

Property tax relief is knocking

Save up to \$1,119 on your Real Estate Taxes

Apply for the Philadelphia Homestead Exemption. No income or age requirements - **no catch!**



The Homestead Exemption saves the typical homeowner about \$1,119 on their Philadelphia Real Estate Tax bill every year.

Unsure if you have this exemption?

Visit property.phila.gov

- Applicants must live in the home as their primary residence.
- No need to reapply, unless you sell the property or the name on the deed changes.
- Applications are due September 13*

Final deadline to apply for the Homestead Exemption is **December 1, 2023. Early filers should apply by September 13, 2023, to see approval reflected on their 2024 Real Estate Tax bill. Applicants approved after the September date will likely receive a second bill.*

It's easy to apply online, by phone, or in person:

- Apply online at phila.gov/homestead, or
- Call the Homestead hotline at (215) 686-9200, or
- Visit our service center or the satellite office

Municipal Services Building

1401 John F. Kennedy Blvd.,
Concourse Level
(Across from City Hall)

Northeast Philadelphia Municipal Services Building

7522 Castor Ave.



215-686-9200

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The Philadelphia Homestead Exemption saves homeowners money on their Real Estate Taxes.

To be eligible you must own the property and live in it as your primary residence. There are no age or income requirements. You only need to apply once unless your deed changes.

Final Deadline to apply for the Homestead Exemption is December 1, 2023. Early filers should apply by September 13, 2023 to see approval reflected on your 2024 Real Estate Tax bill. Applicants approved after this date will receive a second bill. If you have questions about the Homestead Exemption, call (215) 686-9200.

1 Applicant Information

Owner Name 1

Owner Name 2

Property Address

OPA account number

Mailing Address (if different)

Phone number

Email Address



- Provide the owner(s) names that appear on the property deed
- The application must be signed by one owner who lives in the property. Additional owners are not required to sign
- Provide your mailing address if different from the address of the property for which you are seeking a Homestead Exemption.
- Provide accurate contact information.

2 Property Information

Is this property your primary residence?

YES NO

A primary residence is where you intend to reside permanently until you move to another home. You may be asked to provide proof that this property is your primary residence, such as your driver's license, your voter registration card, or your personal federal income tax return.

Do you claim anywhere else as your primary residence?

YES NO

The Homestead Exemption can be claimed only once for a place of primary residence in Philadelphia. You may not claim this property as your primary residence if: you claim another property as your primary residence, receive a tax abatement, are enrolled in LOOP, or have another Homestead benefit.

Is this residence part of a cooperative where some or all the taxes are paid jointly?

YES NO

If yes, what _____%

If you live in a unit of a cooperative and you pay all or a portion of your property taxes jointly through a management agent or association, rather than paying your taxes separately from other units, check yes. If you answered yes, please indicate your percentage of ownership.

Is part of the property used as a business or rental property?

YES NO

If yes, what _____%

Check yes if the property for which you are seeking a Homestead Exemption is used for other purposes, such as a business or rental property. Please indicate what percentage is used for that purpose.

3 Signature

I hereby certify that all the above information is true and correct.

Signature: _____

Date: _____

By signing this application, I am asserting that I am the owner of the property listed above. I certify that all the above information is correct. Any person who knowingly files an application which is false in any material matter shall be subject to payment of taxes due, plus interest, plus penalty and shall be subject to prosecution as a misdemeanor of the third degree and a fine up to \$2,500.



Mail completed forms to:

Philadelphia Department of Revenue
PO Box 52817
Philadelphia, PA 19115

Email: revenue@phila.gov
Website: www.phila.gov/homestead

La Exención Impositiva para Viviendas Familiares de Filadelfia les ahorra dinero a los propietarios en sus impuestos sobre la propiedad.

Para ser elegible, debe ser dueño de la propiedad y vivir en ella como su residencia principal. No hay requisitos de ingresos o de edad. Solo debe presentar solicitud una vez, a menos que cambie su escritura.

La fecha límite final para solicitar la Exención Impositiva para Viviendas Familiares es el 1 de diciembre de 2023. Las personas que realizan la presentación temprano deben hacerlo antes del 13 de septiembre de 2023 para ver la aprobación reflejada en su factura de impuesto sobre la propiedad de 2024. Los solicitantes aprobados después de esta fecha recibirán una segunda factura. Si tiene preguntas sobre la Exención Impositiva para Viviendas Familiares, llame al (215) 686-9200.

1 Información del solicitante

Nombre del propietario 1

Nombre del propietario 2

Dirección de la propiedad

Número de cuenta OPA

Dirección postal (si es diferente)

Número de teléfono

Dirección de correo electrónico



- Brinde los nombres del (de los) propietario(s) que figura(n) en la escritura de la propiedad
- La solicitud debe firmarla uno de los propietarios que viven en la propiedad. No es necesario que los propietarios adicionales firmen
- Proporcione su dirección postal si es diferente a la dirección de la propiedad para la que está solicitando la exención.
- Brinde información de contacto correcta.

2 Información de la propiedad

¿Esta propiedad es su residencia principal?

SÍ NO

Una residencia principal es el lugar donde tiene la intención de vivir de manera permanente hasta que se mude a otra casa. Se le puede solicitar una prueba de que esta propiedad es su residencia principal, como por ejemplo su licencia de conducir, su tarjeta de registro de votante o su declaración de impuestos federales sobre la renta.

¿Su residencia principal es en otro lugar?

