

Property tax relief is knocking

Save up to \$1,399 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 \$1,399 on their Philadelphia Real Estate Tax bill every year.

Unsure if you have the 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 **December 1 of every year.**
Early filers should apply by October 1 to see approval reflected on their next Real Estate Tax bill. Applicants approved after the October date will receive a second bill.

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

- Get information online at **phila.gov/homestead**; or
- Call the Homestead Hotline at (215) 686-9200; or
- Visit our service center or satellite offices; or
- Apply on the Philadelphia Tax Center. It only takes a few minutes. Visit **tax-services.phila.gov** and apply today!

Follow these steps:

1. Find the "Search for a property" link on the Tax Center's homepage under the "Property" panel.
2. Enter your address and select "Search." Your property's OPA number appears as a blue hyperlink on the right side of the screen. Select it to access your property account.
3. Choose the "Apply for real estate assistance programs" link to access the application. Fill out the fields and submit when ready.

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

Northeast Services Center
7522 Castor Ave.

North Phila Services Center
2761 N 22nd St.

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** of each year. Early filers should apply by October 1 to see approval reflected on their next Real Estate Tax bill. Applicants approved after this date will receive a second bill. If you have questions about the Homestead Exemption, call the Homestead Hotline at **(215) 686-9200**.

1 Applicant Information

Owner Name 1

Social Security of owner #1 (optional)

Owner Name 2

Social Security of owner #2 (optional)

Property Address

OPA account number

Mailing Address (if different)

Phone number

Email Address

Save time, apply online.

Search for your address on the property panel of **tax-services.phila.gov**



- 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.



Mail completed forms to:

Philadelphia Department of Revenue
PO Box 52817
Philadelphia, PA 19115

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 or voter registration card.

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 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.

If yes, what _____%

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

YES ☐ NO ☐

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.

If yes, what _____%

Did you purchase this property after December 1?

YES ☐ NO ☐

New homeowners who bought their primary home in December may be eligible. Please include documentation, such as a copy of your settlement sheet or deed. Do not send originals.

If yes, when _____

3 Signature

Signature: _____

Date: _____

By signing this application, I am asserting that I am the owner of the property listed above. The City of Philadelphia has the authority to conduct qualification checks using the information provided. 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.



The Low Income Real Estate Tax Freeze program **will stop your property tax bill from increasing.** Your property tax bill will stay the same; it will not increase, even if the tax rate or property assessment changes in the future.

Apply now:

- **Online** at the Philadelphia Tax Center at tax-services.phila.gov (You don't need a username & password)
- **Mail** a paper application.
Find it at phila.gov/tax-freeze
- **In-person** at one of our service centers:

1401 John F. Kennedy Blvd

7522 Castor Ave

Apply by September 30

More information at phila.gov/tax-freeze or call **(215) 686-6442**

TO QUALIFY

- Meet income limits:
 - ◇ \$33,500 for a single person, or
 - ◇ \$41,500 for a married couple
- Own and live at the property as your primary home.

Apply Now



(215) 686-6442

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20240905

Low Income Tax Freeze Program (LITX)

The Low Income Real Estate Tax Freeze Program (LITX) “freezes” your Real Estate Tax if you meet certain income and residency requirements. This stops your property taxes from increasing, even if your property assessment or tax rate increases. If your deed changes for any reason, you **must** reapply.

Applicants must complete pages 1 and 2 of this application. The deadline to apply is **September 30 of each year**.

Please include a copy of your proof of identity, proof of income, and residency with this application. More details below.

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.

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 property 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 LITX. The LITX program is only for people who own and live in their home.

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

You **may** apply for LITX 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) _____

Are you married? ☐ YES ☐ NO

Spouse name (if applicable) _____

Spouse Social Security Number (if applicable) _____

Spouse Date of Birth (if applicable) _____

Along with this application, provide a copy of a proof of identity and residency. Do not send originals.

Examples of proof of identity are:

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

Examples of proof of residency are:

- Valid government-issued ID (with address) - this may be the same document used to prove identity
- Mortgage statements
- Government-issued benefit or award letter



You are eligible for this program only if you meet these **income qualifications**.

Income Qualifications

Single	\$33,500
Married	\$41,500

Continue to next page



3 Annual Income

Please use the worksheet below and enter your annual income. Please include the most recent copy of the proof of income. **To qualify**, your total annual income must be \$33,500 or less for a single person or \$41,500 or less for a married couple.

