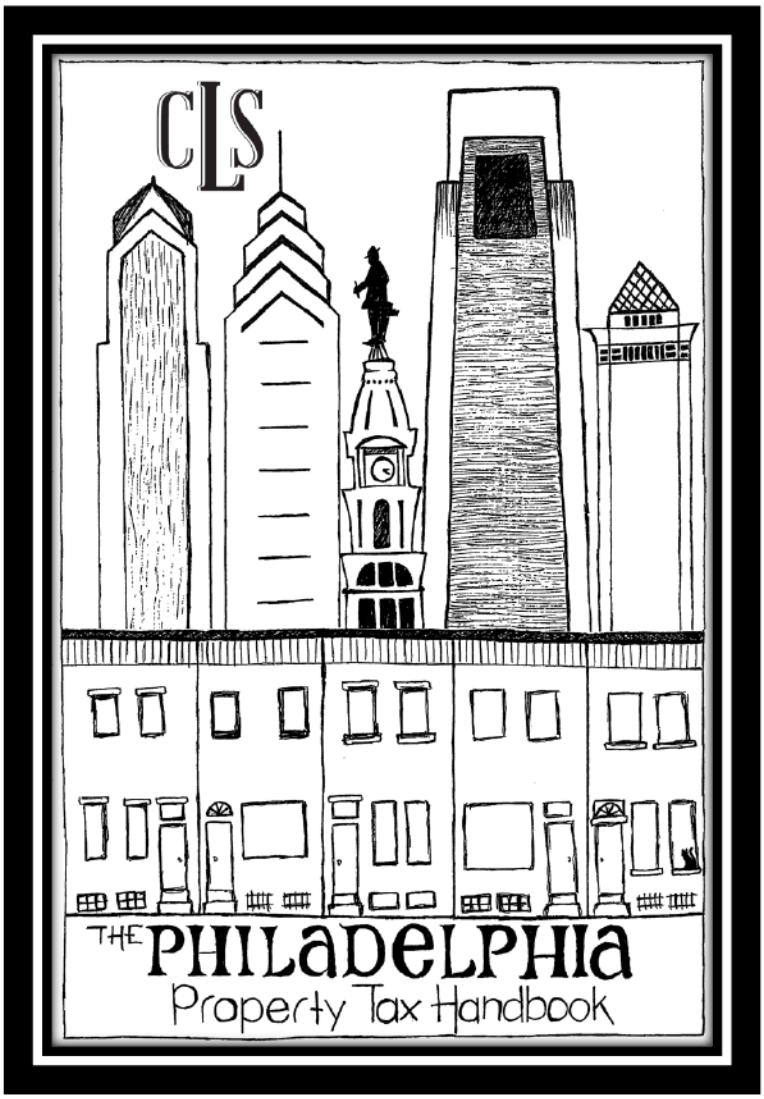
# THE PHILADELPHIA PROPERTY TAX HANDBOOK

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A qualified attorney should be consulted to determine how the programs and laws discussed in this Handbook will apply to any particular property or legal case. A taxpayer dealing with litigation or other action relating to the collection of property taxes should immediately consult with a qualified attorney regarding the specific facts of the particular case in order to determine the taxpayer's legal obligations, rights and options.

Information in this Handbook is accurate and current at the time of publication, but may have changed in the interim. Relevant governmental subdivisions, including the City of Philadelphia Department of Revenue, should be consulted for current information regarding policies and procedures.

Websites referenced were last visited October, 2021.

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# TAX ASSISTANCE PROGRAM REQUIREMENTS

Property tax relief is available through a variety of assistance programs for Philadelphia homeowners. All programs require the property be used as the applicant's primary residence and that the applicant have an ownership interest in the residence. Review the chart below to see if you qualify for assistance.

| Program | Age Restrictions | **Income Restrictions | Rental Tenants | Military Only | Contact Number | Deadline | For more information, contact: |
|---|---|---|---|---|---|---|---|
| Homestead Exemption | | | | | 215-686-9200 | Dec. 1, 2022[1] | www.phila.gov/OPA |
| Property Tax/Rent Rebate | ✓ | ✓ | ✓ | | 1-800-236-2194 | Dec. 31, 2022[2] | www.revenue.pa.gov |
| Current Year Property Tax Installment Plan | ✓ | ✓ | | | 215-686-6442 | Mar. 31, 2023[3] | www.phila.gov/revenue |
| Owner-Occupied Real Estate Payment Agreement ("OOPA") | | ✓ | | | 215-686-6442 | | www.phila.gov/revenue |
| Senior Citizen Low-Income Property Tax Freeze | ✓ | ✓ | | | 215-686-6442 | Sept. 30, 2023[4] | www.phila.gov/revenue |
| Longtime Owner Occupants Program ("LOOP") | | ✓ | | | 215-686-9200 | Sept. 30, 2023[4] | www.phila.gov/OPA |
| Real Estate Tax Deferral | | ✓ | | | 215-686-6442 | Jan. 31, 2023 | www.phila.gov/revenue |
| Real Estate Tax Credit for Active Duty Reserve and National Guard | | | | ✓ | 215-686-6442 | | www.phila.gov/revenue |
| Catastrophic Loss Adjustment | | | | | 215-686-9282 | ~6 months from loss | www.phila.gov/OPA |
| PA Disabled Veterans Real Estate Exemption | | ✓ | | ✓ | 215-686-3256 | | Call 215-686-3256 to request application forms |

Notes:

[1] To see change reflected on initial 2023 tax bill, apply by September 13, 2022. Taxpayers applying after September 13th will receive a revised bill.

[2] 2022 deadline is for a rebate of taxes paid for tax year 2021

[3] Deadline to apply to pay 2023 property taxes in installments

[4] Deadline to "freeze" or "cap" taxes using 2022 property values

**Homestead Exemption**: Exempts the first $80,000 of a homeowner's property value (its assessed market value) from taxation. This is equivalent to nearly a $1,120 reduction in the property's annual tax bill based on 2023 tax rate. Homes valued below $80,000 will have a $0 tax bill but will not get a refund.

**Property Tax/Rent Rebate**: Homeowners and renters may receive a rebate of their property tax or rent payments once they are paid in full, totaling from $250 to $975.

**Current Year Property Tax Installment Plan**: Record owners residing in the property may pay their current year property taxes in monthly payments through December 31st and have interest and penalties waived.

**Owner-Occupied Payment Plan ("OOPA")**: Homeowners may pay delinquent property taxes in monthly installments based on household income, and some or all of interest and penalties may be forgiven once the agreement is completed. **Some taxpayers must continue to pay future taxes on time, as they are not always included in the agreement.**

**Senior Citizen Low-Income Property Tax Freeze**: Seniors who own their homes may "freeze" their current tax bill, meaning it will not increase even if their assessed value increases (taxes will decrease if the assessed value decreases).

**Longtime Owner Occupants Program ("LOOP")**: An applicant who has owned and occupied their home for 10 years may apply to cap the assessed value of their home if the value has increased by 50% from the previous tax year or by 75% over the previous five years. This cannot be applied at the same time as a Homestead Exemption.

**Real Estate Tax Deferral**: Allows taxpayers whose property taxes increase at least 15% in a given year and who demonstrate financial hardship to defer payments of taxes. **The tax liability is not forgiven and the taxpayer remains obligated to pay the taxes**, which are collected when the property is sold or transferred to a new owner.

**Real Estate Tax Credit for Active Duty Reserve and National Guard**: Active Duty Reserve and National Guard Members who serve on active duty *outside* of Pennsylvania may be granted a credit toward the City's portion of real estate taxes (does not affect School District taxes). The credit is awarded for each day spent outside of the state on *active duty,* and is given the year after the service is performed.

**Catastrophic Loss Adjustment**: Property owners (no residency required) may request an adjustment to the assessed value of their property if it suffers a loss of at least 50% of its value. The adjustment may result in a reduction in taxes owed for the current year, which will be applied as a credit to the following tax year's bill.

**PA Disabled Veterans Real Estate Exemption**: Program exempts veteran's home from payment of all property taxes on primary residence, for honorably discharged veterans (and their widow(ers) if not remarried) if, as a result of military service, a veteran is 100% disabled, blind, paraplegic, or has lost two or more limbs AND has a financial need. Financial need for this program is presumed if the veteran earns less than $95,279 annually (in 2022) and must be proven if income exceeds this amount.

# THE WHO/WHAT/WHEN/WHERE/HOW OF PROPERTY TAXES

## INTRODUCTION

In recent years, the City of Philadelphia has implemented strong measures to increase revenue from real estate tax collection.[1] As of July 2021, there were more than 74,000 properties in Philadelphia with property tax delinquencies. The City identifies more than 25,000 of these properties as "homestead" i.e., residential, owner-occupied, and over 41,000 as non-homestead i.e., residential, but not owner-occupied. [2] Unless those taxes are paid, the homeowners face a very real risk of foreclosure. This manual is designed to guide Philadelphians, including taxpayers, tax professionals, and non-profit agencies, about the various tax relief programs that are available to help those who are struggling to pay their property taxes. We have compiled the applications, instructions, and statutory provisions for each of these programs and have provided a user-friendly summary of the most essential information. It is our belief that paying property taxes need not be a complicated or inequitable process. We hope that the reader will find this guide useful in accessing these programs.

## WHAT ARE PROPERTY TAXES?

All real properties (i.e., land and buildings erected thereon) located in the City, including businesses and private homes, are subject to property taxes levied by both the City and the School District of Philadelphia.[3] The Office of Property Assessment (OPA) determines the market value of each property,[4] and the annual tax rate is applied to the market value to determine the property tax bill.[5] This means that when the property's market value goes up, the tax bill also increases. Homestead properties (i.e., properties that serve as the primary residence of the owner) are eligible for a special exemption that, for the purposes of calculating the property tax due, reduces the taxable portion of the market value assessment by $80,000, which ultimately reduces the tax bill.[6] Refer to the section on the Homestead Exemption for more details.[7]

The OPA assesses property values, and the Board of the Revision of Taxes (BRT) hears property assessment appeals.[8] If a taxpayer feels their property is overvalued by the OPA, they should challenge the OPA's assessment as described in the next section below. The BRT also hears appeals related to the Homestead Exemption.

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1. *See* City of Philadelphia Dept. of Revenue, ANNUAL REPORT, FY2020: YEAR IN REVIEW, pgs. 14-17 (released December 1, 2020) (available on-line at https://www.phila.gov/media/20201201144201/Department-of-Revenue-Annual-Report-FY-2020.pdf) (last visited October 25, 2021).
2. City of Philadelphia Dept. of Revenue, 2020 ANNUAL REPORT, OWNER-OCCUPIED PAYMENT AGREEMENT (OOPA), pg. 6 (released July 28, 2021) (available on-line at https://www.phila.gov/media/20210806140957/Owner-Occupied-Payment-Agreement-report-OOPA-2020.pdf) (last visited October 25, 2021).
3. Phila. Code § 19-1301, § 19-1801.
4. Phila. Code §§ 2-304–2-306. *See also Board of Revision of Taxes, City of Philadelphia v. City of Philadelphia*, 4 A.3d 610, 627-28 (Pa. 2010).
5. *See* Phila. Code § 19-1301.
6. Homestead Exclusion, Phila. Code § 19-1301.1. Note: Homestead Exclusion was $30,000 for tax years 2014–18; $40,000 for tax year 2019; and $45,000 for tax years 2020-2022. It increased to $80,000 for 2023 and future years.
7. *See infra*, at 27.
8. *See Board of Revision of Taxes, City of Philadelphia v. City of Philadelphia*, 4 A.3d 610, 627-28 (Pa. 2010).

The Tax Review Board (TRB), which is a separate entity from the OPA and the BRT, hears appeals on most tax claims collected by the City or the School District of Philadelphia, with the exception of property assessments. The Tax Review Board (TRB) hears appeals on a variety of matters, including but not limited to disputes over the amount of taxes owed, requests for waivers of interest or penalties, appeals of refund denials, and appeals of denials or defaults on installment payment agreements for property taxes.[9]

## HOW TO CHALLENGE AN ASSESSMENT?

The OPA assesses all properties in the City of Philadelphia by the end of March in the year prior to when they will be paid. Example: 2022 valuations were determined by March 31, 2021.[10] Notices of Valuation are mailed to all taxpayers usually in April of each year. If a taxpayer feels the valuation is incorrect, the taxpayer may file a First-Level Review (FLR) with the OPA.[11] The deadline to file an FLR with the OPA is usually the third week in May, but a taxpayer should review the Notice of Valuation they received in the mail or contact the OPA directly for the deadline.[12] If a taxpayer is dissatisfied with the result of the FLR or if a taxpayer does not wish to file an FLR, the taxpayer may file a formal appeal with the BRT. Formal appeals with the BRT must be filed by the first Monday in October.[13] For tax year 2023, the deadline is October 3, 2022.[14]

## HOW ARE PROPERTY TAXES CALCULATED?

Property taxes are calculated by multiplying the assessed value of the real property (less any Homestead Exemption or abatement) by the tax rate.[15] For tax years 2023 and forward, the Homestead Exemption is $80,000.[16] The City rate for 2023 is 0.6317% and the School District rate is 0.7681%, for a total of 1.3998%.[17] This means that for a property valued at $100,000 in 2023, without a Homestead Exemption, the City will apply the tax rate of 1.3998% to the full $100,000 value, and the 2023 property tax bill will be $1,399.80 ($100,000 x 0.013998). For a property valued at $100,000 *with* a Homestead Exemption in 2023, the City will apply the same tax rate to the value of the property minus the $80,000 exemption amount and the 2023 property tax bill will be $279.96 ($100,000 - $80,000 = $20,000; then, $20,000 x .013998). The Homestead Exemption in 2023 saves homeowners up to $1,119.84 on their annual tax bill.

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9. Philadelphia Home Rule Charter, § 3-914; § 6-207. Phila. Code §§ 19-1700 *et seq.* ("Reviews, Refunds, Compromises").
10. 53 Pa.C.S. § 8565.
11. CITY OF PHILADELPHIA, OPA, https://www.phila.gov/OPA/Assessments/Pages/Appeals.aspx (last visited June 7, 2019).
12. *Id.*
13. CITY OF PHILADELPHIA: APPEALS, http://www.phila.gov/brt/appeals/Pages/default.aspx (last visited October 18, 2018); 72 P.S. § 5341.14(a).
14. CITY OF PHILADELPHIA: APPEALS, City of Philadelphia, BRT, https://www.phila.gov/brt/appeals/Pages/default.aspx (last visited July 8, 2022).
15. *See* Phila. Code § 19-1301(2)(b).
16. *See* Phila. Code § 19-1301.1(2.3).
17. Phila. Code § 19-1301(2)(a.2), § 19-1801(3)(a.2).

Note that, in addition to the Homestead Exemption, there are other programs that may reduce the assessed value of a property for the purpose of calculating taxes, including the Longtime Owner Occupant Program and the Senior Tax Freeze. These programs are described in more detail later in this Handbook.

## WHO HAS TO PAY?

Property taxes must be paid on time every year by the record owner or someone who has an ownership interest in the property or their representative. A record owner is the person listed on the deed recorded at City Hall. Others with an ownership interest may include heirs of a deceased record owner, life tenants, trustees, those with rent-to-own agreements etc. Failure to pay on time will result in the addition of attorney's fees, interest, and penalties.[18] If the taxes become delinquent, the City (or its co-counsel) may file a foreclosure against the property, seeking to sell it at Sheriff's Sale.[19] It is imperative that a property owner pay their taxes or they face a real risk of losing their property. Fortunately, many programs exist to help taxpayers fulfill their tax obligations.