SÍ NO

La exención impositiva para viviendas solo puede solicitarse una vez, para un lugar que sea su residencia principal en Filadelfia. No puede declarar que esta propiedad es su residencia principal si declara que otra propiedad es su residencia principal, si recibe una reducción impositiva, si está inscrito en LOOP, o si tiene otro beneficio de exención impositiva para viviendas familiares.

¿Esta residencia es parte de una cooperativa en donde alguno de los impuestos o todos se pagan de manera conjunta?

SÍ NO

Si la respuesta es sí, qué _____%

Si vive en una unidad en una cooperativa y paga la totalidad o una parte de los impuestos sobre la propiedad de manera conjunta a través de un agente o una asociación administrativa, en lugar de pagar sus impuestos de manera separada de las otras unidades, marque "sí". Si respondió que sí, indique su porcentaje de propiedad.

¿Parte de la propiedad se utiliza como comercio o para alquilar?

SÍ NO

Si la respuesta es sí, qué _____%

Marque "sí" en caso de que la propiedad para la que está solicitando la exención se utilice para otros propósitos, como para una actividad comercial o de alquiler. Indique qué porcentaje se utiliza con ese fin.

3 Firma

Por la presente certifico que toda la información anterior es verdadera y correcta.

Firma: _____

Fecha: _____

Al firmar esta solicitud, afirmo que soy el dueño de la propiedad indicada arriba. Certifico que toda la información anterior es verdadera y correcta. Cualquier persona que, a sabiendas, presente una solicitud que sea falsa en cualquier cuestión material, estará sujeta al pago de los impuestos adeudados, más los intereses y las penalidades, y estará sujeta a un proceso por delito menor de tercer grado y a una multa de \$2,500.



**Enviar los formularios
completados a:**

Departamento de Ingresos de Filadelfia
(Philadelphia Department of Revenue)
PO Box 52817
Philadelphia, PA 19115

Correo electrónico: revenue@phila.gov
Sitio web: www.phila.gov/homestead



Low Income Senior Citizen Real Estate Tax Freeze Program

Are you a homeowner?

We may be able to help you save money
on your Real Estate Taxes!

This program saves money for senior citizens who live in and own their home. Your taxes can be “frozen” so that they will not increase in the future.

Deadline to apply is September 13

Get more information and an application at:

beta.phila.gov/senior-freeze

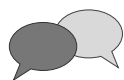
or call **(215) 686-6442**

To qualify you must
be:

- In the year of application, you must be 65 years or older; or 50 years old and the spouse of someone who was 65 years old at their time of death.
- Have a total annual household income of \$33,500 or less for a single person; \$41,500 or less for a married couple.



CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE



(215) 686-6442

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Programa de congelamiento del impuesto sobre bienes inmuebles para personas mayores de bajos recursos

¿Es usted propietario?

¡Podemos ayudarlo a ahorrar dinero de sus impuestos sobre bienes inmuebles!

Este programa ayuda a ahorrar dinero a las personas de mayor edad que son propietarias y ocupan su vivienda. Sus impuestos pueden congelarse para que no aumenten en el futuro.

La fecha límite para aplicar es el 13 de septiembre del 2023

Encuentre más información en el sitio web del Departamento de Ingresos

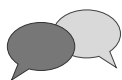
beta.phila.gov/senior-freeze or llame al (215) 686-6442

Para calificar, debe:

- En el año de la presentación de la solicitud, usted debe tener 65 años de edad o más; o tener 50 años y ser viudo/a de alguien que tenía 65 años al momento de su fallecimiento.
- El total de ingresos familiares debe ser de \$33,500 o menos por año para una persona soltera, o \$41,500 o menos para un matrimonio.



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переводческие услуги на русском языке | 가능한 번역 서비스 | خدمات الترجمة باللغة الاسبانية

The Senior Citizen Tax Freeze Program (SCTX) “freezes” your Real Estate Tax if you meet certain age and income requirements. This stops your property taxes from increasing, even if your property assessment or tax rate increases.

This application is for **new applicants only**. If you participated in this program last year, you are automatically enrolled this year. If your deed changes for any reason, you **must** reapply.

Applicants must complete pages 1 and 2 of this application. The deadline to apply for **2023** is **September 30, 2023**.

You can also apply online at the Philadelphia Tax Center at: tax-services.phila.gov. This website is available on mobile devices like cell phones and tablets.

If you meet the age, income, and residency qualifications in any year from **2018 to 2023**, your application will apply for the first year you were eligible. You will need to provide proof of income for the first year you are eligible.

Please include a copy of your proof of age and income with this application. More instructions are below.

1 Residence Information

YES NO 1A. Do you live in another property?

YES NO 1B. Do you claim any other property as your primary residence?

YES NO 1C. Is your primary residence part of a cooperative where some or all of the taxes are paid jointly?

YES NO 1D. Do you use your home for something other than your primary residence, such as for business or rent?

_____ % If YES, what percentage is used for business or rental?



If you answered **yes** to question 1A or 1B, you do not qualify for SCTX. The SCTX program is only for people who own and live in their home.

You **may** apply for SCTX if you live in cooperative housing.

You **may** apply for SCTX even if part of your home is rented or used for a business.

