



Owner-Occupied Real Estate Payment Agreement Program

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

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:

- **\$5,726 and up:** you pay 10% of your monthly income.
- **\$4,093 – \$5,725:** you pay 10% of monthly income. We'll waive 100% of penalties.
- **\$2,455 – \$4,092:** you pay 8% of monthly income. We'll waive 50% of your interest and 100% of penalties.
- **\$1,230- 2,454:** 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 \$1,229** you pay \$0. We'll waive 100% of interest and 100% of penalties.

Contact us for exact payment amounts for your household.