## HOW CAN I TELL THE DEPARTMENT OF REVENUE THAT I OWN A PROPERTY?

If you do not live in a property but you own it or have a legal "interest" in it, you can register your current mailing address and other information with the Department of Revenue. You can also register your interest in a property even if you live in it. This is often a good idea. Pennsylvania law states that any owner of real property located the City of Philadelphia ***shall*** register a "notice of interest" in the property with the Department of Revenue.[20] Record owners (on a deed) are not the only person entitled to register their "interest" in a property. For example, heirs to a property (e.g. son's and daughter's of deceased owners) are legal owners who also shall register their interest. Creditors who have a lien or legal claim shall also register their interest. Lenders who have a mortgage on a property may (but are not required to) register their interest. A notice of interest should:

- State the person's full name;
- State the person's residential address and mailing address;
- Include a description (including the address) of the real property in which the person has an interest; and
- Include the person's contact information (e.g. phone # and email address).

Once a person files a "notice of interest," the law requires the City to "serve all petitions, rules and other notices required by [law] on those interested parties at the registered address." Registering your interest/address is important since otherwise you may not learn of a legal action to collect any past due taxes or about legal action seeking to sell the property at a Sheriff's Sale. If you fail to register your interest, you may also lose your legal right to try to set aside or object to a tax sale later on because you did not get notice of it.[21]

The Department of Revenue does not have an official form to register your interest. Nor has

18. Phila. Code § 19-1303(1)-(8) ("Additions to Tax"); 53 P.S. § 7106(a.1).
19. 53 P.S. § 7283.
20. 53 P.S. § 7193.1(a)-(b).
21. 53 P.S. § 7193.2(b).

the Department have an official address (or website) where you can submit your notice of interest. We recommend that you send a letter containing the information listed above by both: 1) regular first-class mail, and 2) by registered or certified mail, addressed to the Department of Revenue at the following address:

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

Alternatively, you could hand-deliver your written notice to the Department at the same address. You should keep a copy of your notice and any certified or registered mail receipts for your records.

## HOW/WHERE DOES SOMEONE PAY PROPERTY TAXES?

Payments can be made by mail, by phone, online, or in person to the Department of Revenue.[22] Regardless of how the payments are made, all taxpayers should keep comprehensive records of bills, payments, and receipts in the case of a dispute.

**In-person payments can be made at three locations**
**Monday – Friday, 8:30 a.m. – 5 p.m.:**

**Center City**
Municipal Services Building,
Public Services Concourse
1401 John F. Kennedy Blvd.
Philadelphia, PA 19102

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

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

**By mail:**

Philadelphia Department of Revenue
P.O. Box 8409
Philadelphia, PA 19101-8409

You can pay by mail with a check or money order, although it is best to use this method only if you are paying by check. Do not mail cash. Be sure to attach a payment coupon to your bill and write the tax type and account number on your check.

**By phone (credit/debit card only):**

877-309-3710; for problems with phone system call 800-487-4567

**Online (e-check or credit/debit card):**

Go to:
https://beta.phila.gov/services/payments-assistance-taxes/property-taxes/
(Department of Philadelphia website "Payments, Assistance & Taxes")

According to the Department's website, taxpayers can "pay online through the City's Real Estate Tax portal by entering your physical address or Office of Property Assessment (OPA) number. You will be able to check your tax balance and make a payment through the address lookup tool."

22. CITY OF PHILADELPHIA: REVENUE, https://beta.phila.gov/services/payments-assistance-taxes/property-taxes/real-estate-tax/ (last visited October 18, 2021).

## "MAKING A DESIGNATED PAYMENT" or How to Pay Current Year's Taxes When You Also Owe Delinquent Taxes

Many homeowners who are paying delinquent property taxes will also owe taxes in future years and need to pay them as they come due. Paying future real estate taxes and keeping taxes current is especially important for homeowners who are in Owner-Occupied Payment Agreements (OOPAs).

Homeowners with OOPAs who fall into the lowest income tiers (Tier 4 and Tier 5) or who have requested an Individualized Financial Assessment will have their current year taxes rolled into their OOPAs automatically each year, unless they tell the Department of Revenue not to do so.[23] These homeowners are not required to pay their current year taxes separately.[24] However, homeowners with OOPAs in Tiers 1-3 will not have their current year taxes rolled into their OOPAs and must pay their current year taxes separately.[25] These homeowners with OOPAs in Tiers 1-3 must timely pay their taxes as they come due each year or the City may consider them to have defaulted on their OOPA. Thus, many homeowners will need to make *two separate payments on their taxes simultaneously*: (1) one payment toward the delinquent property taxes owed and (2) a second payment toward new taxes as they come due.

Taxpayers who are in installment payment plans for current year taxes and an OOPA for delinquent taxes must: (1) make one OOPA payment toward the delinquent taxes each month and (2) make a second monthly payment toward the current year's taxes each month. It is strongly recommended that taxpayers make these two payments by separate checks or money orders rather than lumping both payments together in one check or money order. This will help ensure that your payments are properly applied.

Making sure a payment is credited to the current year can be tricky. State law generally requires that money paid toward taxes should be applied to the oldest tax year *first*.[26]

Example: Ms. Scarlet owes past due real estate taxes for the years 2009–2021. This year, she sends a payment of $800 to the Department of Revenue to pay her 2022 property taxes in full. This payment may be applied to pay off the tax principal owed for 2009 first, even though Ms. Scarlet intended the $800 payment to be applied towards this year's taxes (2022). As a general rule, the Department will apply the funds to the past due years first and like Ms. Scarlet, *the taxpayer will still owe the taxes due for the current year.*

However, the Department of Revenue will accept "designated payments" for the current year's taxes. Designated payments can also be used to make monthly payments if you are in an installment agreement to pay the current year's taxes.

To make a designated payment, the taxpayer should include a copy of the current year's tax bill along with the payment. The taxpayer should write "designated payment Year 20__" on the memo line (e.g., "designated payment 2022.") The taxpayer should also include a letter stating that the payment is a designated payment and keep a copy for their own records. Merely writing the tax year on the memo line

23. Phila. Code § 19-1305(2)(f)(.1).
24. *Id.*
25. *Id.*
26. *But see* Phila. Code § 19-1305(2)(f)(.3)(.b) (discussing application of all payments received to current tax year first for certain taxpayers who may be eligible for the PA Senior Citizen Real Property Tax Rebate).

may be inadequate. Best practice is to make designated payments in-person at the Municipal Services Building in order to avoid any confusion and request a receipt from the customer service representative showing that the funds were correctly applied to the current year's taxes.

## WHEN ARE TAXES DUE?

Property taxes must be paid each year by March 31st to avoid penalties and interest.[27]

## CAN PAYMENTS BE MADE IN INSTALLMENTS?

In Philadelphia, property taxes must be paid in full by March 31st to avoid interest and penalties with a few exceptions. Qualified low-income households, seniors, and taxpayers who can demonstrate hardship may apply for monthly installment agreements to pay current-year taxes.[28] For all other taxpayers, at its discretion, the Department of Revenue "may accept payment of real estate taxes in four equal installments, subject to the additions and penalties".[29] Additionally, homeowners may apply for an Owner-Occupied Payment Agreement to make monthly payments on delinquent taxes owed on their residence.[30]

## REVERSE MORTGAGES AND TAXES

Most homeowners with mortgages pay their property taxes as part of their monthly mortgage payment. However, some mortgages – including most reverse mortgages and home equity lines of credit – require the homeowner to pay their own taxes. You should look at the mortgage document for a paragraph stating who pays the taxes every year. Failure to pay taxes on time may result in a mortgage company paying them on the homeowner's behalf and demanding reimbursement from the homeowner. Failure to reimburse the mortgage company may result in foreclosure.

Homeowners should be able to use Installment Payment Agreements to pay their taxes even if they have a mortgage that requires them to pay their own taxes.[31] Occasionally, however, a mortgage lender will refuse or fail to recognize that a taxpayer is in an Installment Agreement. The lender may advance money to the Department of Revenue to pay the entire tax bill before the end of the year when the tax is due. Homeowners should try to communicate with their lenders to inform them about an Installment Agreement and ask them not to advance any taxes.

Many taxpayers find out that their lenders made a tax advance when they go to pay their taxes and are told they have no outstanding balance with the City. Lenders will also send bills or notices to homeowners demanding a full repayment of the funds advanced. Homeowners should consult with a housing counselor or attorney to discuss options for paying back the taxes over time.

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27. *See* 53 P.S. § 17045 (stating that payments may be made beginning on January 25th of each year); Phila. Code § 19-1303(2)-(3) (stating no discounts shall be allowed for tax payments made in March of each year; penalties and interest begin to accrue in April of each year).
28. Phila. Code § 19-1305(2)(d)(.4) ("Payment Agreements for Current Real Estate Tax Liabilities").
29. Phila. Code § 19-1302(1) ("Installment Payments").
30. Phila. Code § 19-1305(2)(d) ("Homestead Payment Agreements").
31. Phila. Code § 19-1305(2)(f)(.1) ("A taxpayer who is compliant with any agreement approved under subsection 19-1305(d) shall be treated as paying property taxes in a timely manner and the taxpayer shall be deemed not in default on real estate tax subject to such agreement.").

Homeowners often face even bigger problems entering into an Owner-Occupied Payment Agreement if they have a reverse mortgage or other mortgage that requires them to pay their own taxes. Technically, a homeowner in an OOPA remains "delinquent" in the eyes of the mortgage servicer, even though the homeowner is not at any risk of foreclosure while making OOPA payments. Lenders may advance the taxes due to the City even when the Department's website clearly reflects that the taxpayer is in a payment agreement.

It is not uncommon for a mortgage servicer to advance the entire "balance due" listed on the Department of Revenue's website, even if an OOPA is in place and some of the amounts listed are eligible for waiver. This sometimes means a homeowner is being asked to pay thousands of dollars that otherwise would have been forgiven. The best solution is to coordinate a refund, sent by the City to the mortgage lender, but this process is long and complicated. Taxpayers who encounter this problem are encouraged to consult with a housing counselor or an attorney.

***Example:*** Coriolanus Snow is in a Tier 5 OOPA, with a principal balance of $10,000 and interest and penalties of $5,000; under this agreement 100% of the interest and penalties would be waived under the terms of the OOPA. Snow's lender notices a delinquency on the Department of Revenue's website and advances $15,000 to the City to zero out the tax bill, not understanding that under the OOPA a payment of $10,000 would have been enough to wipe out the whole balance. Lender then demands the full $15,000 from Snow. Snow should work with his lender and the City to get a refund of the extra $5000 to reduce the amount he must repay his lender.

## WHO COLLECTS PAST DUE PROPERTY TAXES?

Past due property taxes may be collected by the Department of Revenue, the Law Department of the City of Philadelphia, or one of its private co-counsel collection firms. The City has contracted with the law firm of Linebarger Goggan Blair & Sampson and with the law firm of Goehring, Rutter & Boehm (GRB) to help the City collect delinquent taxes.

**Philadelphia Department of Revenue**
Municipal Services Building, Concourse Level
1401 John F. Kennedy Blvd.
Philadelphia, PA 19102
215-686-6600
Email: revenue@phila.gov

**Philadelphia Law Department – Real Estate Tax Unit**
Municipal Services Building, Room 580
1401 John F. Kennedy Blvd.
Philadelphia, PA 19102
215-686-0500

**Linebarger Goggan Blair & Sampson**
4 Penn Center
1600 JFK Blvd, Suite 910

Philadelphia, PA 19103
215-790-1117

**Goehring, Rutter & Boehm (GRB)**
1425 Spruce Street, Suite 100
Philadelphia, PA 19102
215-735-1910

## WHAT ARE THE CONSEQUENCES OF NOT PAYING?

If a homeowner does not pay the property tax bill by March 31st, the taxes become "past due," and interest and penalties begin accruing.[32] On December 31st of that same year, the taxes become officially "delinquent."[33] State law directs the City of Philadelphia to "proceed on tax claims after one year of delinquency, unless the owner or an interested party enters into a payment agreement."[34] This means that the City may file a lawsuit against the taxpayer in the Court of Common Pleas seeking a decree to sell the property at Sheriff's Sale.[35] For help understanding this process, there are flowcharts of the process titled "Pre-Foreclosure Tax Delinquency Process" and "Lawsuit Filed by City (or its Co-Counsel) — Now What?" in the Appendix.

***Example*:** Ms. Peacock received a bill for her 2021 property taxes in December 2020. These taxes should have been paid by March 31, 2021, but she did not pay the taxes or enter into an installment payment agreement with the City by the end of March. The next day, on April 1, 2021, the property taxes became "past due" and interest and penalties began to accrue on the amount owed. Nine months later, on January 1, 2022, Ms. Peacock's taxes became officially "delinquent." Another year later, on January 1, 2023, after one year of delinquency, state law directs the City to file a lawsuit which could eventually allow the City to sell Ms. Peacock's property at a Sheriff's Sale in order to satisfy the delinquent taxes.

## WHO GETS THE MONEY FROM THE SHERIFF'S SALE?

The Sheriff is required to distribute the money paid by the purchaser according to law. After the Sheriff's Sale purchaser pays the full purchase price, the Sheriff's Office distributes the proceeds from the Sale to pay off any tax debt, municipal debt, and other liabilities, as well as the cost of real estate transfer tax, the deed recording fee, and the Sheriff's costs.[36] If there are unclaimed funds remaining after these amounts are paid, the prior owner is entitled to the balance.[37]

The Sheriff's Office does not automatically disburse this "leftover" money to the prior owner or notify the prior owner that this money is being held in escrow. In order to claim the funds, the prior owner should file a claim through the Sheriff's Home Asset Recovery Team ("HART"). The claim form is available in-person at the Sheriff's Office and online.

32. Phila. Code § 19-1303(3) ("Discounts and Additions to Tax").
33. 53 P.S. § 17045 ("Time of opening and closing books of receiver; register of delinquent taxes").
34. *See* 53 P.S. § 7193.4 ("Cities of first class; time for proceeding on claims; preclusion of sale for undue hardship"). *See also* Phila. Code § 19-1305(4)(e) ("Commencement of Enforcement Action").
35. *See* 53 P.S. § 7283(a) ("Cities of first class; recovery of judgment; sale free from claims").
36. *See* Pa. R.C.P. 3136; *In re Sheriff's Excess Proceeds Litig.*, 98 A.3d 706, 713 (Pa. Commw. Ct. 2014).
37. *Id.*

**In person:**

Office of the Philadelphia Sheriff
Land Title Building
100 South Broad Street, 5th Floor
Philadelphia, PA 19110

**Real Estate Phone:** 215-686-3565

**Online:** http://www.officeofphiladelphiasheriff.com

Claim form available on-line at
http://www.officeofphiladelphiasheriff.com/en/real-estate/dart
(visited October 18, 2021)

## REDEMPTION – OR BUYING BACK YOUR PROPERTY SOLD AT SHERIFF'S SALE

### If your property is sold at a Sheriff's Sale, you should contact an attorney immediately to discuss the options available to save your property.