2 Applicant information

Owner Name _____

Social Security Number _____

Property Address _____

OPA Number _____

Date of Birth (MM/DD/YY) _____

Filing status SINGLE MARRIED WIDOWED

Spouse name (if applicable) _____

Spouse Social Security Number (if applicable) _____

Spouse Date of Birth (if applicable) _____

If spouse is deceased, date of death (You must submit a copy of the death certificate) _____

What year did you first meet the income and age qualifications for SCTX? (See table at right.) _____



You are eligible for this program only if you meet **any of the following age and income** qualifications:

- You are aged 65 years or older; or
- You are living with a spouse who is aged 65 years or older; or
- You are 50 years or older and were married to someone who was 65 years of older before passing away
- You will need to provide proof of income for the earliest year you are eligible

Income qualifications	Single	Married
2022 - present	\$33,500	\$41,500
2018 - 2021	\$27,500	\$35,500


Continue to next page



3 Annual Income

Please use the worksheet below and enter your annual income. Please include a copy of the proof of income from the first year of your eligibility. **To qualify for 2022 and later**, your total income must be \$33,500 or less for a single person or \$41,500 or less for a married couple. **To qualify for years before 2022**, your total income must have been \$27,500 or less for a single person or \$35,500 or less for a married couple.

INCOME SOURCE	TOTAL (APPLICANT + SPOUSE)	Examples of proof of income
Social Security Benefits (include SSI, SSD, etc.) Do not include any Medicare Part B premiums		<ul style="list-style-type: none"> • Social Security (SSA, SSDI, SSI) award letters • Pension statements • Bank Statements • Retirement income or Rental Income Statements • Interest and dividends • Pay stubs from your current employer • W-2 or state/federal tax return - Salary and wages of Taxpayer and Spouse • Unemployment/Workers compensation statements or award letters • Child support and alimony • Any other documentation you may have
Pensions and other retirement benefits Include railroad benefits, taxable portion of IRAs etc.		
Take home pay Include salary, wages, self-employment income etc.		
Interests, dividends, and capital gains prizes Do not subtract losses		
Net rental and business income Do not subtract losses		
Other income Include unemployment compensation, support money etc.		
TOTAL		

 **Along with proof of income, you must send a photocopy of your proof of age with this application.**
Any government issued document that clearly shows a date of birth will be accepted. Some examples are:

- Drivers license
- State ID card
- City of Philadelphia ID card
- Birth certificate

4 Signature

The Department of Revenue will use this application to enroll you in the Homestead Exemption program if you do not already have it. The Homestead Exemption can save you money on your property taxes.

The Department of Revenue is authorized to perform an income verification check with the Internal Revenue Service and Pennsylvania Department of Revenue. If at any time during the program the city determines you were income ineligible, you will be required to pay the taxes which would have been due, plus penalties, interest, and additions.

(optional) The City makes its best efforts to contact SCTX applicants and participants through all methods possible. By checking this box, I authorize the Department of Revenue to use SMS (text) messages to reach me.

I have reviewed all the information on this form and I certify that this information is true and correct to the best of my knowledge, information and belief.

Applicant Signature

Spouse Signature

Date

Phone Number



Mail completed forms to:

Philadelphia Department of Revenue
P.O. Box 53190
Philadelphia, PA 19105

or return in person:

Municipal Services Building
Department of Revenue
1401 John F. Kennedy Blvd—
Concourse level
Philadelphia, PA 19102

Northeast Municipal Services Center
7522 Castor Ave.
Philadelphia, PA 19152



Do you qualify for the Longtime Owner Occupants Program (LOOP)?

The **Longtime Owner Occupants Program (LOOP)** is a Real Estate Tax relief program for eligible homeowners whose property assessments **increased by at least 50% from last year** or **increased by at least 75% in the last five years**.

LOOP limits the increase to your current year taxes to 50% or 75% (depending on your eligibility), and stops increases to future Real Estate bills for as long as you qualify for the program. This protection keeps future bills the same unless tax rates increase.

Participants in the LOOP program are **not** eligible for the Homestead Exemption. You will need to determine which program works best for you. Use the calculator on the backside of this flyer to check the program benefits for both Homestead and LOOP.

Eligibility Requirements

Besides an increase in your property assessment, you must also:

- Have lived in your home for 10 years or more.
- Fall below the AMI (area median income) limits set by HUD for your family size. These limits are adjusted annually, see the table at right for income eligibility.
- Be current on your property taxes, or you must be in an Owner-Occupied Payment Agreement or Installment plan.

NOTE: You cannot have a the Homestead Exemption and LOOP at the same time. Additionally, your property is ineligible if it benefitted from the 10-year tax abatement while the you owned the property or received the property from a relative who benefitted from the 10-year tax abatement.

Deadline to apply: September 30 the same year your bill is due

If your bill is due on March 31, 2023, the deadline to apply is September 30, 2023. To apply, download an application at www.phila.gov/LOOP. if you have questions call **(215) 686-9200**, or email revenue@phila.gov.

Income Requirements

Family Size	Maximum Income
1 person	\$88,550
2 people	\$101,200
3 people	\$113,850
4 people	\$126,450
5 people	\$136,600
6 people	\$146,700
7 people	\$156,800
8 people	\$166,950

LOOP calculator

To determine if you qualify for LOOP, you will need your current and previous five year assessments. You can find these values at property.phila.gov. Remember, you cannot have the Homestead Exemption and LOOP at the same time.

1. Do you qualify?

- I have lived in my home for 10 years or more
- My income falls at or below the maximum income limits for my family size (below)
- My home has increased in value by at least 50% from last year **or** 75% over the last 5 years (check your math!) →
- My property taxes are paid, or I am enrolled in a payment or installment plan

2022 Income Requirements

Family Size	Maximum Income
1 person	\$88,550
2 people	\$101,200
3 people	\$113,850
4 people	\$126,450
5 people	\$136,600
6 people	\$146,700
7 people	\$156,800
8 people	\$166,950

LOOP or Homestead? How to choose

You will want to estimate your Real Estate Tax bill with both LOOP and the Homestead Exemption.

