

## Preferred Payment Agreement Calculator: Real Estate Tax

*Don't risk losing your property*

Have you fallen behind on Real Estate Tax for a **property that you own, but do not live in?** If you are eligible, we have payment agreements that meet your budget. Once enrolled in a payment agreement, the City considers you to be a taxpayer in good standing for the property in the agreement, even while you pay down your debt. We can also give you a tax clearance certificate if you pay all City bills on time.

We can reduce your penalties, but not your interest. If you pay more and pay early, you will receive the largest penalty discount.



This calculator can only be used if you owe Real Estate Tax for prior years. Contact the Department of Revenue if you owe current year Real Estate Tax to find payment options.

Use this calculator if:

- You are not in active enforcement and your account is not yet assigned to a collection agency or outside counsel, AND
- this is your first payment agreement or
- you have successfully completed no more than one prior payment agreement.

If you have defaulted on a previous agreement, please use the Standard Payment Agreement Calculator: Real Estate Tax .

### How can you find your prior-year Real Estate Tax balance?

You can log on to [www.property.phila.gov](http://www.property.phila.gov) to find your prior-year balance. If you have questions, please email us at [revenue@phila.gov](mailto:revenue@phila.gov) or call (215) 686-6442.

### Disclaimer

Properties in active enforcement with the City of Philadelphia Law Department, outside counsel, or collection agencies are **not eligible** for a payment agreement using this calculator. Even if you qualify, this calculator only provides an **estimate** of payment amounts. Actual payment agreement terms will be based on the official agreement letter you receive from the Department of Revenue after agreeing to a plan and making a down payment.

### How it works

This calculator estimates your monthly payments and savings for a length of time you decide. To use the calculator, first enter your current principal, interest, penalties, and other charges. The calculator shows your total balance. Then, enter the number of months over which you want to spread out payments.

**1** Enter your principal:

**2** Enter your interest:

**3** Enter your penalty:

**4** Enter your other charges:

#### Your total is:

**5** Enter number of months,  
Up-to 48 only:  
(enter 1 for lump sum)

**6** Get the details

The table shows the terms and the amount of money saved by your payment plan.

#### DOWN PAYMENT

#### MONTHLY PAYMENT

#### PENALTY DISCOUNT

#### SAVINGS

#### TOTAL PAID OVER AGREEMENT

#### PAYMENT PLAN

**7** What's next?

This calculator only provides an estimate. Contact the Department of Revenue to confirm and apply for an agreement. You can request an agreement by:

- Emailing [revenue@phila.gov](mailto:revenue@phila.gov)
- Calling (215) 686-6442