If your property is sold at Sheriff's Sale for delinquent property taxes, you may have the right to buy back the property from the new owner through a process called "redemption."[38] To be eligible for redemption, the property must have been continuously occupied as the residence of an individual or family for 90 days before the Sheriff's Sale and continue to be occupied until the date the Sheriff's Deed is acknowledged.[39] A property owner is not entitled to redemption if the property was vacant during the relevant time period.[40] Also, "continuously occupied" means that the individual or family unit occupying the property must be essentially the same during the time period before and after the sale. Thus, if a tenant moves out and a new tenant moves in that same day, it would not satisfy the requirement of continuous occupancy. However, the owner does not need to live in the property themselves in order to redeem.[41]

To redeem the prior owner typically must pay the entire sale price to the new owner, plus the new owner's costs and interest.[42] The prior owner must file the petition to redeem in Court no later than nine (9) months after the Sheriff's Deed is signed by the Sheriff.[43] It can be difficult to calculate the exact deadline. To be safe, prior owners should consider the date nine (9) months after the date of the Sheriff's Sale as the deadline to file for redemption and consult with an attorney to determine when the deadline actually expires. Importantly, the prior owner does not need to pay the full redemption amount by the 9-month deadline. Instead, the prior owner needs only to file their petition to redeem by the deadline asserting their ability to do

38. 53 P.S. § 7293(a).
39. 53 P.S. § 7293(c).
40. *Id.*
41. *Id.*
42. 53 P.S. § 7293(a).
43. *Id.*

so.[44] Typically, the Court will then schedule the case for a hearing and set a separate deadline for the prior owner to pay the full redemption amount.

***Example***: Ms. Scarlet owns 4 Privet Drive, where her tenants Vernon and Petunia Dursley have lived with their son, Dudley, and their nephew, Harry, for several years. Harry moves out of the home on June 1st. Because Ms. Scarlet has failed to pay her taxes for several years, the home at 4 Privet Drive is sold at Sheriff's Sale on July 31st. Ms. Scarlet can redeem the property within nine months of the Sheriff signing a deed to the new purchaser, because the property was continuously occupied by her tenants in the ninety days leading up to the sale. Harry moving out on June 1st did not fundamentally change the family unit occupying the property.[45]

***Example***: Colonel Mustard owns 12 Grimmauld Place, which was sold at a tax sale on July 31st. He has several rotating tenants who sometimes stay there for a month or two. However, no individuals or families lived continuously in the property for 90 days before July 31st. Colonel Mustard will not be able to redeem the property, because it will be deemed vacant in the ninety days prior to the sale.

***Example***: Homer and Marge own 740 Evergreen Terrace, where they live with their three children. Homer loses his job and they fail to pay their taxes. Their home is sold on July 31st at Sheriff's Sale but the family continues to live there. The Sheriff signs the deed transferring the property to the new tax sale purchaser on September 15th. Homer and Marge can redeem their home; they will have until June 15th of the following year (nine months after the Sheriff acknowledged the new deed) to petition the court to redeem their property.

## CAN I STAY IN MY HOME AFTER IT IS SOLD AT SHERIFF'S SALE?

The prior owner of a property sold at Sheriff's Sale for delinquent property taxes has the right to continue living in the property during the redemption period.[46] Pennsylvania law is clear that a former owner of a property sold at Sheriff's Sale has the right to stay in their home and keep possession until the right of redemption ends. Even if a prior owner does not plan to redeem or is unable to redeem, they still have a legal interest in the property and the right to stay in their home. This means that a prior owner should have at least nine months to stay in the property while they look for other housing.

During this time, the purchaser cannot change the locks or harass you.[47] If the purchaser attempts to force a prior owner out of the home, the prior owner should call the police and explain that they are the former owner of a property sold at Sheriff's Sale and tell the police for how long they have lived in the home. It will be helpful if the prior owner has a copy of the deed in their name.

The purchaser might also attempt to offer to lease the property back to the prior owner. The prior owner should be aware that this lease would create a landlord-tenant relationship, requiring rent payments, and could result in eviction.

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44. *See City of Philadelphia v. Chin*, 535 A.2d 110, 112 (Pa. Super. Ct. 1987) (citing *City of Philadelphia v. Taylor*, 465 A.2d 33 (1983)) ("53 P.S. § 7293 [requires] that the redemptor *begin* the redemption process within [the deadline] by filing the initial petition to redeem in the proper court, setting forth the facts and his readiness to redeem.").
45. *See City of Philadelphia v. Philadelphia Scrapyard Properties, LLC*, 132 A.3d 1060 (Pa. Commw. Ct. 2016).
46. *See Pivirotto v. City of Pittsburgh*, 528 A.2d 125 (Pa. 1987); *Shalemiller v. McCarty*, 55 Pa. 186, 188 (1867). *See also In re Terry*, 505 B.R. 660, 663 (Bankr. E.D. Pa. 2014).
47. *Id.*

The purchaser must file a lawsuit against the prior owner or any occupants to get a court order to eject them from the property. Any action in ejectment filed during the redemption period is filed too soon. If a prior owner receives notice that an ejectment action has been filed against them, they will need to file a response to the lawsuit and defend against it. A person can fight the ejectment on their own, but it is advisable to seek the assistance of a lawyer.

***Example*:** Professor Plum owns and lives at 124 Conch Street, but fails to pay his property taxes. His home is sold at Sheriff's Sale on July 31st to Mr. Green. The Sheriff signs a deed transferring property to the new owner on September 15th. Professor Plum therefore has the right to redeem his property until June 15th of the following year. Mr. Green sends Professor Plum a letter on October 1st telling Professor Plum to leave the property. When Professor Plum does not leave the property, Mr. Green shows up and threatens him. Professor Plum should call the police in this situation and explain that he is the owner of a property that was sold at Sheriff's Sale. If Mr. Green wants to gain possession of the property and remove Professor Plum, he will need to wait until after June 15th, when Professor Plum's right of redemption has ended, and then file an action in ejectment with the court seeking a writ of possession.

# RESOURCES

## WHAT HELP IS AVAILABLE TO TAXPAYERS?

In addition to installment payment plans, several tax relief programs exist to help seniors and low-income households, disabled veterans, active-duty servicepersons, and other taxpayers. For relief from higher taxes due to rising property values, homeowners may apply for the Longtime Owner Occupants Program ("LOOP"), the Real Estate Tax Deferral Program, and the Low-Income Senior Citizens Tax Freeze. Some homeowners may be eligible for a rebate on property taxes that have already been paid. A chart listing the various tax relief programs available to homeowners in Philadelphia is at the front of the Handbook. *See* Page 1.

## WHERE CAN SOMEONE GO FOR HELP WITH PROPERTY TAXES?

Those who would like assistance with their property taxes may visit the Department of Revenue for help at the locations listed above under "How/Where Does Someone Pay Property Taxes?" Taxpayers can also go to their City Councilmember's office, a housing counseling agency, or a legal services agency. Some agencies may have income-based eligibility requirements to receive assistance. For more information about available help, homeowners can also call:

**Save Your Home Philly Hotline at 215-334-HOME (4663)**

## USEFUL WEBSITES:

City of Philadelphia Department of Revenue:
https://beta.phila.gov/departments/department-of-revenue
*Collects all taxes, water and sewer rents, and license fees owed to the City.*

Office of Property Assessment: phila.gov/opa
*Determines property assessments for all properties in the City.*

Tax Review Board: phila.gov/trb
*Hears appeals on any claims collected by the City except for property assessment appeals.*

Linebarger Goggan Blair & Sampson, LLP: lgbs.com
*One of two private law firms with which the City has contracted so as to help the City more efficiently collect delinquent property taxes.*

Goehring Rutter & Boehm: grblaw.com
*One of two private law firms with which the City has contracted so as to help the City more efficiently collect delinquent property taxes.*

Community Legal Services: clsphila.org
*Nonprofit law firm that provides free legal services, in civil matters, to low-income Philadelphians.*

Philadelphia Legal Assistance: philalegal.org
*Nonprofit law firm that provides free legal services, in civil matters, to low-income Philadelphians.*

SeniorLAW Center: seniorlawcenter.org
*Nonprofit law firm that protects the legal rights and interests of older Pennsylvanians.*

## Legal Assistance and City Agencies

**Philadelphia Board of Revision of Taxes**
601 Walnut St., Suite 325 East
Philadelphia, PA 19106
215-686-4343 or 215-686-9283

**Philadelphia Department of Revenue Real Estate Unit**
1401 JFK Boulevard — Concourse Level
Philadelphia, PA 19102
215-686-6600

**Philadelphia Office of Property Assessment**
601 Walnut Street — Suite 300 West
Philadelphia, PA 19106
215-686-4334

**Tax Review Board**
100 S. Broad Street, Suite 400
Philadelphia, PA 19110
215-686-5216

**Philadelphia Bar Association**
1101 Market Street, 11th Floor
Philadelphia, PA 19107
*Lawyer Referral and Information Service*:
215-238-6333

**Community Legal Services, Inc.**
North Philadelphia Law Center
1410 W. Erie Avenue
Philadelphia, PA 19140
215-227-2400

**Philadelphia Legal Assistance, Inc.**
718 Arch Street, Suite 300N
Philadelphia, PA 19106
215-981-3800
*Save Your Home Philly Hotline*: 215-334-HOME (4663)

**SeniorLAW Center**
*Serving clients 60 years and older*
Two Penn Center
1500 JFK Blvd., Suite 1501
Philadelphia, PA 19102
Helpline: 215-988-1242, Mon.–Thurs. (10–2)
Emergency Walk-ins: Tues. and Thurs. (9–12)

## Housing Counseling Agencies

These Housing Counseling agencies in Philadelphia have been trained to assist homeowners with delinquent real estate tax matters, foreclosure prevention and intervention, financial assistance, and other credit- and home-related matters.

**Action Wellness, Inc.**
1216 Arch St., 6th Fl.
Phila., PA 19107
215-981-0088
*HIV/AIDS related housing counseling only*

**Affordable Housing Center of PA**
846 N. Broad St.
Phila., PA 19130
215-765-1221

**Asociación Puertorriqueños en Marcha (APM)**
1900 N. 9th Street
Phila., PA 19122
267-296-7211

**Center in the Park**
(Senior Center)
5818 Germantown Ave.
Phila., PA 19144
215-848-7722

**Clarifi**
1635 Market St., 5th Fl.
Phila., PA 19103
215-563-5665

**Congreso de Latinos Unidos**
216 W. Somerset St.
Phila., PA 19133
215-763-8870

**Diversified Community Services (Dixon House)**
1920 S. 20th St.
Phila., PA 19145
215-336-3511

**Esperanza**
4261 N. 5th St.
Phila., PA 19140
215-324-0746

**Greater Philadelphia Asian Social Service Center (GPASS)**
4943 N. 5th St.
Phila., PA 19120
215-456-1662

**Hispanic Association of Contractors and Enterprises (HACE)**
**Central Office**
167 W. Allegheny Ave., Ste. 200
Phila., PA 19140
215-426-8025
**Frankford Office**
4907 Frankford Ave.
Phila., PA 19124
215-437-7867

**Intercommunity Action**
(Senior Center)
403 Rector St.
Phila., PA 19128
215-487-1750

**Intercultural Family Services**
4225 Chestnut St.
Phila., PA 19104
215-386-1298

**Korean CDSC**
6055 N. 5th St.
Phila., PA 19120
215-276-8830

**Liberty Resources**
112 N. 8th St., Ste. 600
Phila., PA 19107
215-634-2000

**Mt. Airy, U.S.A.**
6703 Germantown Ave., Ste. 200
Phila., PA 19119
215-844-6021

**New Kensington CDC**
2771 Ruth St., Suite 1
Phila., PA 19134
215-427-0350 x 0

**Norris Square Civic Association**
174 Diamond St.
Phila., PA 19122
215-426-8734

**Northwest Counseling**
6521` N. Broad St.
Phila., PA 19141
215-324-7500

**Philadelphia Council for Community Advancement (PCCA)**

**West Philadelphia**
5218 Master St., 2nd Fl.
Phila., PA 19131
215-796-9979

**Philadelphia Senior Center**
509 S. Broad St.
Phila., PA 19147
215-546-5879

**Southwest CDC**
6328 Paschall Ave.
Phila., PA 19142
215-729-0800

**Tenant Union Representative Network**
100 S. Broad St., Suite 800
Phila., PA 19110
215-940-3900
*Tenant-related counseling only*

**Unemployment Information Center (PUP)**
112 N. Broad St., 11th Fl.
Phila., PA 19102
215-557-0822

**United Communities Southeast Philadelphia**
2029 S. 8th St.
Phila., PA, 19148
215-468-1645

**Urban League of Philadelphia**
121 S. Broad St., 9th Fl.
Phila., PA 19107
215-985-3220

**West Oak Lane CDC**
1624 Wadsworth Ave.
Phila., PA 19150
215-224-8339

# PROGRAM SUMMARIES

## Senior Citizen Low-Income Special Tax Provisions ("Senior Tax Freeze")

| | |
|---|---|
| **Summary** | • Eligible seniors who own their primary residence may apply to have the current tax assessment on that property "frozen."<br>• Even if the property's assessed value increases or the tax rate increases in the future, the tax bill WILL NOT increase.<br>• If the assessment or the tax rate decreases and results in a decrease in taxes due, the City WILL apply these changes to your tax bill.<br>• Even if seniors missed the application deadline in the past, they are still eligible to have their tax bill frozen at the amount when they first became eligible - back to 2018. |

Eligibility Requirements

| | |
|---|---|
| **Ownership/Residency Requirements** | • Applicant must live in the property and use it as primary residence.<br>• Applicant must have an ownership interest by law (e.g., heir of deceased record owner, person in rent-to-own agreement, person with executed but unrecorded deed, life tenant, and others). |
| **Income Requirements** | • Applicant's income must qualify them for Pharmaceutical Assistance Contract for the Elderly Needs Enhancement Tier (PACENET). PACENET limits are currently as follows (but exclude Social Security Medicare Part B Premiums from income, effectively raising the limit by $1,258.80 for a single applicant and $2,517.60 for a married couple):<br>*If single*, applicant's income may not exceed $33,500<br>*If married*, the couple's income may not exceed $41,500 |
| **Age Requirements** | • Applicant is at least 65 years old; OR<br>• Applicant's spouse is at least 65 years old AND lives in the home; OR<br>• Applicant is at least 50 years old, is an unremarried widow(er), and applicant's deceased spouse was at least 65 years old at time of death. |
| **Application Procedures** | • More information and the application form is available from the Department of Revenue. **https://beta.phila.gov/departments/department-of-revenue/**<br>• Submit proof of age with application. A photocopy of a legal document showing date of birth will be considered (e.g., driver's license, birth certificate, or Social Security award letter.) Do not send original documents.<br>• Mail application to:<br>**Philadelphia Department of Revenue**<br>**P.O. Box 53190**<br>**Philadelphia, PA 19105**<br>• Or submit via e-mail to: **revenue@phila.gov**<br>• For questions, call: **215-686-6442**.<br>• To freeze the current tax bill at last year's amount, application must be submitted by **September 30th** of the tax year (i.e., September 30, 2023 to freeze at the 2022 amount). Applications submitted by September 13th of the preceding tax year (i.e., September 13, 2022) will see the Freeze reflected on the initial bill. Otherwise, the City will need to send an updated bill. |

| | |
|---|---|
| **Appeals** | • Deadline: 60 days after written notice of the decision is mailed.<br>• Taxpayer may file a Petition for Review with the Tax Review Board within 60 days of the mailing of the adverse decision. |
| **Notes** | • Program participants need not re-apply each year. Once accepted, participants are automatically enrolled in subsequent years.<br>• Department of Revenue may request proof of income and is authorized to carry out income verification with the state tax bureau and the IRS. If a participant's income is determined to exceed limit for eligibility, additional taxes will be owed. |
| **Legal Authority** | • 72 P.S. §§ 4751-21–4751-26; Phila. Code §§ 19-2901–19-2908 |