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

4 Signature

The Department of Revenue will also 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. In the future, the Department may require you to provide updated documentation to verify that the taxpayer continues to be eligible for the program. 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) I would like to receive text messages (SMS) about LITX when possible. I understand that the City of Philadelphia attempts to contact LITX applicants and participants only when needed. This communication may include text messages (SMS). If you do not wish to receive text messages about LITX, do not check this box.

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 (if applicable)

Date

Phone Number



Mail completed forms with copies of your documents 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

Northeast Municipal Services Center

7522 Castor Avenue
Philadelphia, PA 19152

North Phila Municipal Services Center

2761 N 22nd Street
Philadelphia, PA 19132



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.

If you qualified before this year, your Senior Freeze benefit for the future may be increased. Check the application for more details.

Deadline to apply is September 30

Get an application and more information at:

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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01/2024

Senior Citizen Tax Freeze Program (SCTX)

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 is **September 30 of each year**.

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 2025, 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 details 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 property 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)



You are eligible for this program only if you meet **any of the following** descriptions:

- 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 Household 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 for Applicant and Spouse
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
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		
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
- Philadelphia ID card
- Birth certificate

4 Signature

The Department of Revenue will also 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 not income ineligible, you will be required to pay the taxes which would have been due, plus penalties, interest, and additions.

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

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 Services Center

7522 Castor Ave.
Philadelphia, PA 19152

North Philadelphia Services Center

2761 N 22nd St. (Hope Plaza)
Philadelphia, PA 19132



CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

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 benefited 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, the deadline to apply is September 30 of the same year. To apply, download an application at phila.gov/LOOP. if you have questions call **(215) 686-9200**, or email revenue@phila.gov.

Income Requirements

Family Size	Maximum
1 person	\$100,300
2 people	\$114,600
3 people	\$128,950
4 people	\$143,250
5 people	\$154,750
6 people	\$166,200
7 people	\$177,650
8 people	\$189,100

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

2025 Income Requirements

Family Size	Maximum Income
1 person	\$100,300
2 people	\$114,600
3 people	\$128,950
4 people	\$143,250
5 people	\$154,750
6 people	\$166,200
7 people	\$177,650
8 people	\$189,100

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

2025 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

2025 assessment
÷ The lowest assessment from the previous 5 years (2020)
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 **1.5 or 1.75** Your assessment is capped at this amount, depending on your eligibility
x **.013998** The result is the maximum assessment amount we will use to calculate your Real Estate Tax. Now, multiply that by the tax rate: .013998
This is your estimated tax bill with LOOP

AND

3B. Estimate your Real Estate Tax bill with Homestead

2025 Assessment
— **\$100,000** 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 **.013998**
This is your estimated tax bill with the Homestead Exemption

Longtime Owner Occupants Program (LOOP)

LOOP is a Real Estate Tax assistance program for income-eligible homeowners whose property assessments increased by at least 50 percent from last year or by at least 75 percent 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 percent or 75 percent, 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.

LOOP participants 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 is **September 30 of each year.**

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

2026 assessment

÷

Last year's assessment

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

OR

1B. Calculate the percent increase

2026 assessment

÷

The lowest assessment from the previous 5 years (2021)

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

Questions?
Call the LOOP hotline at **(215) 686-9200**.

You can also use an online digital calculator at **property.phila.gov** to see estimates for your bills and compare assistance programs. Just enter your address and select the exemption type.

2A. 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 75%

X

1.5 or 1.75

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

This is your estimated tax bill with LOOP

AND

2B. Estimate your Real Estate Tax bill with Homestead

2026 Assessment

—

\$100,000

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

.013998

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, 2015?

____/____ 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 2024? \$

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

☐ YES ☐ NO



Proof of income required. 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. You **must** submit proof of income along with this application.

Family size	1	2	3	4	5	6	7	8
Income cap	\$100,300	\$114,600	\$128,950	\$143,250	\$154,750	\$166,200	\$177,650	\$189,100

Continue to next page



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 Services Center

7522 Castor Ave.
Philadelphia, PA 19152

North Philadelphia Services Center

2761 N 22nd St. (Hope Plaza)
Philadelphia, PA 19132



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	Monthly Maximum Household Income
1	\$3,483
2	\$3,983
3	\$4,479
4	\$4,975
5	\$5,375
6	\$5,775
7	\$6,171
8	\$6,571

 **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



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 20251030

The Real Estate Installment Plan is for low-income taxpayers and senior citizens who own and live in their home. If eligible, you can pay your current-year Real Estate Tax in monthly installments.

