, send an e-mail to [revenue@phila.gov](mailto:revenue@phila.gov) or call 215-686-6442. Copies of deeds can be obtained on-line at <http://philadox.phila.gov>. A variety of services are available for purchase (such as viewing or printing copies of documents) by credit card. Please note there is a user fee for each credit card transaction. Any questions on deeds should be directed to the Records Department at 215-686-2292.

### **Frequently Asked Questions**

#### ***What is the "School Tax"?***

A portion of your total Real Estate Tax payment is deposited into the City of Philadelphia General Fund while the remaining portion helps to fund the School District of Philadelphia. The School District portion of the Real Estate tax is commonly called the **"School Tax"** by many citizens of Philadelphia.

The School District of Philadelphia also imposes a tax on certain items of unearned income (i.e. dividends, interest, etc) received by citizens of Philadelphia. This tax is called the **"School Income Tax."** Many citizens often confuse the School District portion of the Real Estate tax with the School Income Tax. These two taxes are separate and distinct levies imposed by the School District of Philadelphia for funding public education in our city.

#### ***Who determines the assessed value of my property?***

The Office of Property Assessment determines the assessed value of a property. Questions may be directed to 215-686-4334.

Please visit [www.phila.gov](http://www.phila.gov) for additional online services.