If you enter into LOOP and then leave the program, you cannot re-enter LOOP later. (You may re-apply if you qualify again in the future for a different year's assessment.)

Only you can decide which program is best for your household. You will need evaluate what matters most to you: savings now or savings in the future.

2A. Calculate the percent increase

2023 assessment

÷ Last year's assessment

If the result is 1.5 or more, your assessment qualifies you for LOOP.

OR

2B. Calculate the percent increase

2023 assessment

÷ The lowest assessment from the previous 5 years (2018)

If the result is 1.75 or more, your assessment qualifies you for LOOP.

3A. Estimate your Real Estate tax bill with LOOP

Last year's assessment if you qualify at a 50% increase **OR** the lowest assessment in the last 5 years if you qualify at a 75% increase

x Your assessment is capped at this amount, depending on your eligibility

The result is the maximum assessment amount we will use to calculate your Real Estate Tax. Now, multiply that by the tax rate: .013998

x

This is your estimated tax bill with LOOP

AND

3B. Estimate your Real Estate Tax bill with Homestead

2023 Assessment

— Subtract the value of the Homestead Exemption

The result is the amount we use to calculate your Real Estate Tax. Now, multiply that by the tax rate: .013998

x

This is your estimated tax bill with the Homestead Exemption

Application Longtime Owner Occupants Program (LOOP)

Before applying, use the form from page one to confirm that your assessment increase qualifies for the program. You can also apply online for LOOP at the Philadelphia Tax Center at: **tax-services.phila.gov**.

You **do not** need a username or password to apply for Real Estate Tax assistance programs online. The Tax Center website is available on mobile devices like cell phones and tablets.

1 Do you qualify?

Have you continuously owned and occupied the property as your primary residence since at-least July 1, 2012?

____/____ When did you become the owner of this property?
(MM/YYYY)

My home has increased in value by at least 50% from last year **or** 75% over the last 5 years (use the calculator on page one)

My property taxes are paid **or** I am enrolled in a payment or installment plan



The LOOP program is for Philadelphia residents who have owned and lived in their property as their primary residence for at least 10 years.

Additionally, you must either be up-to-date on all Real Estate Taxes, in a current payment agreement, or have a payment agreement application pending with the Department of Revenue to qualify for LOOP.

2 Determine income eligibility

How many people live in your household?

What was the total annual income for all household members in 2021? \$

Does your household income fall under the cap shown in the table below?

YES NO



What should you include as income?

- Salary and wages of household members that are 18 or older
- Retirement income
- Unemployment, social security income (less Medicare part B premiums), and TANF
- Interest and dividends
- Child support and alimony



To qualify for LOOP, your income **must** fall below the cap set for your family size. Use the chart below to check if you meet the income eligibility for the program.

Family size	1	2	3	4	5	6	7	8
Income cap	\$88,550	\$101,200	\$113,850	\$126,450	\$136,600	\$146,700	\$156,800	\$166,950

Continue to next page



Longtime Owner Occupants Program (LOOP)

LOOP is a Real Estate Tax relief program for income eligible homeowners whose property assessments increased by at least 50% from last year or increased by at least 75% in the last five years. You must have lived in your home for 10 years or more.

LOOP limits the increase to your current year taxes to 50% or 75% (depending on your eligibility), and stops increases to future Real Estate bills for as long as you

qualify for the program. This protection keeps future bills the same unless tax rates increase.

Participants in the LOOP program are not eligible for the Homestead Exemption. You will need to determine which program works best for you. Use the form below to help calculate the difference in these benefit programs.

Applicants must return pages two and three of this application. The deadline to apply for **2023** is **September 30, 2023**.

LOOP or Homestead? How to choose

Before applying, estimate your Real Estate Tax bill with both LOOP and the Homestead Exemption. To determine if you qualify for LOOP, you will need your current and previous five year assessments. You can find these values at property.phila.gov.

The form below can help you understand how much your Real Estate Tax bill would be with each program.

If you enter into LOOP and then leave the program, you cannot re-enter LOOP later. (You may re-apply if you qualify again in the future for a different year's assessment.)

Only you can decide which program is best for your household. You may need to evaluate what matters most to you: savings now or savings in the future.

1A. Calculate the percent increase

<input type="text"/>	2023 assessment
÷	<input type="text"/>
	Last year's assessment
<hr/>	
<input type="text"/>	If the result is 1.5 or more, your assessment qualifies you for LOOP.

2A. Estimate your Real Estate tax bill with LOOP

<input type="text"/>	Last year's assessment if you qualify at a 50% increase OR the lowest assessment in the last 5 years if you qualify at 75%
X	<input type="text"/>
	1.5 or 1.75
<hr/>	
<input type="text"/>	Your assessment is capped at a 50% or 75% increase, depending on your eligibility. The result is the maximum assessment amount we will use to calculate your Real Estate Tax. Now, multiply that by the tax rate: .013998
X	<input type="text"/>
	.013998
<hr/>	
<input type="text"/>	This is your estimated tax bill with LOOP

OR

1B. Calculate the percent increase

<input type="text"/>	2023 assessment
÷	<input type="text"/>
	The lowest assessment from the previous 5 years (2018)
<hr/>	
<input type="text"/>	If the result is 1.75 or more, your assessment qualifies you for LOOP.