## Pennsylvania Property Tax/Rent Rebate Program

| | |
|---|---|
| **Summary** | • Eligible homeowners and renters may receive a rebate of all or some of their property tax or rent payments once paid in full.<br>• Homeowners and renters can receive a tax rebate of $250 – $650<br>• *Philadelphia* senior homeowners can receive a supplemental rebate increasing the total tax rebate up by 50% (approximately $975). |

Eligibility Requirements

| | |
|---|---|
| **Ownership/Residency Requirements** | • Applicant must reside in the property.<br>• For tax rebate, applicant may be record or equitable owner per statute.<br>• Partial rebates are available (e.g., mixed use, lived in part of the year). |
| **Income Requirements** | • *Single* or *married* homeowners: income does not exceed $35,000<br>• *Single* or *married* renters: income does not exceed $15,000<br>• Exclusions from income (non-exhaustive): Medicare benefits, child support, SNAP (food stamps), and 50% of Social Security earnings.<br>• Renters will not be eligible for the rent rebate in months they receive cash public assistance. This exclusion does *not* apply to SSI or SSDI. |
| **Age Requirements** | • Applicant is at least 65 years old; OR<br>• Applicant's spouse is at least 65 years old AND lives in the home; OR<br>• Applicant is at least 50 years old AND a widow(er).<br>• Applicant is at least 18 years old AND permanently disabled (i.e., unable to work due to a "medically determinable physical or mental impairment which can be expected to continue indefinitely"). |
| **Application Procedures** | • Tax or rent must be paid in year when due.<br>• The year after the taxes are due and paid, a taxpayer or renter may apply for a rebate.<br>• Applications are due **June 30th**. However, applications submitted between July 1st and December 31st will be accepted, so long as there are funds remaining for the state to pay late claims. Taxpayers should apply even if they missed the June 30th deadline.<br>• Application available online from the Pennsylvania Department of Revenue. **www.revenue.pa.gov/formsandpublications**<br>• Individuals can also apply over the phone through BenePhilly Enrollment Center's toll-free number: **1-800-236-2194**<br>• Submit proof of income, proof of age, proof of ownership or tenancy, proof of disability (if applicable), and proof of deceased's estate (if applicable). |
| **Appeals** | • Deadline: 90 days after date of mailing of denial notice.<br>• Taxpayer must file Petition for Redetermination with the Pennsylvania Department of Revenue using the Board of Appeals Petition form available at www.revenue.pa.gov/formsandpublications<br>• The Department of Revenue has 6 months to issue a decision.<br>• If the Redetermination is denied, a taxpayer may file for a Review by the Board of Finance and Revenue within 90 days after the date of mailing of the denial notice. |
| **Notes** | • Representative of a deceased owner's estate may apply for a rebate for the portion of the year the deceased owner occupied the home. |
| **Legal Authority** | • 53 Pa.C.S. §§ 6926.1301–.1313; 53 Pa.C.S. §§ 6926.701–.704 |

## Current Real Estate Tax Installment Plan for Low Income Households

| | |
|---|---|
| **Summary** | • Qualified homeowners may pay current year property taxes in up to twelve monthly installments through December 31st. |

Eligibility Requirements

| | |
|---|---|
| **Ownership/Residency Requirements** | • Applicant must live in the property and use it as primary residence.<br>• Applicant must be a record or equitable owner (e.g., heir of deceased record owner, person in rent-to-own agreement, or a person who can show some other ownership interest such as a person with unrecorded deed, or person in adverse possession, etc.). |
| **Income Requirements** | • Senior citizens (see age requirements below): no limit.<br>• Qualified "low-income" taxpayers:<br>  • 1 person $2,758 5 people $4,254<br>  • 2 people $3,150 6 people $4,571<br>  • 3 people $3,546 7 people $4,883<br>  • 4 people $3,938 8 people $5,200<br>• Exclusions from income: Medicare benefits, SNAP (food stamps), property tax/rent rebates (see application for full list). |
| **Age Requirements** | • Senior citizens: Applicant is at least 65 years old, OR applicant's spouse is at least 65 years old AND lives in the home.<br>• Qualified "low-income" and hardship applicants: no requirement. |
| **Application Procedures** | • Application form is mailed with taxpayer's annual tax bill.<br>• Form is also available from the Department of Revenue. **https://www.phila.gov/services/payments-assistance-taxes/payment-plans/real-estate-tax-installment-plan/**<br>• Senior citizen applicants must submit proof of age with application.<br>• Mail application to:<br>**City of Philadelphia**<br>**Department of Revenue**<br>**P.O. Box 53190**<br>**Philadelphia, PA 19105**<br>• Or submit via e-mail to: **revenue@phila.gov**<br>• For questions, call: **215-686-6442**<br>• Deadline to apply is **March 31st** |
| **Appeals** | • Deadline: 30 days after written notice of the decision is mailed.<br>• Taxpayer should request a First-Level Review from the City Law Department, if installment plan is denied or cancelled.<br>• If the First Level Review still results in denial or cancellation, taxpayer may file a Petition for Review with the Tax Review Board within 60 days of the mailing of the First-Level Review decision. |
| **Notes** | • Accrued interest and penalties for current year taxes will be waived upon taxpayer's completion of the installment plan.<br>• Failure to comply with the terms of the installment plan (e.g., missed payment) may result in cancellation of the agreement, at which point all taxes and accrued liabilities will become due.<br>• The Department of Revenue may request proof of income at any time. If the Revenue determines that a participant is no longer eligible, Revenue may cancel the participant's installment plan.<br>• Participants are sent a coupon book to submit monthly payments.<br>• Participants are automatically re-enrolled in the program each year.<br>• If you make all required monthly payments, you are **automatically enrolled** in the installment plan for the following year. The Department of Revenue will mail you a payment coupon book in |

| | |
|---|---|
| | December, and the first of 12 monthly payments will be due in January of the following year. |
| **Legal Authority** | • Phila. Code § 19-1305(2)(d)(.4) |

## Owner Occupied Real Estate Payment Agreement ("OOPA")

| | |
|---|---|
| **Summary** | • Allows eligible homeowners to pay the delinquent taxes in affordable monthly installments based on their household income.<br>• Agreement *may* partially or fully forgive interest and penalties.<br>• During agreement, interest and penalties will accrue, but will not be added to the bill unless taxpayer fails to complete the agreement.<br>• Provides for all tax liabilities which are delinquent and currently due but not yet delinquent, including interest, fees, and penalties.<br>• New (future) taxes typically must be paid separately and on time each year. Some taxpayers may be eligible to have future years' taxes rolled into their OOPAs on an annual basis. *See* Notes below. |

Eligibility Requirements

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| **Ownership/Residency Requirements** | • Applicant must live in the property and use it as primary residence.<br>• Applicant must be a record or equitable owner (e.g., heir of deceased record owner, person in rent-to-own agreement, or a person who can show some other ownership interest such as a person with unrecorded deed, or person in adverse possession, etc.). |
| **Income Requirements** | • Household income at or below 70% of Area Median Income<br>• Note: for taxpayers above 70% of Area Median Income, agreements may be offered at the Department of Revenue's discretion.<br>• Special requirements for IFA/Option 2 and some Tier 4 OOPAs |
| **Age Requirements** | • None; special requirements for some Tier 4 OOPAs |
| **Monthly Payments** | • The monthly payment is computed using either: (1) a percentage of monthly household income OR (2) 100% of remaining household income after an evaluation of income and reasonable expenses.<br>• Applicant must select calculation method on application form.<br>• Option 1: payment is a set percentage of monthly income based on Area Median Income ("AMI") identified below for 1-person household. *For full chart, see* **https://www.phila.gov/services/payments-assistance-taxes/payment-plans/owner-occupied-real-estate-tax-payment-agreement/**<br>Tier 5: $0 – $829; 0% of monthly income<br>Tier 4: $830 – $1,654; 5% of monthly income. *If you fall into Tier 4, you may still be eligible to pay 0% of your monthly income if: You are 65 years or older; or You are 55 years or older, and a widow(er) of someone who passed away after 65; or You are permanently disabled; or Your review of individual income and expenses shows net, monthly income below $25.*<br>Tier 3: $1,655 – $2,758; 8% of monthly income<br>Tier 2: $2,759 – $3,863; 10% of monthly income<br>Tier 1: $3,864 and up, 10% of monthly income<br>• Option 2: Revenue has discretion to disallow expenses from the household budget, and payments may be higher than under Option 1. Option 2 is typically only recommended for applicants with significant essential expenses, such as high medical bills or high child-care costs. However, taxpayers experiencing a large increase in their property value may also benefit from Option 2, as it may relieve the need to pay future year's taxes separately. |

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| **Application Procedures** | • Form is also available from the Department of Revenue. **https://www.phila.gov/services/payments-assistance-taxes/payment-plans/owner-occupied-real-estate-tax-payment-agreement/**<br>• All applications *must* include: Pages 1–2 of the application, two proofs of residency, and proof of all household income.<br>• Applications for equitable owners *must* include: Tangled Title Supplement and proof of ownership (see list in application)<br>• Applications choosing Option 2 to compute monthly payment *must* include: Expenses Supplement<br>• **Even if taxes are being collected by outside counsel at GRB Law or Linebarger, submit complete applications to:**<br>City of Philadelphia**,** Revenue Department<br>**In person:**<br>Revenue Department — Taxpayer Services<br>1401 John F. Kennedy Blvd, Concourse Level<br>Philadelphia, PA 19102<br>**By mail:**<br>Revenue Department — Taxpayer Services<br>P.O. Box 53250<br>Philadelphia, PA 19101<br>**By email:** revenue.payment.agreement@phila.gov |
| **Appeals** | • If within 30 days of the date of mailing of the denial, taxpayer should request a First-Level Review from the City Law Department.<br>• If within 31–60 days of the date of mailing of the first denial or if within 60 days of the date of mailing of a First Level Review denial, taxpayer may file a Petition for Review with the Tax Review Board. |
| **Modification** | • If financial circumstances change, the taxpayer may request a re-computation of the monthly payment. The Department of Revenue also has the right to ask a taxpayer to re-certify eligibility annually. |
| **Notes** | • **A TAXPAYER IS ENTITLED TO ONLY ONE OOPA.** If a person defaults on an OOPA, the Department of Revenue may approve a subsequent OOPA, **but the taxpayer has no automatic right to a second Agreement**.<br>• OOPA applications may be submitted **any time** until the day the home is sold at Sheriff's Sale.<br>• **Some OOPAs do not include future years' taxes. Taxpayers must pay future years' taxes when they come due or risk losing their home. FAILURE TO PAY EITHER THE OOPA PAYMENTS OR NEW TAXES MAY RESULT IN A DEFAULT ON THE AGREEMENT AND YOUR OOPA BEING CANCELED.**<br>• **IFA/Tier 5 and Tier 4 OOPAs permit the taxpayer to have future years' taxes rolled into their payment agreement on April 1st of each year unless they opt out.**<br>• Failure to comply with OOPA terms can result in removal from the program and continuation with collection and foreclosure. A series of notices must be sent before removing someone from the program. Taxpayers have the right to cure a breach during this process. *See* Appendix for the sheets titled "Pre-Foreclosure Tax Delinquency Process" and "Lawsuit Filed by City (or its Co-Counsel) — Now What?" |

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| | • Other tax programs can be combined with the OOPA to reduce or limit each year's new annual taxes (e.g., Installment Plan, Homestead Exemption, and Senior Citizen Tax Freeze.) |
| **Legal Authority** | • Phila. Code § 19-1305 |

## Homestead Exemption

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| **Summary** | • Exempts the first $80,000 of home value from being taxed. *Example:* A property receiving the Homestead Exemption will have its real estate tax calculated after $80,000 has been subtracted from the assessed market value. If the property is valued at $100,000, the tax rate is applied to only $20,000 ($100,000 - $80,000 = $20,000) to determine the amount owed for the property.<br>• Equivalent to $1,119.84 reduction in taxes (based on 2023 tax rate). |
| Eligibility Requirements | |
| **Ownership/Residency Requirements** | • Applicant must live in the property and use it as primary residence.<br>• Applicant must be a record or equitable owner (e.g., heir of deceased record owner, person in rent-to-own agreement, or a person who can show some other ownership interest such as a person with unrecorded deed, or person in adverse possession, etc.).<br>• Applicant must be a "natural person" (properties held in trust generally do not qualify). |
| **Income Requirements** | • None |
| **Age Requirements** | • None |
| **Application Procedures** | • Application forms available from Department of Revenue website OR apply online: **https://www.phila.gov/services/property-lots-housing/property-taxes/get-real-estate-tax-relief/get-the-homestead-exemption/**<br>• OR apply by phone — call the Homestead Hotline at **215-686-9200**<br>• Equitable owners *must* complete the Tangled Title Affidavit and submit two proofs of residency.<br>• Cooperative (co-op) properties require an additional form be signed by the owner of each unit certifying use as a primary residence. This supplemental form may be requested by calling Revenue at **215-686-9200**<br>• Mail application to:<br>**City of Philadelphia, Department of Revenue**<br>**PO Box 52817**<br>**Philadelphia, PA 19115**<br>• Deadline: **September 13th** of the year before taxes are due. Revenue has discretion to extend to December 1st. Apply even if thought to have missed the deadline. |
| **Appeals** | • Submit appeal to the Board of Revision of Taxes within 30 days of the date on the denial letter by mailing a copy of the denial letter and a written statement asking for an appeal to:<br>**Board of Revision of Taxes**<br>**601 Walnut St., Suite 325 East**<br>**Philadelphia, PA 19106** |
| **Notes** | • **Any deed changes will trigger a removal of the exemption and taxpayers must reapply**.<br>• Taxpayer must report change in eligibility (e.g., property use change) and submit the Homestead Exemption Removal/Change form.<br>• An application is deemed approved unless a written denial is sent.<br>• Timely denials must be sent by November 30th of the year before the tax is due for applications submitted on time, and no later than January 31st of the year in which the tax is due for late applications.<br>• Visit **property.phila.gov** to see if Exemption has been applied. |

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| | • Denial letters may ask homeowners to re-apply with more support documents. These homeowners should re-apply rather than appeal. |
| **Legal Authority** | • Phila. Code § 19-1301.1 |

## Pennsylvania Disabled Veterans Real Estate Tax Exemption Program

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| **Summary** | • Program exempts veteran's home from payment of all property taxes on primary residence, for honorably discharged veterans (and their unmarried surviving spouse) if, as a result of military service, a veteran is 100% disabled, blind, paraplegic, or has lost two or more limbs AND has a financial need. |