This application is for **new applicants only!** If you participated in this program last year, you are automatically enrolled this year, unless you **did not** complete the plan.

You can also apply online for the Installment Plan 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.

If you apply on paper, you must complete pages 1-2 of this application. The Department of Revenue will contact you if we need income documents. If you are eligible as a senior citizen, you must provide proof of age.

The deadline to apply is **March 31 of every year.**

1 Program eligibility questions

Senior Citizen Eligibility

Are you or your live-in spouse over 65 years?

☐ YES ☐ NO

Date of Birth (MM/DD/YY) _____

Spouse Date of Birth (if applicable) _____



If you answered **yes** to this question, please continue to the next page. The next section does not apply to you.



You must send a photocopy of your proof of age with this application.

Income eligibility (not for senior citizens)

If you are not a senior citizen, your annual income **must** fall below the cap set for your family size.

First, enter your family size. Then, use the worksheet below and enter your **2025** annual household income. Finally, use the chart on your right to check if you meet the income eligibility for the program.

Family size _____

INCOME SOURCE	HOUSEHOLD INCOME
Social Security Benefits (include SSI, SSD, etc.) Do not include any Medicare Part B premiums	
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, alimony etc.	
TOTAL	

Family size	Monthly Max Household Income
1	\$3,483
2	\$3,983
3	\$4,479
4	\$4,975
5	\$5,375
6	\$5,775
7	\$6,171
8	\$6,571

Continue to next page



2 Applicant Information

Owner Name

Social Security Number
(complete nine digits)

Property Address

OPA Number

Spouse name (if applicable)

Spouse Social Security Number (if applicable)

Number of household members

Phone number

Email Address



You **must** provide the name and complete Social Security Number or ITIN for the applicant.

You can find your OPA number at **property.phila.gov** or call (215) 686-6442.

3 Signature

The Department of Revenue will also 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 at any time. If during your enrollment in the program the city determines you were not income eligible, you will be removed from the program. Any previous payments will be applied to your next Real Estate Tax bill.

☐ If needed, Revenue will make its best efforts to contact Installment Plan applicants and participants. This may include letters, phone calls, emails, or SMS (text) messages.

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

Date

Cell Number

Home 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
Philadelphia, PA 19102

Northeast Services Center
7522 Castor Ave.
Philadelphia, PA 19152

North Philadelphia Services Center (Hope Plaza)
N. 22nd & W. Somerset St.
Philadelphia, PA 19132

Department of Revenue Use Only

☐ Approved

☐ Rejected

Reason for rejection

☐ Incomplete/Invalid application ☐ Income

☐ Taxes paid in full ☐ Other

☐ Off-site mailing address ☐ Multiple property owner



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 phila.gov/OOPA
or call **(215) 686-6442**

Monthly Payment Calculations

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

- **\$5,572 or more:** you pay 10% of your monthly income.
- **\$3,984 - \$5,571:** you pay 10% of monthly income. We'll waive 100% of penalties.
- **\$2,389 - \$3,983:** you pay 8% of monthly income. We'll waive 50% of your interest and 100% of penalties.
- **\$1,197 - \$2,388:** 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 your monthly income.
- **Less than \$1,196** you pay \$0. We'll waive 100% of interest and 100% of penalties.

Contact us for exact payment amounts for your household.



CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

1401 JFK Boulevard
Concourse Level

phila.gov/revenue

(215)-686-6442

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Rev 6/25

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 Credit for Active Duty Reserve and National Guard

Active military members can now apply for the **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.

For more information and to download an application, visit phila.gov/active-duty-credit

APPLY TODAY! Applications close March 31



CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

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

Follow PhilaRevenue    

(215) 686-6442

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

Municipal Services Building, 1401 JFK Boulevard, Concourse Level, Philadelphia, PA 19102

Revised 5/23

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 of each year.**

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 2026 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 2024	
5. Active duty percentage (Line 4 / Days in 2024)	/ 365 =
6. Ownership percentage (if property is owned with anyone besides your spouse)	%
7. Credit for 2025 (Multiply line 3 x line 5 x line 6)	\$
8. 2025 estimated Real Estate Tax due (line 1 - line 6)	\$



Line 1: Enter the amount found on the last line of your 2026 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 2025.**

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 2025 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