AND

2B. Estimate your Real Estate Tax bill with Homestead

<input type="text"/>	2023 Assessment
-	<input type="text"/>
	\$80,000
<hr/>	
<input type="text"/>	The result is the amount we use to calculate your Real Estate Tax. Now, multiply that by the tax rate: .013998
X	<input type="text"/>
	.013998
<hr/>	
<input type="text"/>	This is your estimated tax bill with the Homestead Exemption

3 Applicant Information

Property Address

Owner Name 1

Social Security Number 1

Owner Name 2

Social Security Number 2

OPA account number

Mailing Address (if different from property address)

Phone number

Email Address



You **must** provide the name and Social Security Number or ITIN for at least one of the owners of record on file with the Department of Records.



You **may** qualify for LOOP if you have an equitable ownership interest:

- Inherited an interest in the property,
- Entered into a long-term contract to purchase the property from the record owner,
- Are a victim of a fraudulent deed transfer, or
- Are on record with the Department of Revenue as living in and paying taxes for this property for at least 10 years and have acquired the property from certain family members, a spouse or life partner.

4 Signature

The City may select, randomly or otherwise, applications to review for false or fraudulent information. In that case, you may be required to provide documents to verify the information in this application. Any person who files an application that contains false information, or who does not notify the assessor of a change in use which no longer qualifies for LOOP, will be required to pay the taxes which would have been due but for the false application, plus penalties, interest, and additions.

If your property is approved for LOOP and the use changes so that the property no longer qualifies, you must notify the Department of Revenue within 45 days of the change in use. If the use of your property changes and you are not sure if it still qualifies for LOOP, you should contact the Department of Revenue. **If your deed changes for any reason, you must reapply.** This application must be signed by an owner for whom this property is his or her primary residence. If the property has more than one owner, signatures of additional owners are not required.

I have reviewed all the information on this form and I certify that this information is true and correct to the best of my knowledge, information and belief. I agree that if I knowingly file an application which is false in any material matter, I shall be subject to payment of taxes due, plus all applicable penalties, interest, and additions.

(optional) The City makes its best efforts to contact LOOP applicants and participants through all methods possible. By checking this box, I authorize the Department of Revenue to use SMS (text) messages to reach me.

Applicant Signature

Date

Applicant printed name



Mail completed forms to:

Philadelphia Department of Revenue
P.O. Box 53190
Philadelphia, PA 19105

or return in person:

Municipal Services Building
Department of Revenue
1401 John F. Kennedy Blvd—
Concourse level
Philadelphia, PA 19102

Northeast Municipal Services Center
7522 Castor Ave.
Philadelphia, PA 19152



Owner-Occupied Real Estate Payment Agreement Program

Get a fresh start on delinquent Real Estate Taxes. You do not need a down payment!

The Owner-Occupied Real Estate Payment Agreement Program (OOPA) allows residents who own and occupy their homes to make monthly payments on back taxes. Payments are based on household income and family size.

Eligibility requirements

- Proof of income is required
- Proof of residency is required
- Applicants must remain current on future Real Estate Taxes. You can pay future years in full, or add them to your agreement in some cases.

Learn more at www.phila.gov/OOPA or call (215) 686-6442

Monthly Payment Calculations

Example for a family of two, if monthly income is:

- **\$4,414 or more:** you pay 10% of your monthly income.
- **\$3,151 - \$4,413:** you pay 10% of monthly income. We'll waive 100% of penalties.
- **\$1,893 - \$3,150:** you pay 8% of monthly income. We'll waive 50% of your interest and 100% of penalties.
- **\$951 - \$1,892:** you pay 5% of your monthly income. 100% of interest and 100% of penalties are waived.
 - ! At this income, if you are 65 years or older, 55 years old and a widow, or permanently disabled, you pay 0% of monthly income.
- **Less than \$950:** you pay \$0. We'll waive 100% of interest and 100% of penalties.

Contact us for exact payment amounts for your household.





Owner-Occupied Real Estate Payment Agreement Program (Programa de Acuerdo de Pago de Bienes Inmuebles Ocupados por el Propietario)

Comience de cero con los Impuestos de Bienes Inmuebles adeudados.
¡No necesita un pago inicial!

El Programa de Acuerdo de Pago de Bienes Inmuebles Ocupados por el Propietario (OOPA) permite que los residentes que son dueños de sus viviendas y las ocupan realicen pagos mensuales de impuestos atrasados. Los pagos se calcularán en base al nivel de ingresos del hogar y al número de integrantes del grupo familiar.

Requisitos de elegibilidad

- Se requiere prueba de ingresos
- Se requiere prueba de residencia
- Los solicitantes deben mantenerse al día con los próximos Impuestos a los Bienes Inmuebles. Puede pagar los próximos años en su totalidad o puede agregarlos, en algunos casos, a su acuerdo.

Conozca más en www.phila.gov/OOPA o llame al (215) 686-6442

Cálculos de pagos mensuales

Ejemplo para una familia de dos, si su ingreso mensual es de:

- **\$4,414 o más:** usted paga el 10% de su ingreso mensual.
 - **\$3,151 - \$4,413:** usted paga el 10% de su ingreso mensual. Otorgaremos una exención del 100% de las multas
 - **\$1,893 - \$3,150:** usted paga el 8% de su ingreso mensual. Otorgaremos una exención del 50% de su interés y el 100% de las multas.
 - **\$951 - \$1,892:** usted paga el 5% de su ingreso mensual. Exención del 100% de interés y 100% de las multas.
- ! Con estos ingresos, si usted es mayor de 65 años, de 55 años y viuda o tiene una discapacidad permanente, paga el 0% del ingreso mensual.
- **Menos de \$950:** usted paga \$0. Otorgaremos una exención del 100% del interés y el 100% de las multas.