Eligibility Requirements

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| **Ownership/Residency Requirements** | • Applicant must use the home as his/her principal dwelling.<br>• Applicant must be sole owner or owner with his/her spouse. |
| **Income Requirements** | • Annual income at or below $95,279, OR<br>• If income is more than $95,279 financial need may be shown if Applicant's allowable expenses exceed income.<br>• Exclusions from income: Medicare benefits and SNAP (food stamps) |
| **Age Requirements** | • None |
| **Other requirements** | • Veteran must have served in the military honorably during established war service dates.<br>• Veteran must have a total or 100% permanent *service-related* disability rating from the U.S. Department of Veterans Affairs, OR *as a result of military service*, veteran is blind, paraplegic (suffering bilateral paralysis of the upper or lower extremities of the body), or missing two or more limbs. |
| **Application Procedures** | • Veterans should contact their County Director of Veterans Affairs and request application forms to apply. In Philadelphia contact:<br>**Philadelphia County Veterans Affairs Director**<br>**Rm 127 City Hall**<br>**Philadelphia, PA 19101**<br>**Phone: 215-686-3256**<br>**Email: wanda.pate@phila.gov or joyce.mckeown@phila.gov** |
| **Appeals** | • Submit a written request including a statement of the reasons or additional information pertinent to the Department of Veterans' Affairs within 30 days after notification of the denial for a reconsideration of the determination by the Commission.<br>• To appeal the reconsidered determination, submit a written statement to the Adjutant General within 30 days after notification of the determination. |
| **Notes** | • For more information, see the Pennsylvania Dept. of Military & Veterans Affairs "Real Estate Tax Exemption" webpage at: **http://www.dmva.pa.gov/veteransaffairs/Pages/Programs%20and%20Services/Real-Estate-Tax-Exemption.aspx**<br>• Once approved, applicant is exempt from those real estate taxes due on or after the date the application was submitted.<br>• Veterans receiving exemption will have their case reviewed every 2–5 years to verify continued eligibility.<br>• A surviving spouse of a deceased disabled veteran, who was eligible for or receiving the exemption at time of death, may apply for or continue receiving the exemption if all of the follow are true: (1) the widow(er) remains unmarried; (2) the widow(er) continues to own and reside in the property; and, (3) the widow(er) continues to demonstrate financial need. |
| **Legal Authority** | • P.A. CONST. art. VIII, § (2)(c); 51 Pa.C.S. §§ 8901–8906; 43 PA. CODE § 5.21–.27 |

## Longtime Owner Occupant Program ("LOOP")

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| **Summary** | • The Longtime Owner Occupants Program (LOOP) is a Real Estate Tax relief program for eligible homeowners whose property assessments increased by 50%, or more, from last year OR whose assessments increased by 75% or more over the previous five tax years. Participants must also fall within income limits and meet length of home ownership requirements.<br>• LOOP works by: Limiting your home's assessment increase to 50% or 75% and locking in that assessment for as long as you remain eligible.<br>• That means that if the assessment of your home increased by exactly 50% or 75%, you will not save money right away. Homeowners will see savings for each dollar increase above 50% or 75%. You could also save money in the future if the assessment goes up again, because your Real Estate Taxes will be based on the "locked-in" assessment.<br>• In the future, your Real Estate Tax bill with LOOP may change if the Real Estate Tax rate changes. |
| Eligibility Requirements | |
| **Ownership/Residency Requirements** | • You are a homeowner whose primary residence's assessment increased by 50% from last year OR by 75% over the previous five tax years.<br>• You must be a record or equitable owner (e.g., heir of deceased record owner, person in rent-to-own agreement, or a person who can show some other ownership interest such as a person with unrecorded deed, or person in adverse possession, etc.).<br>• You have lived in your home for 10 years or more.<br>• Your property taxes current, or you must be in an Owner Occupied Payment Agreement or installment plan.<br>• Your income must fall below the limit set for your family size |
| **Income Requirements** | • Before tax year 2023, total household income could not exceed 150% of Area Median Income.<br>• Beginning in tax year 2023, total household income cannot exceed 120% of Area Median Income.<br>• 1 person $88,560<br>• 2 people $101,280<br>• 3 people $113,880<br>• 4 people $126,480<br>• 5 people $136,680<br>• 6 people $146,760<br>• 7 people $156,840<br>• 8 people $167,040 |
| **Other requirements** | • Must request removal of the Homestead Exemption before applying for LOOP and vice versa, as they cannot be combined. |
| **Age Requirements** | • None |
| **Application Procedures** | • Application forms available from the OPA website. Forms available at: **https://www.phila.gov/services/payments-assistance-taxes/income-based-assistance-programs/longtime-owner-occupants-program/**<br>• Mail application to: |

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| | **Philadelphia Department of Revenue**<br>**PO Box 53190**<br>**Philadelphia, PA 19105**<br>• For questions, call **215-686-9200**<br>• Deadline: **September 30th** of each tax year. (Dept. has discretion to extend deadline). |
| **Appeals** | • Deadline: 60 days after written notice of the decision is mailed.<br>• Taxpayer may file a Petition for Review with the Tax Review Board within 60 days of the mailing of the adverse decision. |
| **Notes** | • Property may have no more than 3 residential units (including the long-term owner-occupied unit) and 1 commercial unit to be eligible.<br>• Property must not have received a tax abatement. |
| **Legal Authority** | • Phila. Code § 19-3901-3907 |

## Real Estate Tax Deferral Program

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| **Summary** | • Offers relief to homeowners whose property taxes increase at least 15% in a given year AND who demonstrate financial hardship.<br>• Program does not eliminate obligation to pay tax. Instead, the taxes are not collected until the property is transferred to a new owner.<br>• Allows taxpayer to defer payment of taxes in excess of 115% of previous year's tax bill. |

Eligibility Requirements

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| **Ownership/Residency Requirements** | • Applicant must live in the property and use it as primary residence.<br>• Applicant must be a record or equitable owner (e.g., heir of deceased record owner, person in rent-to-own agreement, person with executed but unrecorded deed, or person in adverse possession). |
| **Income Requirements** | • No "bright line" income limit; hardship may be found based on consideration of a totality of factors.<br>• Presumption of hardship as follows based on Area Median Income for household size as established by HUD annually:<br>Tier 4: At or below 30% of AMI, taxes exceed 5% of income<br>Tier 3: Above 30%, but no more than 50% of AMI, taxes exceed 8% of income.<br>Tier 2: Above 50%, but no more than 70% of AMI, taxes exceed 12% of income.<br>Tier 1: Above 70% of AMI, taxes exceed 25% of income.<br>OR taxes increase at least 250% over the previous tax year. |
| **Age Requirements** | • None |
| **Other Requirements** | • Property taxes on the property for which the deferral is requested must be current, in a current payment agreement, or awaiting a decision on a payment agreement application. |
| **Application Procedures** | • Application available online **https://www.phila.gov/services/payments-assistance-taxes/income-based-assistance-programs/real-estate-tax-deferral-program/** or by calling **215-686-6442**<br>• Mail application to:<br>**Philadelphia Department of Revenue**<br>**P.O. Box 53190**<br>**Philadelphia, PA 19105**<br>• Or submit via e-mail to: **revenue@phila.gov**<br>• Deadline: **January 31st** (statutory deadline often extended by Dept.) |
| **Appeals** | • Deadline: 60 days after written notice of the decision is mailed.<br>• Taxpayer may file a Petition for Review with the Tax Review Board within 60 days of the mailing of the First-Level Review decision. |
| **Notes** | • If property has multiple units, it may have no more than 3 residential units (including the applicant's unit) and 1 commercial unit to be eligible for the program.<br>• Dept. of Revenue may require applicants to submit documentation of their financial hardship claim. At its discretion, the Dept. may require taxpayer to recertify eligibility once every 12 months.<br>• Deferral will continue to apply so long as taxpayer remains eligible.<br>• If taxpayer becomes ineligible, new deferrals will not apply, but previous deferrals will remain effective until property is transferred. |

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| | • Simple interest will accrue on deferred taxes at a maximum rate of the 52-week U.S. Treasury Bill rate plus 2 points (e.g., for 2015 the rate maximum is 2.22%.) |
| **Legal Authority** | • Phila. Code § 19-1307 |

## Real Estate Tax Credit for Active Duty Reserve and National Guard Members

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| **Summary** | • For Active Duty Reserve and National Guard Members who serve on active duty *outside* of Pennsylvania.<br>• Grants a prorated credit toward the City's portion of real estate taxes for each day spent out of state on *active duty*. School District's portion of taxes is not affected by this program.<br>• Credit is given in the year after the service is performed. |

Eligibility Requirements

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| **Ownership/Residency Requirements** | • Applicant must live in the property and use it as primary residence.<br>• Applicant must be a record owner of the property. Per Department regulations "the applicant may own the property as a sole owner, joint tenant with right of survivorship, tenant by the entirety, or tenant in common." |
| **Income Requirements** | • None |
| **Age Requirements** | • None |
| **Other requirements** | • Applicant must be a member of the Active Duty Reserve or National Guard<br>• Applicant must have served on active duty *outside* Pennsylvania in the year before the taxes are due and application submitted |
| **Application Procedures** | • Information & application available online at: **https://beta.phila.gov/services/payments-assistance-taxes/tax-credits/active-duty-tax-credit/**<br>• Or by calling **215-686-6442**.<br>• Applicants must obtain certifying signature from an officer with access to active duty records who can verify their claim.<br>• Apply the year after having served on active duty.<br>• Mail application to:<br>**Philadelphia Department of Revenue**<br>**Active Duty Credit**<br>**PO Box 53190**<br>**Philadelphia, PA 19105**<br>• Or submit via e-mail to: **revenue@phila.gov** |
| **Appeals** | • Deadline: 60 days after written notice of the decision is mailed.<br>• Taxpayer may file a Petition for Review with the Tax Review Board within 60 days of the mailing of the adverse decision. |
| **Notes** | • Applicants who, as tenants in common, do not have sole ownership of their home will have the amount of the credit reduced in proportion to their share of ownership. Properties co-owned with spouses (or as joint tenants with right of survivorship) receive will the full amount of the credit. |
| **Legal Authority** | • Phila. Code § 19-1309 |

## Pennsylvania Catastrophic Loss Adjustment

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| **Summary** | • Property owners may request an adjustment to the assessed value of the property when property suffers a loss of at least 50% of its value.<br>• The adjusted assessment will result in a reduction in taxes owed for the current year, which will be applied as a credit to the following tax year's bill. |

Eligibility Requirements

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| **Ownership/Residency Requirements** | • Must have an ownership interest. No residency requirement. |
| **Income Requirements** | • None |
| **Age Requirements** | • None |
| **Other requirements** | • Property must have suffered at least a 50% reduction in market value due to damage caused by a fire, mine subsidence, flood or other natural disaster. |
| **Application Procedures** | • Information & application available online at: **https://www.phila.gov/services/property-lots-housing/property-taxes/get-real-estate-tax-relief/get-a-real-estate-tax-adjustment-after-a-catastrophic-loss/**<br>• Submit application to:<br>**Office of Property Assessment**<br>**601 Walnut Street Suite, 300 West**<br>**Philadelphia, PA 19106**<br>• For questions, call **215-686-6488**<br>• Application must be submitted either (1) by the end of the fiscal year in which the catastrophic loss occurred or (2) within six months of the loss; whichever allows for more time. The fiscal year for the City of Philadelphia runs from July 1st – June 30th. This has the effect of creating a due date of June 30th for losses occurring from July 1st – December 31st and a due date of six months from the date of the loss for losses occurring from January 1st – June 30th. |
| **Appeals** | • Initial determination is made by the Office of Property Assessment.<br>• Submit appeal to the Board of Revision of Taxes within 30 days of the date on the determination letter by mailing a copy of the letter and a written statement asking for an appeal to:<br>**Board of Revision of Taxes**<br>**601 Walnut St., Suite 325 East**<br>**Philadelphia, PA 19106** |
| **Notes** | • The reassessed value will be prorated for the tax year in which the catastrophic loss occurs.<br>• The reassessed value will be equal to the sum of (1) the value before the loss multiplied by the percentage of the year before the loss and (2) the value after the loss multiplied by the percentage of the year remaining after the catastrophic loss.<br>• For example, if a property valued at $100,000 suffers a complete loss on March 31st of a tax year (e.g., 25% of the way through the year), the reassessed value for that tax year will be $25,000 [($100,000 * .25) + ($0 * .75)].<br>• The law creating this program does not limit ownership to a person's primary residence. Thus, the catastrophic loss adjustment should be available for owners of businesses, lots, and rental properties. |

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| **Legal Authority** | • 72 P.S. § 5020-511(e) |

# GLOSSARY

**Board of Revision of Taxes:** The agency that hears assessment appeals, other than First Level Reviews which are filed with the Office of Property Assessment. The BRT also hears appeals related to the Homestead Exemption. An adverse decision by the BRT can be appealed to the Court of Common Pleas.

**Tax Review Board**: The agency that hears most appeals related to tax bills and qualification for tax programs. The TRB also hears appeals when a taxpayer is denied an OOPA. Initial TRB hearings are scheduled before a single hearing master, and an adverse decision can be appealed to the full Board. Final decisions of the full Board can be appealed to the Court of Common Pleas.

**Office of Property Assessment**: The agency that assigns an assessed value to all real property in Philadelphia for the purposes of taxation. Taxpayers who disagree with the OPA's determination of their property's assessed value can file a First Level Review with the OPA or appeal to the Board of Revision of Taxes.

**Philadelphia Department of Revenue**: The City agency responsible for collecting property taxes (and many other taxes). This is also the agency that decides which taxpayers qualify for tax relief programs. Generally, any adverse decision by the Department of Revenue can be appealed to the TRB (except for appeals related to the Homestead Exemption which must be filed with the BRT).

**Pennsylvania Department of Revenue**: The Commonwealth agency responsible for collecting state taxes. This agency handles the Property Tax Rebate, as that is a Commonwealth-level program, not a City one.

**Court of Common Pleas**: This is the second lowest trial court in the Commonwealth. This Court hears appeals from the BRT and TRB, and is also the Court where the City files property tax foreclosures. This is the Court that runs the Rule Returnable Program in City Hall Courtroom 676, where all tax foreclosure cases are scheduled for an initial hearing.

**Municipal Court:** This is the lowest-level trial court in the Commonwealth. The City typically does not file property tax-related cases in Municipal Court, although many other types of debt collection cases are handled in this court. Most civil Municipal Court courtrooms are in the Wanamaker Building across the street from City Hall.

**Rule Returnable Tax Program**: The program run by the Court of Common Pleas for property tax foreclosure cases. If a taxpayer has a court date in City Hall Courtroom 676 on a Tuesday or Wednesday, this likely means that they are facing a property tax foreclosure assigned to this program.

# APPENDIX

# Pre-Foreclosure Tax Delinquency Process

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| December (Year 0) | Tax bills are mailed. Do NOT ignore! |
| March 31st (Year 1) | Deadline to pay taxes in full OR apply for a monthly payment plan for current year taxes. |
| April 1st (Year 1) | Unpaid taxes are now past due and will accrue interest and penalties. |
| May 30th (Year 1) | The City is required to mail a Warning of Risk of Tax Foreclosure to all taxpayers with unpaid property taxes by this date. |
| August 28th (Year 1) | If you fail to pay your taxes or respond within 90 days of the City sending you a Warning of Risk of Tax Foreclosure, the City is required mail you a second Warning. |
| January 1st (Year 2) | Unpaid taxes are now delinquent. |
| January 1st (Year 3) | The City may file a lawsuit and start the foreclosure process. |

# Lawsuit Filed by City (or its Co-Counsel) – Now What?

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| **Rule Issued** | After the City or its Co-Counsel files a Petition in the Court of Common Pleas, the Court grants a Rule to Show Cause. The City will serve you with the Rule by mail or posting. |
| **Answer** | You have **15 days** from when the Rule was mailed to you (the postmark date, not the day it arrives) or posted on your property to file an Answer in defense. You ***should*** do this! |
| **Hearing** | All tax foreclosure cases are scheduled for an initial hearing in City Hall Courtroom 676, even if no Answer is filed. **You must attend this hearing.** If you do not, the Court may enter a Decree. |
| **Decree** | If the Court determines that you owe taxes and you had proper notice of the lawsuit, the Court will issue a Decree that allows your home to be sold at Sheriff's Sale. |
| **Last Chance!** | **Last Chance** to apply for an Owner-Occupied Payment Agreement. You must file before your home is sold. If you need more time, you can file a Petition to Postpone the sale. |
| **Sheriff's Sale** | Your home is auctioned at Sheriff's Sale and sold to the highest bidder. |
| **New Deed** | The Sheriff acknowledges a new deed that gives the property to the buyer at auction. |
| **Redemption** | **Last chance to save your home!** You have 9 months from when the Sheriff signs a deed to the new buyer to buy back your home for the purchase price plus costs and interest. |

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

# 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. Everyone must complete pages 1-2 of this application. Please include your proof of age with this application. The Department of Revenue will contact you if we need income documents.

