

If your Real Estate Tax increases by more than 15% from the previous year, you may be able to pay the excess amount later (defer payment). This deferral is for the current year. If your Real Estate Tax increases by more than 15% year-to-year in the future, you can apply for another deferral. Please read the requirements below before you complete the form. **Application is due March 31, 2021.**

1 Property Owner's Information

Applicant Name _____

Owner's Social Security Number _____

Property Address
(must be principal address) _____

OPA Account Number _____

Phone _____

Email Address _____

How many people live in your household (including you)? _____

Requirements

Hardship Deferral is determined by household income, expenses and size.

Deferrals are subject to conditions: 1) Your deferral payment will be subject to interest. 2) The deferral amount and interest become due when you sell or transfer the property. 3) You can pay off your deferral balance at any time. 4) Property is subject to a lien. 5) Real Estate Taxes on this property must be current or in a payment agreement.

The Department may request you to recertify for the deferral every 12 months.

Example 1: A household of 4 has annual income of \$65,000, which is within the income criteria for Tier 1. The owner's Real Estate Tax liability would have to be more than \$16,250 (\$65,000 x 25%) to be eligible.

Example 2: A household of 2 has annual income of \$20,000, which is within the income criteria for Tier 4. The owner's Real Estate Tax liability would have to be more than \$1,000 (\$20,000 x 5%) to be eligible.

2 Income and Expenses

Total Annual Household Income:
Household Income is all income received from all sources (including Social Security) by the owner and household members. \$ _____

Total Amount Household Expenses:
Household expenses include, but are not limited to, housing, food, utilities, transportation, education, health care, debt service payments, and overall tax burden. \$ _____

Liquid Assets:
Liquid assets include, but are not limited to, cash, bank deposits, stock, and bonds. \$ _____

3 Income Guidelines

* If your household size includes more than 4 people, please see www.phila.gov/revenue for a complete Real Estate Tax Deferral eligibility table.

| Household size | 1 person | 2 people | 3 people | 4 people* | To be eligible: |
|----------------|-------------------|-------------------|-------------------|-------------------|---|
| Tier 1 | \$47,401 or more | \$54,151 or more | \$60,901 or more | \$67,651 or more | Real Estate Tax is greater than 25% of annual household income - See Example 1 above |
| Tier 2 | \$33,851-\$47,400 | \$38,651-\$54,150 | \$43,501-\$60,900 | \$48,301-\$67,650 | Real Estate Tax is greater than 12% of annual household income |
| Tier 3 | \$20,301-\$33,850 | \$23,201-\$38,650 | \$26,101-\$43,500 | \$29,001-\$48,300 | Real Estate Tax is greater than 8% of annual household income |
| Tier 4 | \$20,300 or less | \$23,200 or less | \$26,100 or less | \$29,000 or less | Real Estate Tax is greater than 5% of annual household income - See Example 2 above |

Certification Statement: I, the undersigned, assert the following: I am the Owner and use the property as my principal residence; and I would suffer substantial hardship in the absence of the requested deferral. I hereby certify that the statements contained herein are true and correct to the best of my knowledge. I understand that if I knowingly make any false statements herein, I am subject to such penalties as may be prescribed by statute or ordinance.

Owner's Signature _____ Date _____



Mail completed applications to:
Philadelphia Department of Revenue
P.O. Box 53190
Philadelphia, PA 19105

Have a question? Call us at **(215) 686-6442**, or email: revenue@phila.gov
Visit our website for information 24 hours a day: www.phila.gov/revenue