Comuníquese con nosotros para saber los montos de pago exactos para su vivienda.

Owner Occupied Payment Agreement (OOPA) Application

The OOPA program allows people who own and live in their home to make affordable monthly payments on property taxes that are past due. There is **no down payment required** and your monthly payments will be based on a percentage of your monthly income.

Everyone must complete pages 1-4 of this application. You may need to complete additional worksheets. These worksheets can be found at www.phila.gov/oopa under "forms" or call (215) 686-6442.

1 Do you live in the property?

YES NO



If you answered **no** to this question, you do not qualify for OOPA. The OOPA program is only for people who own and live in their home. You may still qualify for a Standard Payment Agreement. Visit www.phila.gov/payment-plans for more details.



If you have a reverse mortgage, please reach out to your lender *before* signing this agreement. Once you understand the repayment terms of your agreement, contact your lender to make sure they will accept them.

2 Applicant Information

Applicant Name _____

Social Security Number _____

Property Address _____

OPA Account Number _____

Mailing Address _____

Birth Date _____

Phone _____

Email Address _____

How many people live in your household? _____

Section 2 - Document Check List

Ownership and ID (provide one)

- Photo ID issued by the U.S. Federal Government, *or* Commonwealth of Pennsylvania, *or* City of Philadelphia

Residency (provide two showing current address)

- Utility Bills (PECO, PGW, PWD), *or*
- Photo ID issued by the U.S. Federal Government, Commonwealth of Pennsylvania *or* City of Philadelphia, *or*
- Social Security (SSA, SSDI, SSI) award letters

Continue to next page 

Owner Occupied Payment Agreement (OOPA) Application



3 A. Additional Application Information

Please answer yes or no to the following questions. You may need to provide more information based on your answers.

YES NO Is your name on the deed of your home?

YES NO Is your name on the property tax bill?

If you answered **no** to any of these questions, you must complete the **Tangled Title Worksheet** found at www.phila.gov/oopa under "forms" or call (215) 686-6442.

What is a tangled title? A tangled title is when you have an ownership interest in a home, but are not named on the deed. For example you may reside in the home of a deceased homeowner or you may be in a rent-to-own lease. If you are unsure if you have a tangled title, ask a Revenue representative or a housing counselor.

YES NO Do you have a permanent disability?

YES NO Is your spouse deceased?

If you answered **yes** to any of these questions, please provide additional documents:

Disability (need one)

- SSDI/VA/Black Lung award letter, or
- Physicians Statement proving disability, use the **Disability Verification Form** found at www.phila.gov/oopa under "forms" or call (215) 686-6442.

Widowhood

- Copy of death certificate of spouse

YES NO Do you have a reverse mortgage?

This payment agreement may be in violation of your reverse mortgage contract. We encourage you to speak to a free housing counselor before you sign your agreement. Please complete section 3B to speak to a housing counselor. You should also reach out to your mortgage lender.

3 B. Do you want free housing counseling?

It may help to talk to a free housing counselor before you sign your payment agreement so that you enter the best plan for you. **If you chose to do so, we will hold this application for 60 days. Penalties and interest on your property will continue to grow until your agreement is signed and activated.** After you are contacted by a counselor, you may be required to submit another OOPA application.

YES NO **Would you like to be referred to free housing counseling?**

A housing counselor can also help you apply for other City programs. You may also be eligible for free legal help.

If you answered **YES**:

What is the best number to reach you? _____

What is the best time to call you? MORNING AFTERNOON EVENING

Continue to next page



Owner Occupied Payment Agreement (OOPA) Application



4 A. Household Income - all applicants

Please use the worksheet below and enter the monthly household income:

INCOME SOURCE	APPLICANT	SPOUSE	HOUSEHOLD MEMBERS	TOTAL
Social Security Benefits (include SSI, SSD, etc.)				
Take-Home (net) Pay				
Pension				
Unemployment Compensation				
Worker's Compensation				
Net Self-Employment Income				
Net Rental Income				
Other				
Other				
TOTALS				\$

Section 4 - Document Checklist

You will need to provide proof of income. Please provide all that apply to you.

- Pay stubs from current employer
- W-2 or state/federal tax return
- Social Security (SSA, SSDI, SSI) award letters
- Pension statements
- Unemployment/Workers compensation statements or award letters
- Other documentation as needed

4 B. Household Income - Applicants with no income to report

Check this box if you have no monthly income.

You must complete the Zero Income Worksheet found at www.phila.gov/oopa under "forms" or call (215) 686-6442.

5 Including current year taxes in your OOPA

If the Department of Revenue determines you are eligible, it will automatically include current-year taxes in your agreement AND apply payments to current-year taxes first.

I do not want to include current year taxes in my OOPA. If you opt-out, you MUST pay your current year taxes in addition to your OOPA. If you do not pay, you will breach your agreement.

Continue to next page

Owner Occupied Payment Agreement (OOPA) Application



6 How should we calculate your monthly payment?

- Monthly payment based on a percentage of your income.** This is usually the most affordable option and no additional documents are required.
- Monthly payment based on an individualized review of your income and expenses.** This option requires that you disclose information on your monthly expenses in addition to your monthly income. We reserve the right to disallow expenses that are not reasonable and necessary.
- You must complete Section 4A on page 2, and the Monthly Expenses Worksheet** found at www.phila.gov/oopa under "forms" or call (215) 686-6442. Please provide documentation verifying each expense.