The deadline to apply is **January 31, 2023.** Early filers should apply by **September 13, 2022** to see approval reflected on your 2023 Real Estate Tax bill. Applicants approved after this date will receive a second bill.

**1 Do you live in the property?**

☐ **YES** ☐ **NO**

If you answered **no** to this question, you do not qualify for SCTX. The SCTX program is only for people who own and live in their home.

## 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
- You are living with a spouse who is aged 65 years or older
- You are 50 years or older and were married to someone who was 65 years of older before passing away

**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

## 3 Residence Information

☐ YES ☐ NO Do you claim any other property as your primary residence?

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

☐ YES ☐ NO 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?

You **do not qualify** for SCTX if claim another property as your primary residence.

**Continue to next page**

## 4 Annual Household Income

Please use the worksheet below and enter your **2020** annual household income. To qualify for SCTX program, your total income **must be** $33,500 or less for a single person or $41,500 or less for a married couple. Do **not** send proof of income.

| INCOME SOURCE | TOTAL (APPLICANT + SPOUSE) |
|---|---|
| Social Security Benefits (include SSI, SSD, etc.)<br>Do **not** include any Medicare Part B premiums | |
| Pensions and other retirement benefits<br>Include railroad benefits, taxable portion of IRAs etc. | |
| Take home pay<br>Include salary, wages, self-employment income etc. | |
| Interests, dividends, capital gains, and cash prizes<br>Do **not** subtract losses | |
| Net rental and business income<br>Do **not** subtract losses | |
| Other income<br>Include unemployment compensation, support money etc. | |
| **TOTAL** | |

## 5 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
Philadelphia, PA 19102

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

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

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

# Programa de Congelamiento de Impuestos para Ciudadanos Mayores (SCTX)

El Programa de Congelamiento de Impuestos para Ciudadanos Mayores (Senior Citizen Tax Freeze, SCTX) "congela" su impuesto sobre la propiedad si cumple con ciertos requisitos de edad e ingresos. Esto evita que aumenten sus impuestos sobre la propiedad, incluso si la tasación de su propiedad o su tasa de impuesto aumenta.

¡Esta solicitud es **solo para solicitantes nuevos**! Si ya participó en este programa el año pasado, ya está inscrito de manera automática para este año. Si su escritura cambia por cualquier razón, **debe** volver a presentar solicitud. Todos deben completar las páginas 1-2 de esta solicitud. Por favor, incluya un comprobante de su edad con esta solicitud. El Departamento de Ingresos (Department of Revenue) se comunicará con usted si necesitamos documentos de ingresos.

La fecha límite para presentar solicitud es el **31 de enero de 2023**. Las personas que realizan la presentación temprano deben hacerlo antes del **13 de septiembre de 2022** para ver la aprobación reflejada en su factura de impuesto sobre la propiedad de 2021. Los solicitantes aprobados después de esta fecha recibirán una segunda factura.

## 1 ¿Usted vive en la propiedad?

☐ **SÍ** ☐ **NO**

Si respondió que **no** a esta pregunta, no califica para SCTX. El programa SCTX es solamente para personas que son propietarios de su vivienda y viven en ella.

## 2 Información del solicitante

Nombre del propietario

Número de Seguro Social

Dirección de la propiedad

Número de OPA

Fecha de nacimiento (MM/DD/AA)

Estado de presentación ☐ SOLTERO/A ☐ CASADO/A ☐ VIUDO/A

Nombre del cónyuge (si corresponde)

Número del seguro social del cónyuge (si corresponde)

Fecha de nacimiento del cónyuge (si corresponde)

Si el cónyuge ha fallecido, fecha de defunción
(Debe presentar una copia del acta de defunción)

Solo es elegible para este programa si cumple con **alguna de las siguientes** descripciones:

- Tiene 65 años o más
- Está viviendo con un cónyuge que tiene 65 años o más
- Tiene 50 años o más y estuvo casado con alguien que tenía 65 años o más antes de su fallecimiento

**Debe enviar una fotocopia de su comprobante de edad con esta solicitud.**

Se aceptará cualquier documento emitido por el gobierno que muestre de manera clara la fecha de nacimiento. Algunos ejemplos son:

- Licencia de conducir
- Documento de identidad del estado
- Documento de identidad de la Ciudad de Filadelfia
- Certificado de nacimiento

## 3 Información sobre la residencia

☐ SÍ ☐ NO ¿Declara cualquier otra propiedad como su residencia principal?

☐ SÍ ☐ NO ¿Su residencia principal es parte de una cooperativa en donde alguno de los impuestos o todos se pagan de manera conjunta?

☐ SÍ ☐ NO ¿Usa su propiedad para algo que no sea su residencia principal, por ejemplo, como comercio o para alquilar?

_____% En caso afirmativo, ¿qué porcentaje se usa como comercio o alquiler?

Usted **no califica** para SCTX si declara otra propiedad como su residencia primaria.

**Continúe a la página siguiente**

## 4 Ingresos anuales de la unidad familiar

Por favor, utilice la siguiente planilla e ingrese los ingresos anuales del grupo familiar para **2020**. Para calificar para el programa SCTX, los ingresos totales **deben ser** de $33,500 o menos para una persona soltera o de $41,500 o menos para una pareja casada. **No** envíe un comprobante de sus ingresos.

| FUENTE DE INGRESOS | TOTAL (SOLICITANTE + CÓNYUGE) |
|---|---|
| Beneficios del Seguro Social (incluye SSI, SSD, etc.)<br>**No** incluya primas de Medicare Parte B | |
| Pensiones y otros beneficios de retiro<br>Incluye beneficios ferroviarios, la parte imponible de IRA, etc. | |
| Paga que se lleva a casa<br>Incluye salarios, sueldos, ingresos de empleo por cuenta propia, etc. | |
| Intereses, dividendos, ganancias de capital, premios<br>**No** reste las pérdidas | |
| Ingresos netos de alquiler y comercio<br>**No** reste las pérdidas | |
| Otros ingresos<br>Incluye compensación por desempleo, dinero de apoyo, etc. | |
| **TOTAL** | |

## 5 Firma

El Departamento de Ingresos también utilizará esta solicitud para inscribirlo en el programa de Exención del Impuesto a la Propiedad si aún no lo tiene. La Exención del Impuesto a la Propiedad puede ahorrarle dinero en sus impuestos inmobiliarios.

El Departamento de Ingresos está autorizado a realizar una verificación de ingresos con el Servicio de Ingresos Internos y el Departamento de Ingresos de Pensilvania. Si, en cualquier momento durante el programa, la ciudad determina que no era inelegible por ingresos, deberá pagar los impuestos que hubieran sido pagaderos, más sanciones, intereses y adiciones.

☐ Si es necesario, la Ciudad hará lo posible por comunicarse con los solicitantes y participantes de SCTX. Esto puede incluir cartas, llamadas telefónicas, correos electrónicos o mensajes de texto (SMS).

He revisado toda la información que figura en este formulario, y certifico que, a mi leal saber y entender, esta información es verdadera y correcta.

| Firma del solicitante | Firma del cónyuge |
|---|---|
| Fecha | Teléfono |

**Enviar los formularios completados a:**

Departamento de Ingresos de Filadelfia (Philadelphia Department of Revenue)
P.O. Box 53190
Philadelphia, PA 19105

**o en persona a:**

**Edificio de Servicios Municipales**
Department of Revenue
1401 John F. Kennedy Blvd—Concourse
Philadelphia, PA 19102

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

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

IMPORTANT: FILL IN FORM MUST BE DOWNLOADED ONTO YOUR COMPUTER PRIOR TO COMPLETING

# PA-1000

**Property Tax or Rent Rebate Claim** 05-21 (FI)

PA Department of Revenue
P.O. Box 280503
Harrisburg PA 17128-0503

PENNSYLVANIA LOTTERY

**2021**

2105010058

OFFICIAL USE ONLY

START

**I** Check your label for accuracy. If incorrect, do not use the label. Complete Section I.

Your Social Security Number | Spouse's Social Security Number | If Spouse is Deceased, fill in the oval. ○

PLEASE WRITE IN YOUR SOCIAL SECURITY NUMBER(S) ABOVE

Last Name | First Name | MI

First Line of Address

Second Line of Address

City or Post Office | State | ZIP Code | * CODES REQUIRED

Spouse's First Name | MI | County Code * | School District Code * | Country Code

Claimant's Birthdate MM/DD/YY | Spouse's Birthdate MM/DD/YY | Daytime Telephone Number

**II** Fill in only one oval in each section.

1. I am filing for a rebate as a:
   - ○ P. Property Owner – See instructions
   - ○ R. Renter – See instructions
   - ○ B. Owner/Renter – See instructions

2. I Certify that as of Dec. 31, 2021, I am (a):
   - ○ A. Claimant age 65 or older
   - ○ B. Claimant under age 65, with a spouse age 65 or older who resided in the same household
   - ○ C. Widow or widower, age 50 to 64
   - ○ D. Permanently disabled and age 18 to 64

3. ○ Filing on behalf of a decedent

**III** **TOTAL INCOME** received by you and your spouse during 2021

| | | Dollars | Cents |
|---|---|---|---|
| 4. Social Security, SSI and SSP Income (Total benefits $ _____ divided by 2) | 4. | | |
| 5. Railroad Retirement Tier 1 Benefits (Total benefits $ _____ divided by 2) | 5. | | |
| 6. Total Benefits from Pension, Annuity, IRA Distributions and Railroad Retirement Tier 2 (Do not include federal veterans' disability payments or state veterans' payments.) | 6. | | |
| 7. Interest and Dividend Income | 7. | | |
| 8. Gain or Loss on the Sale or Exchange of Property. If a loss, fill in this oval. LOSS ○ | 8. | | |
| 9. Net Rental Income or Loss. If a loss, fill in this oval. LOSS ○ | 9. | | |
| 10. Net Business Income or Loss. If a loss, fill in this oval. LOSS ○ | 10. | | |
| Other Income. | | | |
| 11a. Salaries, wages, bonuses, commissions, and estate and trust income. | 11a. | | |
| 11b. Gambling and Lottery winnings, including PA Lottery winnings, prize winnings and the value of other prizes | 11b. | | |
| 11c. Value of inheritances, alimony and spousal support. | 11c. | | |
| 11d. Cash public assistance/relief. Unemployment compensation and workers' compensation, except Section 306(c) benefits. | 11d. | | |
| 11e. Gross amount of loss of time insurance benefits and disability insurance benefits, and life insurance benefits, except the first $5,000 of total death benefit payments. | 11e. | | |
| 11f. Gifts of cash or property totaling more than $300, except gifts between members of a household. | 11f. | | |
| 11g. Miscellaneous income and annualized income amount. | 11g. | | |
| 12. Claimants with Federal Civil Service Retirement System Benefits enter $9,514 or $19,028. See the instructions. | 12. | | |
| 13. **TOTAL INCOME.** Add only the positive income amounts from Lines 4 through 11g and subtract the amount on Line 12. See Page 3 for income limitations. Enter this amount on Line 23. | 13. | | |

**IMPORTANT:** You must submit proof of the income you reported – See the instructions on Pages 7 to 9.

2105010058

Reset Entire Form | TOP OF PAGE | NEXT PAGE | PRINT

IMPORTANT: FILL IN FORM MUST BE DOWNLOADED ONTO YOUR COMPUTER PRIOR TO COMPLETING

2105110056

# PA-1000 2021 05-21 (FI)

START
Ü

Your Social Security Number

Your Name: _____

**PROPERTY OWNERS ONLY**

14. Total 2021 property tax. Submit copies of receipted tax bills. ..... 14.

15. Property Tax Rebate. Enter the maximum standard rebate amount from Table A for your income level here: (_____) | Compare this amount to line 14 and enter the lesser amount to the right. 15.

**RENTERS ONLY**

16. Total 2021 rent paid. Submit PA **Rent Certificate** and/or rent receipts ..... 16.

17. Multiply Line 16 by 20 percent (0.20) ..... 17.

18. Rent Rebate. Enter the maximum rebate amount from Table B for your income level here: (_____) | Compare this amount to line 17 and enter the lesser amount to the right. 18.

**OWNER – RENTER ONLY**

19. **Property Tax/Rent Rebate.** Enter the maximum rebate amount from Table A for your income level here: (_____) | Compare this amount to the sum of Lines 15 and 18 and enter the lesser amount to the right. 19.

**DIRECT DEPOSIT.** Banking rules do not permit direct deposits to bank accounts outside the U.S. If your bank account is outside the U.S., do not complete the direct deposit Lines 20, 21 and 22. The department will mail you a paper check. If your rebate will be going to a bank account within the U.S., you have the option to have your rebate directly deposited. If you want the department to directly deposit your rebate into your checking or savings account, complete Lines 20, 21 and 22.

20. Place an X in one box to authorize the Department of Revenue to directly deposit your rebate into your: ..... 20. Checking ☐ Savings ☐

21. Routing number. Enter in boxes to the right. ..... 21.

22. Account number. Enter in boxes to the right. ..... 22.

23. _____

Enter the amount from Line 13 of the claim form on this line and circle the corresponding Maximum Rebate amount for your income level. Owners use Table A and Renters use Table B.

| TABLE A - OWNERS ONLY | |
|---|---|
| INCOME LEVEL | Maximum Standard Rebate |
| $ 0 to $ 8,000 | $650 |
| $ 8,001 to $15,000 | $500 |
| $15,001 to $18,000 | $300 |
| $18,001 to $35,000 | $250 |

| TABLE B - RENTERS ONLY | |
|---|---|
| INCOME LEVEL | Maximum Rebate |
| $ 0 to $ 8,000 | $650 |
| $ 8,001 to $15,000 | $500 |

**IV** **An excessive claim with intent to defraud is a misdemeanor punishable by a maximum fine of $1,000, and/or imprisonment for up to one year upon conviction. The claimant is also subject to a penalty of 25 percent of the entire amount claimed.**

**CLAIMANT OATH:** I declare that this claim is true, correct and complete to the best of my knowledge and belief, and this is the only claim filed by members of my household. I authorize the PA Department of Revenue access to my federal and state Personal Income Tax records, my PACE records, my Social Security Administration records and/or my Department of Human Services records. This access is for verifying the truth, correctness and completeness of the information reported in this claim.

Claimant's Signature — Please sign the PA-1000 after printing. | MM/DD/YY

**Witnesses' Signatures:** If the claimant cannot sign, but only makes a mark.
1. Please sign the PA-1000 after printing.

