

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 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.

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

x

.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, 2016?

____/____/____ 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 2025? \$

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	\$103,350	\$117,800	\$132,500	\$147,200	\$159,000	\$170,800	\$182,550	\$194,350

You must submit proof of income along with this application.

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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