7 Should we contact anyone else about this application?

- Check here if you are working with someone to complete this application. If checked, please provide their name and contact information:

- No. I am not working with anyone.

8 Signature

I authorize the Department of Revenue to use this application to enroll me in the Homestead Exemption program if I do not already have it. I also authorize the Department of Revenue to share information provided on this application with other City departments to ensure I can access tax, water, and other assistance programs.

- If needed, the City will make its best efforts to contact OOPA applicants and participants. This may include letters, phone calls, emails, or SMS (text) messages.

I have reviewed all the information on this form, and on any accompanying statements or forms. This information is true and correct to the best of my knowledge, information and belief.

Applicant Signature

Date

Applicant printed name

Email Completed forms to: **revenue.payment.agreement@phila.gov**

or return by mail:

City of Philadelphia
Department of Revenue, Taxpayer Services
P.O. Box 53250
Philadelphia, PA 19105

or return in person:

Municipal Services Building
Department of Revenue
1401 John F. Kennedy Blvd—Concourse
Philadelphia, PA 19102

Hope Plaza
N. 22nd & W. Somerset St.
Philadelphia, PA 19132

Northeast Municipal Services Center
7522 Castor Ave.
Philadelphia, PA 19152



Real Estate Tax Installment Plan

Low-income taxpayers and senior citizens who own and occupy their home can pay their annual Real Estate Tax in monthly installments.

Who is Eligible?

- All Philadelphians who meet the income guidelines
- All Philadelphia seniors 65+ regardless of income

Note: If any monthly payment is not paid when due, the homeowner will be removed from the plan and all taxes and additions will be due at that time. Also, any change to the deed or increase in income above the income requirement will cancel the installment plan.

Income Guidelines

Household Members	Maximum Household Income
1	\$36,900
2	\$42,200
3	\$47,450
4	\$52,700
5	\$56,950
6	\$61,150
7	\$63,350
8	\$69,600

 **Apply online** at the Philadelphia Tax Center!

Visit tax-services.phila.gov on your computer or mobile device.

APPLICATIONS MUST BE SUBMITTED BY MARCH 31, 2023



For more information visit the Department of Revenue website
at phila.gov/revenue/installment-plan or call  215-686-6442.

 1401 JFK Boulevard, Concourse Level, Philadelphia PA 19102

En español al reverso
REVISED 12/22



Plan de Pago a Plazos del Impuesto Sobre la Propiedad

Los contribuyentes de bajos ingresos y las personas de la tercera edad que son dueños y ocupan su casa pueden pagar sus impuestos sobre la propiedad en plazos mensuales.

¿Quién es elegible?

- Todo residente que cumpla con el límite de ingresos del programa
- Adultos mayores de 65 años, sin importar sus ingresos

Nota: Si a su vencimiento, no efectúa un pago mensual, el dueño se eliminará del programa, y todos los impuestos y cargos adicionales vencerán al momento. Además, cualquier cambio que se haga a la escritura o aumento en ingresos que supere los requisitos (ver tabla) cancelará el plan de plazos.

Requisitos de Ingreso

Tamaño de la familia	Límite de ingresos
1	\$36,900
2	\$42,200
3	\$47,450
4	\$52,700
5	\$56,950
6	\$61,150
7	\$63,350
8	\$69,600

 **Presente su solicitud en línea** en el “Philadelphia Tax Center.”
Visite tax-services.phila.gov en su computadora o dispositivo móvil.

SE RECIBIRÁN SOLICITUDES HASTA EL 31 DE MARZO DE 2023



Encuentre más información en la página web del Departamento de Hacienda

 phila.gov/revenue/installment-plan o llame al  215-686-6442.

 1401 JFK Boulevard, Concourse Level, Philadelphia PA 19102

En Inglés al reverso
REVISADO 12/22



Real Estate Tax Credit for Active Duty Reserve and National Guard

Active military members can now apply for the 2023 **Real Estate Tax Credit for Active Duty Reserve and National Guard** offered by the Department of Revenue.

This program provides a tax credit for members called to active duty anywhere outside of Pennsylvania.

Eligibility Requirements:

- Own the property and use it as your primary residence
- Provide documented proof of days served in 2022

For more information and to download an application, visit www.phila.gov/revenue

APPLY TODAY!



**CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE**

For more information visit the Department of Revenue website at www.phila.gov/active-duty-credit
Or call 215-686-6442.

Stay Connected



(215) 686-6442

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переводческие услуги на русском языке | 가능한 번역 서비스 | خدمات الترجمة باللغة الاسبانية



Crédito fiscal inmobiliario para la Reserva en servicio activo y la Guardia Nacional

Ahora los militares que estuvieron en servicio activo pueden solicitar el **Crédito fiscal inmobiliario 2023 para la Reserva en servicio activo y la Guardia Nacional** que ofrece el Departamento de Hacienda.

Este programa brinda un crédito fiscal para todos los miembros que fueron llamados a servicio activo en cualquier lugar fuera de Pensilvania.

Requisitos de elegibilidad:

- Ser dueño de su vivienda y usarla como residencia principal
- Brindar prueba documentada de los días que sirvió en 2022

Visite www.phila.gov/revenue para obtener más información y descargar una solicitud.

¡HAGA SU SOLICITUD AHORA!



CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

Para más información, visite el sitio web del Departamento de Hacienda en www.phila.gov/active-duty-credit
O llame al 215-686-6442.