Spouse's Signature — Please sign the PA-1000 after printing. | **Date**

2. Please sign the PA-1000 after printing.

**PREPARER:** I declare that I prepared this return, and that it is to the best of my knowledge and belief, true, correct and complete. MM/DD/YY

**Preparer's Signature, if other than the claimant** — Please sign the PA-1000 after printing. | **Date**

Name of claimant's power of attorney or nearest relative. Please print.

Telephone number of claimant's power of attorney or nearest relative.

Preparer's Name. Please print.

Home address of claimant's power of attorney or nearest relative. Please print.

Preparer's telephone number

City or Post Office | State | ZIP Code

**Claim filing deadline – June 30, 2022**

**You can call 1-888-728-2937 after June 1 to verify the status of your claim.**

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Reset Entire Form

RETURN TO PAGE 1

PRINT

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

# Real Estate Installment Plan

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.

Everyone 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, 2022.**

## 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 **2020** 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.)<br>Do **not** include any Medicare Part B premiums | |
| Pensions and other retirement benefits<br>Include railroad benefits, taxable portion of IRAs etc. | |
| Take home pay<br>Include salary, wages, self-employment income etc. | |
| Interests, dividends, and capital gains prizes<br>Do **not** subtract losses | |
| Net rental and business income<br>Do **not** subtract losses | |
| Other income<br>Include unemployment compensation, alimony etc. | |
| **TOTAL** | |

| Family size | Income cap |
|---|---|
| 1 | $33,100 |
| 2 | $37,800 |
| 3 | $42,550 |
| 4 | $47,250 |
| 5 | $51,050 |
| 6 | $54,850 |
| 7 | $58,600 |
| 8 | $62,400 |

Continue to next page

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

## 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.

## 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 2021 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 Municipal Services Center**
7522 Castor Ave.
Philadelphia, PA 19152

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

**Department of Revenue Use Only**

☐ Approved
☐ Rejected

Reason for rejection

☐ Incomplete/Invalid application
☐ Current year taxes paid in full
☐ Off-site mailing address
☐ Income
☐ Other
☐ Multiple property owner

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

# Plan de Pago en Cuotas del Impuesto sobre la Propiedad

El Plan de Pago en Cuotas del Impuesto sobre la Propiedad es para contribuyentes de bajos ingresos y ciudadanos mayores que poseen y viven en su hogar. Si es elegible, puede pagar su impuesto inmobiliario en cuotas mensuales.

¡Esta solicitud es **solo para solicitantes nuevos**! Si ya participó en este programa el año pasado, usted ya está inscrito de manera automática para este año, a menos que **no cumplió** con sus cuotas.

Todas las personas deben completar las páginas 1 y 2 de esta solicitud. El Departamento de Ingresos se comunicará con usted si necesitamos documentos mostrando sus ingresos económicos. Si es elegible como ciudadano mayor, debe proporcionar un comprobante de edad.

La fecha límite para presentar esta solicitud es el **31 de marzo de 2021**.

## 1 Preguntas sobre elegibilidad para el programa

**Elegibilidad para ciudadanos mayores**

¿Usted o su cónyuge tiene 65 años o más?

☐ **SÍ** ☐ **NO**

Si respondió **sí** a esta pregunta, continúe a la página 2. La siguiente sección no se aplica a su caso.

Su fecha de nacimiento (MM/DD/AA) _____

Y de su cónyuge (si corresponde) _____

**Debe enviar una fotocopia de su comprobante de edad con esta solicitud.**

**Elegibilidad basada en sus ingresos (no para ciudadanos mayores)**

Si usted no es un ciudadano mayor (65 años o más), su ingreso anual **debe ser** inferior al límite establecido para el tamaño de su familia.

Primero, ingrese el tamaño de su familia. Luego, use la siguiente hoja de trabajo para anotar los ingresos del grupo familiar en **2020**. Finalmente, utilice la tabla a la derecha para verificar si cumple con los requisitos de ingresos para el programa.

Tamaño de su familia _____

| FUENTE DE INGRESOS | INGRESOS DEL GRUPO FAMILIAR |
|---|---|
| Beneficios del Seguro Social (incluya SSI, SSD, etc.)<br>**No** incluya ninguna prima de Medicare parte B | |
| Pensiones y otros beneficios de jubilación<br>Incluya pension de ferrocarril, cuentas IRA, etc. | |
| Paga que se lleva a casa<br>Incluya salarios, sueldos, trabajo por cuenta propia | |
| Intereses, dividendos, ganancias de capital<br>**No** restar pérdidas | |
| Ingresos netos de alquiler y comercio<br>**No** restar pérdidas | |
| Otros ingresos<br>Ingresos por desempleo, pensión alimenticia, etc. | |
| **TOTAL** | |

| Tamaño de la familia | Límite de ingresos |
|---|---|
| 1 | $ 33,850 |
| 2 | $ 38,650 |
| 3 | $ 43,500 |
| 4 | $ 48,300 |
| 5 | $ 52,200 |
| 6 | $ 56,050 |
| 7 | $ 59,900 |
| 8 | $ 63,800 |

Continúe a la página siguiente

# Solicitud para el Plan de Pago en Cuotas del Impuesto sobre la Propiedad

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

## 2 Información del solicitante

Nombre del propietario

Número de Seguro Social (SSN)
(los nueve dígitos completos)

Dirección postal

Número de cuenta de la OPA

Nombre del cónyuge (si corresponde)

SSN del cónyuge (si corresponde)

Tamaño de la familia

Número de teléfono

Dirección de correo electrónico

**Debe proporcionar** el nombre y el número de Seguro Social (SSN) completo o ITIN del solicitante.

## 3 Firma

El Departamento de Ingresos utilizará esta solicitud para inscribirlo en el programa Homestead Exemption, si aún no lo tiene. Esta exención puede ahorrarle dinero en sus impuestos sobre la propiedad.

El Departamento de Ingresos está autorizado a realizar una verificación de ingresos en cualquier momento. Si durante su participación en el programa, la ciudad determina que no era elegible por ingresos, será retirado del programa. Cualquier pago anterior se aplicará a su factura del impuesto sobre la propiedad del 2021.

☐ Si es necesario, la Ciudad hará lo posible por comunicarse con los solicitantes y participantes del Plan de Pago en Cuotas. Esto puede incluir cartas, llamadas telefónicas, correos electrónicos o mensajes de texto (SMS).

He revisado toda la información que figura en este formulario, y certifico que, a mi leal saber y entender, esta información es verdadera y correcta.

| Firma del solicitante | Fecha |
|---|---|
| Número de celular | No. de tel. de casa |

**Envíe los formularios completados a:**

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

**o en persona a:**

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

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

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

**Department of Revenue Use Only**

☐ Approved
☐ Rejected

Reason for rejection

☐ Incomplete/Invalid application
☐ 2021 taxes paid in full
☐ Off-site mailing address
☐ Income
☐ Other
☐ Multiple property owner

# 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

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

## 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

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

## 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

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

## 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

# Owner Occupied Payment Agreement (OOPA)
# Tangled Title Supplement

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

You should complete this form if your name is not on the deed to the home you live in, but you have a legal interest in the property.

You must submit supporting documentation with this form. Please see the other side of this sheet for more details.

## Affirmation of ownership interest

I, _____, hereby make the following statements of fact subject to the penalties of 18 Pa.C.S. § 4909 relating to unsworn falsification to authorities, that to the best of my knowledge, information, and belief:

1. I currently reside at _____, Philadelphia, Pennsylvania ("the property").
2. I have resided at this address for _____ years and _____ months.
   I have not moved or maintained a primary residence at any other address during this timeframe.
3. I have an ownership interest in the property because (check any that apply):

| | |
|---|---|
| ☐ | **I inherited the property** from (name of previous property owner): |
| | Their relationship to me is: |
| | I inherited the property in this month and year<br>(usually when the owner on the current deed died): |

| | |
|---|---|
| ☐ | **I purchased the property** from (name of previous property owner): |
| | This purchase was through a rent-to-own agreement in this month and year: |

| | |
|---|---|
| ☐ | **I have some other ownership claim** which I describe further here: |

## Signature

☐ I intend to take all reasonable efforts to obtain a deed to the property within the next 3 years.

☐ I have attached supporting documentation (see the other side of this form for more information)

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

Signature _____ Date _____

## Attach completed form and documentation to your OOPA Application

Contact (215) 686-6442 with questions about this form.

# Owner Occupied Payment Agreement (OOPA)
# Tangled Title Worksheet—Required Documentation

## Document Check List

If your name is not on the deed to your property but you believe that you have an ownership interest in the property, you must submit one of the pieces of documentation listed below.

You can submit multiple documents from the list below to show your ownership interest in the property. For example, if your mother entered into a rent-to-own agreement with the property owner and your mother has passed way, you can provide documentation proving the rent-to-own agreement) and documentation proving your relationship with your mother.

- ☐ Proof showing that you lived in the property at least 14 years ago.

  If you were the owner listed on the deed but a fraudulent deed was recorded taking title out of your name:

  - A police report that you have filed for the fraudulent deed ("property theft"), or
  - Proof of court action (e.g., a "complaint") that has been filed in court to get rid of the fraudulent deed.

- ☐ If your relative was the owner listed on the deed (the "original owner") but a fraudulent deed was recorded taking title out of the original owner's name:

  - The deed where the original owner got title AND the death certificate of the original owner AND documentation from one of the categories listed below (numbers 4 through 10) showing your connection to the original owner, or
  - A police report that you have filed for the fraudulent deed ("property theft") AND documentation from one of the categories listed below (numbers 4 through 10) showing your connection to the original owner, or
  - Proof of court action (e.g., a "complaint") that has been filed in court to get rid of the fraudulent deed.

- ☐ A deed that puts title into your name that is notarized, but which has not been recorded at the Recorder of Deeds.

- ☐ A divorce decree, or other family court order, that gives you title to the property.

- ☐ Letters Testamentary or Letters of Administration that name you as the executor/administrator of the property owner's estate – either a certified copy or a copy with the Register of Wills' seal on it.

- ☐ The property owner's death certificate AND a Marriage certificate that shows that you and the property owner were married – either certified copies or copies with the Pennsylvania Department of Health's seal on it.

- ☐ The property owner's death certificate AND your birth certificate that lists the property owner as your mother or father – either certified copies or copies with the Pennsylvania Department of Health's seal on it.

  The property owner's will that leaves the property to you AND the property owner's death certificate (the death certificate must be either a certified copy or a copy with the Pennsylvania Department of Health's seal on it). If the property owner's will leaves the property to someone else, and that other person then left a will leaving the property to you, you should provide wills and death certificates for both people.

- ☐ A rent-to-own agreement (AKA lease/purchase agreement or installment land contract) signed by the property owner AND documentation showing that you have made payments to the property owner in at least 3 different months.

- ☐ A letter from an attorney who is helping you get title to the property – The letter should be on the law firm's letterhead; explain the facts and your legal claim to the property; state that the attorney is representing you to help you obtain title; state that the attorney will notify the City if he/she stops representing you; and include the attorney's Pennsylvania attorney identification number.

- ☐ A letter from a legal services agency that is helping you get title to the property – The letter should be on the agency's letterhead; explain the facts and your legal claim to the property; state that the agency is looking for an attorney to help you obtain title; state that the agency will notify the City if it is not able to find an attorney to help you; and include the Pennsylvania attorney identification number for an attorney at the agency.

# Owner Occupied Payment Agreement (OOPA)
# Expenses Supplement

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

This form is ONLY to be used if you want a payment agreement based on a comparison of your income and expenses.

You must disclose your household income and how you spend your money in a month. We reserve the right to disallow expenses that are not reasonable and necessary. Any extra money in your budget must be paid to property taxes.

## 1 Applicant Information

Applicant Name

OPA Account Number

## 2 Household Expenses

Please use the worksheet below and enter average monthly household expenses:

| HOUSING EXPENSES | AMOUNT | LIVING EXPENSES | AMOUNT | LIVING EXPENSES | AMOUNT |
|---|---|---|---|---|---|
| First Mortgage | | Telephone | | Car Loan | |
| Second Mortgage | | Groceries (exclude Food Stamps) | | Car Insurance | |
| Current Year Property Taxes | | Clothing | | Car Maintenance (oil changes, repairs) | |
| Homeowner's Insurance | | Laundry | | Transportation (gas, SEPTA) | |
| Electric Service | | Toiletries and Paper Goods | | Child Support / Alimony | |
| Gas Service | | Housing Allowance (People in the home x $40) | | Tithe/Religious Donation (not more than 10% of income) | |
| Water / Sewer Service | | Other Household Goods | | Life Insurance | |
| Oil Service | | Medical and Dental Expenses | | Other | |
| Home Maintenance | | Medical and Dental Insurance | | Other | |
| Child Support/ Alimony | | Prescriptions | | Other | |
| **HOUSING SUBTOTAL** | $ 0 | **LIVING EXPENSES SUBTOTAL** | $ 0 | **LIVING EXPENSES SUBTOTAL** | $ 0 |

**TOTAL OF ALL EXPENSES** $ 0

Continue to next page...

# Owner Occupied Payment Agreement (OOPA) Expenses Supplement

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

## 3 Calculate

Subtract expenses from your income to calculate tax payment amount

| | | |
|---|---|---|
| A. Total Household Income (from page 2 of OOPA application) | | $ 0 |
| B. Total Household Expenses (from previous page) | − | $ 0 |
| C. Amount available for monthly Real Estate tax payment | | $ 0 |

## 4 Signature

☐ I declare that I have examined all the information on this form, and on any accompanying statements or forms, and it is true and correct to the best of my knowledge, information, and belief.

Applicant's Signature Date

Applicant's Printed Name

OPA Account Number

## Attach completed form and documentation to your OOPA Application

Contact (215) 686-6442 with questions about this form.

# Owner Occupied Payment Agreement (OOPA)
# Zero Income Supplement

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

This form is ONLY to be used if you have no monthly income.

## 1 Applicant Information

Applicant Name

OPA Account Number

## 2 Affirmation of Zero Income

I affirm that I have no income at this time. When my income commences, I will immediately notify the City of Philadelphia Department of Revenue.

The information I have provided is true and complete to the best of my knowledge.

Applicant's Signature

Date

Applicant's printed name

## ! Notice

**Section 19-1305 of the Philadelphia Municipal Code states:** No person shall intentionally make any false statement when applying to enter into an installment payment agreement. If it is determined that a taxpayer entered into an installment payment agreement on the basis of an intentionally false statement, the agreement shall be null and void.

## Attach completed form to your OOPA Application

Contact (215) 686-6442 with questions about this form.

# Owner Occupied Payment Agreement (OOPA) Disability Verification Form - Physician's Statement of Permanent and Total

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

A claimant not covered under the federal Social Security Act or the federal Railroad Retirement Act who is unable to submit proof of permanent and total disability may submit this Physician's Statement. The physician must determine the claimant's status using the same standards used for determining permanent and total disability under the federal Social Security Act or the federal Railroad Retirement Act. CAUTION: If the claimant applied for Social Security disability benefits and the Social Security Administration did not rule in the claimant's favor, the claimant is not eligible for an OOPA based on a disability, but may meet income eligibility limits.

**Do not submit medical records unless requested by the Philadelphia Department of Revenue.**

**Confidentiality Statement.** All information on this Physician's Statement and claim form is confidential. The department shall only use this information for the purposes of determining the claimant's eligibility for an Owner Occupied Payment Agreement.