Permanezca conectado



(215) 686-6442

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переводческие услуги на русском языке | 가능한 번역 서비스 | خدمات الترجمة باللغة الاسبانية

The City of Philadelphia has a Real Estate Tax credit for members of the National Guard or Reserve Components of the Armed Forces who are called to active duty **outside** of Pennsylvania. This credit applies to the principal residence of the person on active duty.

You will need a copy of your current Real Estate Tax bill to complete this application. You must submit an official statement signed by an officer who supports your claim based on available duty records with this application.

The deadline to apply is **March 31, 2023**.

1 Applicant Information

Applicant name _____

Social Security Number _____

Property Address _____

OPA account number _____

Phone number _____

Email Address _____



This credit is only available for the **City's portion** of the Real Estate Tax. The credit is **not available** for the School District portion of the Real Estate Tax.

2 Calculate tax credit

1. Total 2023 Real Estate Tax	\$
2. City tax factor	x 0.4513
3. Maximum Real Estate Tax credit available (Multiply line 1 x line 2)	\$
4. Days on active duty outside PA in 2022	
5. Active duty percentage (Line 4 / Days in 2022)	/ 365 = _____
6. Ownership percentage (if property is owned with anyone besides your spouse)	_____ %
7. Credit for 2023 (Multiply line 3 x line 5 x line 6)	\$
8. 2023 estimated Real Estate Tax due (line 1- line 6)	\$



Line 1: Enter the amount found on the last line of your 2023 Real Estate Tax bill (if paid on or before March 31)

Line 4: Only enter the number of active duty days served anywhere **outside Pennsylvania in 2022**.

Line 6: If you are a tenant in common, enter only **your** ownership percentage.

Line 7: For example, if you own 100% of the property, you will multiply line 3 * line 5 * 1. If you own 80% of the property, you will multiply line 3 * line 5 * 0.8.

Line 8: This is your net 2023 Real Estate Tax due. Please make payments payable to "City of Philadelphia".

3 Signature

I hereby certify that I am the owner of the property listed above and all the above information is true and correct. I agree that if I knowingly file an application which is false in any material matter, I shall be subject to payment of taxes due, plus all applicable penalties, interest, and additions.



Mail completed forms to:

Philadelphia Department of Revenue
PO Box 53190
Philadelphia, PA 19105

Applicant Signature	Date	Phone Number
Officers Signature	Date	Phone Number

La Ciudad de Filadelfia tiene un crédito para el impuesto sobre la propiedad para miembros de la Guardia Nacional o los Componentes de Reserva de las Fuerzas Armadas llamados al servicio activo **fuera** de Pensilvania. Este crédito se aplica a la residencia principal de la persona en el servicio activo.

Necesitará una copia de su factura del impuesto sobre la propiedad actual para completar esta solicitud. Debe presentar junto con esta solicitud una declaración oficial firmada por un oficial que avale su reclamo con base en los registros de servicio disponibles.

La fecha límite para presentar solicitud es el **31 de marzo de 2023**.

1 Información del solicitante

Nombre del solicitante
Número de Seguro Social
Dirección de la propiedad
Número de cuenta de la OPA
Número de teléfono
Dirección de correo electrónico



Este crédito solo está disponible para la **parte correspondiente a la Ciudad** del impuesto sobre la propiedad. Este crédito **no está disponible** para la parte correspondiente al Distrito Escolar del impuesto sobre la propiedad.

2 Calcule el crédito tributario

1. Impuesto sobre la propiedad total para 2023	\$
2. Factor de impuesto de la ciudad	x 0.4513
3. Crédito máximo para el impuesto sobre la propiedad disponible (multiplicar la línea 1 x la línea 2)	\$
4. Días de servicio activo fuera de PA en 2022	
5. Porcentaje del servicio activo (línea 4 / días en 2022)	/ 365 = _____
6. Porcentaje de titularidad (si la propiedad se tiene en cotitularidad con alguien además de su cónyuge)	_____ %
7. Crédito para 2023 (Multiplicar línea 3 x línea 5 x línea 6)	\$
8. Impuesto sobre la propiedad estimado que se adeudará en 2023 (línea 1- línea 6)	\$



Línea 1: Ingrese el importe en la última línea de su factura del impuesto sobre la propiedad 2023 (si se pagó el 31 de marzo, o antes de esa fecha)

Línea 4: Solamente ingrese el número de días en que estuvo en el servicio activo en cualquier lugar **fuera de Pensilvania en 2022**.

Línea 6: Si es un inquilino en común, ingrese solamente **su** porcentaje de titularidad.

Línea 7: Por ejemplo, si usted es dueño del 100% de la propiedad, multiplicará la línea 3 * línea 5 * 1. Si es dueño del 80% de la propiedad, multiplicará la línea 3 * línea 5 * 0.8.

Línea 8: Este es el impuesto sobre la propiedad neto adeudado para 2023. Por favor, realice pagos pagaderos a "City of Philadelphia" (Ciudad de Filadelfia).



Enviar los formularios completados a:

Departamento de Ingresos de Filadelfia
(Philadelphia Department of Revenue)
PO Box 53190
Philadelphia, PA 19105

3 Firma

Por el presente certifico que soy el dueño de la propiedad indicada más arriba y que toda la información anterior es verdadera y correcta. Acepto que si presento a sabiendas una solicitud falsa en cualquier asunto material, quedaré sujeto al pago de los impuestos adeudados, más todas las sanciones, intereses y adiciones aplicables.

Firma del solicitante	Fecha	Teléfono
Firma del oficial	Fecha	Teléfono