## 1 Applicant Information

| Applicant Name | OPA Account Number |
|---|---|

## 2 Physician's Certification

I certify the claimant named above is my patient and is permanently and totally disabled under the standards that the federal Social Security Act or the federal Railroad Retirement Act requires for determining permanent and total disability. Upon request from the Philadelphia Department of Revenue, I will provide the medical reports or records indicating diagnosis and prognosis of the claimant's condition, including signs, symptoms and laboratory findings, if applicable or appropriate.

| Physician's Signature | Date |
|---|---|

## 3 Description of Disability

Describe the Claimant's Permanent and Total Disability. Briefly describe the reason(s) the above-named claimant is totally and permanently disabled.

## 4 Physician Identification Information

| Name | National Provider Identifier | |
|---|---|---|
| Business name, if applicable | | |
| Address | | |
| City | State | Zip code |
| Office email address | Office telephone | |

## Attach completed form to your OOPA Application

Contact (215) 686-6442 with questions about this form.

# Solicitud del Programa de Acuerdo de Pago de Impuestos sobre Propiedades Ocupadas por el Propietario (Owner Occupied Payment Agreement, OOPA)

El programa OOPA les permite a las personas que son propietarios y viven en su vivienda realizar pagos mensuales asequibles a los impuestos inmobiliarios que están en mora. **No se requiere el pago de un anticipo** y sus pagos mensuales estarán basados en un porcentaje de sus ingresos mensuales.

Todos deben completar las páginas 1-4 de esta solicitud. Quizás deba completar hojas de trabajo adicionales. Estas hojas de trabajo se pueden encontrar en **www.phila.gov/oopa**, bajo el menú "forms" ("formularios") o llamando al (215) 686-6442.

## 1 ¿Usted vive en la propiedad?

**SÍ** ☐ **NO** ☐

Si respondió que **no** a esta pregunta, no califica para OOPA. El programa OOPA es solamente para personas que son propietarios de su vivienda y viven en ella. Es posible que aún califique para un Acuerdo de Pago Estándar. Visite **www.phila.gov/payment-plans** para más detalles.

Si tiene una hipoteca inversa, por favor comuníquese con su prestamista *antes* de firmar este acuerdo. Cuando entienda los términos de pago de su acuerdo, comuníquese con su prestamista para asegurarse de que lo va a aceptar.

## 2 Información del solicitante

| |
|---|
| Nombre del solicitante |
| Número del Seguro Social |
| Dirección de la propiedad |
| Número de cuenta de la OPA |
| Dirección postal |
| Fecha de nacimiento |
| Teléfono |
| Dirección de correo electrónico |
| ¿Cuántas personas residen en su vivienda? |

### Sección 2 - Lista de verificación de documentos

**Titularidad e identificación (brindar uno)**

- Identificación fotográfica emitida por el Gobierno Federal de Estados Unidos, *o* por la Mancomunidad de Pensilvania, *o* por la Ciudad de Filadelfia

**Residencia (brindar dos que muestren la dirección actual)**

- Facturas de servicios públicos (PECO, PGW, PWD), *o*
- Identificación fotográfica emitida por el Gobierno Federal de Estados Unidos, por la Mancomunidad de Pensilvania, o por la Ciudad de Filadelfia; *o*
- Cartas de asignación del Seguro Social (SSA, SSDI, SSI)

Continúe a la página siguiente

# Solicitud del Programa de Acuerdo de Pago de Impuestos sobre Propiedades Ocupadas por el Propietario

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

## 3 A. Información adicional de la solicitud

Responda sí o no a las siguientes preguntas. Quizás deba brindar más información según sus respuestas.

SÍ ☐ NO ☐ ¿Su nombre figura en la escritura de su vivienda?

SÍ ☐ NO ☐ ¿Su nombre figura en la factura del impuesto

Si respondió que **no** a alguna de estas preguntas, debe completar la **Tangled Title Worksheet** (Hoja de Trabajo de *Tangled Title*) que se encuentra en www.phila.gov/oopa bajo el menú "forms" (formularios) o llamar al (215) 686-6442.

**¿Qué es el *tangled title* (título entrecruzado)?** El *tangled title* se da cuando usted tiene un interés de titularidad sobre una vivienda, pero su nombre no figura en la escritura. Por ejemplo, quizás resida en la vivienda de un propietario fallecido, o tiene un contrato de alquiler con opción de compra. Si no está seguro de si tiene un *tangled title*, pregúntele a un representante de Ingresos o un consultor de vivienda.

SÍ ☐ NO ☐ ¿Tiene una discapacidad permanente?

SÍ ☐ NO ☐ ¿Su cónyuge ha fallecido?

Si respondió que **sí** a alguna de estas preguntas, por favor presente documentos adicionales:

**Discapacidad (necesita uno)**

- Carta de asignación de SSDI/VA/Black Lung, *o*
- Declaración del médico que comprueba la discapacidad; utilice el **Formulario de verificación de discapacidad** que se encuentra en www.phila.gov/oopa bajo el menú "forms" (formularios) o llame al (215) 686-6442.

**Viudez**

- Copia del acta de defunción del cónyuge

SÍ ☐ NO ☐ ¿Tiene una hipoteca inversa?

Este acuerdo de pago podría violar su contrato de hipoteca inversa. Lo alentamos a hablar con un asesor de vivienda gratuito antes de firmar su acuerdo. Complete la sección 3B para hablar con un asesor de vivienda. También debe comunicarse con su prestamista hipotecario.

## 3 B. ¿Quiere asesoramiento de vivienda gratuito?

Quizás le resulte útil hablar con un asesor de vivienda gratuito antes de firmar su acuerdo de pago, para que ingrese al mejor plan para usted. **Si lo desea, podemos guardar esta solicitud durante 60 días. Intereses y multas sobre su propiedad seguirán aumentando hasta que firme y active su acuerdo.** Después de ser contactado por un asesor, tal vez tendrá que presentar una nueva solicitud OOPA.

**¿Le gustaría hablar con un asesor de vivienda gratuito?**

**SÍ** ☐ **NO** ☐

Un asesor de vivienda también lo puede ayudar a solicitar otras ayudas de la Ciudad. También podría ser elegible para recibir ayuda legal gratuita.

Si respondió que **SÍ**:

**¿Cuál es el mejor número que podemos usar para comunicarnos con usted?** _____

**¿Cuál es el mejor horario para llamarlo?** ☐ MAÑANA ☐ TARDE ☐ NOCHE

Continúe a la página siguiente

Solicitud del Programa de Acuerdo de Pago de Impuestos sobre Propiedades Ocupadas por el Propietario

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

## 4 A. Ingresos del grupo familiar - todos los solicitantes

Por favor, utilice la siguiente planilla e ingrese los ingresos mensuales del grupo familiar:

| FUENTE DE INGRESOS | SOLICITANTE | CÓNYUGE | MIEMBROS DEL GRUPO FAMILIAR | TOTAL |
|---|---|---|---|---|
| Beneficios del Seguro Social (incluye SSI, SSD, etc.) | | | | |
| Sueldo neto | | | | |
| Pensión | | | | |
| Compensación por desempleo | | | | |
| Compensación para el trabajador | | | | |
| Ingreso neto por cuenta propia | | | | |
| Ingresos netos | | | | |
| Otros | | | | |
| Otros | | | | |
| **TOTALES** | | | | $ |

### Sección 4 - Lista de verificación de documentos

Deberá brindar un comprobante de sus ingresos. Brinde todos los que se apliquen a usted.

- Recibos de pago de su empleador actual
- W-2 o declaración de impuestos federal/estatal
- Cartas de asignación del Seguro Social (SSA, SSDI, SSI)
- Declaraciones de pensión
- Declaraciones o cartas de asignación de seguro de desempleo/indemnización por accidentes de trabajo
- Otra documentación, según sea necesaria

## 4 B. Ingresos del grupo familiar - solicitantes que no tienen ingresos para informar

☐ Marque este casillero si no tiene ingresos mensuales.

**Debe completar la Zero Income Worksheet (Hoja de Trabajo de Cero Ingresos)** que se encuentra en www.phila.gov/oopa bajo el menú "forms" (formularios) o llamar al (215) 686-6442.

## 5 Incluir los impuestos del año corriente en su OOPA

Si el Departamento de Ingresos determina que usted es elegible, incluirá automáticamente los impuestos del año corriente en su acuerdo Y aplicará los pagos primero a los impuestos del año corriente.

☐ No deseo incluir los impuestos del año corriente en mi OOPA. Si se excluye, usted DEBE pagar sus impuestos del año corriente además de su OOPA. Si usted no paga, incumplirá con su acuerdo.

Continúe a la página siguiente

# Solicitud del Programa de Acuerdo de Pago de Impuestos sobre Propiedades Ocupadas por el Propietario

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

## 6 ¿Cómo deberíamos calcular su pago mensual?

☐ **Pago mensual basado en un porcentaje de sus ingresos**. Por lo general, esta es la opción más accesible, y no se necesitan documentos adicionales.

☐ **Pago mensual basado en una revisión individualizada de sus ingresos y gastos.** Esta opción requiere que usted divulgue información sobre sus gastos mensuales, además de sus ingresos mensuales. Nos reservamos el derecho de desestimar gastos que no sean razonables o necesarios.

☑ **Debe completar la Sección 4A en la página 2 y la Monthly Expenses Worksheet (Hoja de Trabajo de Gastos Mensuales)** que se encuentra en www.phila.gov/oopa bajo el menú "forms" (formularios) o llamar al (215) 686-6442. Por favor, brinde documentación que verifique cada gasto.

## 7 ¿Deberíamos comunicarnos con alguien más con respecto a esta solicitud?

☐ Marque este casillero si está trabajando con alguien para completar esta solicitud. Si la marca, brinde su nombre y su información de contacto:

_____

_____

☐ No. No estoy trabajando con nadie.

## 8 Firma

El Departamento de Ingresos también utilizará esta solicitud para inscribirlo en el programa de Exención del Impuesto a la Propiedad si aún no lo tiene. La Exención del Impuesto a la Propiedad puede ahorrarle dinero en sus impuestos inmobiliarios. Si es necesario, la Ciudad hará lo posible por comunicarse con los solicitantes y participantes de OOPA. Esto puede incluir cartas, llamadas telefónicas, correos electrónicos o mensajes de texto (SMS).

He leído toda la información en este formulario y en todas las declaraciones o los formularios que lo acompañan. A mi leal saber y entender, esta información es verdadera y correcta.

Firma del solicitante _____ Fecha _____

Nombre del solicitante en letra de imprenta _____

Enviar los formularios completados por correo electrónico a: **revenue.payment.agreement@phila.gov**

**o por correo postal a:**

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

**o en persona a:**

**Edificio de Servicios Municipales**
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

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

# Homestead Application

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, 2022. Early filers should apply by September 13, 2022 to see approval reflected on your 2023 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

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

# Solicitud de exención impositiva para viviendas familiares (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 2022. Las personas que realizan la presentación temprano deben hacerlo antes del 13 de septiembre de 2022 para ver la aprobación reflejada en su factura de impuesto sobre la propiedad de 2023. 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 de la 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

# CITY OF PHILADELPHIA

**ABOUT THE HOMESTEAD EXEMPTION** With a Homestead Real Estate Tax Exemption, the assessed value of each eligible homestead is reduced by the amount of the Exemption before the Real Estate Tax is computed.

**In the case of a Tangled Title, you may be eligible for the 3-year Conditional Homestead if:**

- You have inherited the house in which you live from a deceased relative, but the deceased relative's name is on the most recent deed; your name is not;
- A fraudulent mortgage or deed was recorded for your house; or
- You entered into a rent-to-own agreement (also called lease/purchase agreements or installment land contracts) to buy the house and have paid all or some of the purchase price for the house, but your name is not on the deed to the house.

**DOCUMENTS REQUIRED** In order to receive the conditional Homestead Exemption, you must submit:

1. A **paper Homestead application**.
2. A **completed and signed Homestead Affidavit** (see next page).
3. Provide **copies of two (2) of the following documents** showing your name and the address of the property you are seeking the Homestead Exemption for:
    a. Government Issued ID - acceptable forms are:
        i. Photo IDs issued by the U.S. Federal Government or the Commonwealth of Pennsylvania (including the Department of State Voter ID Card)
        ii. PA Driver's License or Non-driver's License photo ID
        iii. Valid U.S. passport
        iv. U.S. military ID- active duty and retired military (a military or veteran's ID must designate an expiration date or designate that the expiration date is indefinite). Military dependents' ID must contain an expiration date
        v. Employee photo ID issued by Federal, PA, PA County or PA Municipal government
    b. Utility bills: PGW, Water Revenue, PECO, or cable from the last 6 months.
    c. Voter Registration Card
    d. Lease/purchase or rent-to-own agreement
    e. Mortgage Agreement

**FALSE OR FRAUDULENT APPLICATIONS** The OPA may select, randomly or otherwise, applications to review for false or fraudulent information. Any person who files an application that contains false information, or who does not notify the OPA of a change in use which no longer qualifies as a Homestead property, will:

- Be required to pay the taxes which would have been due but for the false application, plus interest.
- Be required to pay a penalty equal to 10% of the unpaid taxes.
- If convicted of filing a false application, be guilty of a misdemeanor of the third degree and be sentenced to pay a fine not exceeding $2,500.

The Homestead Exemption 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. By signing the application, the applicant is affirming or swearing that all information contained in the application is true and correct. **For questions on the Homestead Exemption, please call 215-686-9200 or visit www.phila.gov/revenue.**

CITY OF PHILADELPHIA

# AFFIDAVIT IN SUPPORT OF APPLICATION FOR HOMESTEAD EXEMPTION

I, _____, hereby make the following statements of fact subject to the penalties of 18 Pa.C.S. § 4904 relating to unsworn falsification to authorities, that to the best of my knowledge, information, and belief:

1. I currently reside at _____, Philadelphia, Pennsylvania ("property").

2. I occupy _____ % of the property as my residence. _____ % of the property is used for some other purpose, including but not limited to a rental or business purpose.

3. I purchased this property on: _____.
   Month Day Year

4. I have resided at this address for ____ years and ____ months. I have not moved or maintained a primary residence at any other address during this timeframe.

5. I have an ownership interest in the property because (check any that apply):

   (a) _____ I am identified as an owner on the current deed to the property. ***For new homebuyers, you must attach a copy of the deed or other appropriate paperwork from settlement with this Affidavit.***

   (b) _____ I am not identified as an owner on the current deed to the property, but I inherited the property from _____(NAME), whose relationship to me is _____. I inherited the property in _____ (month) _____ (year) (usually, when the owner on the current deed died).

   (c)_____ I am not identified as an owner on the current deed to the property, but I purchased the property from _____ by way of a rent-to-own agreement in _____ (month) _____ (year).

   (d)_____ I have some other ownership claim to the property; specifically
   _____
   _____
   _____

5. I intend to take all reasonable efforts to obtain a deed to the property.

6. Even if my Homestead Exemption application is approved for the next tax year, I understand that the failure to obtain a deed to the property may cause me to lose the Homestead Exemption in future years.

Signature: _____ Date: _____

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

# Longtime Owner Occupants Program (LOOP)

The Longtime Owner Occupants Program (LOOP) is a Real Estate Tax relief program for homeowners who have lived in their homes for 10 years or more, experienced a significant increase in their property assessment from one year to the next, and meet income and other eligibility requirements.

Everyone must complete pages 1-2 of this application. Please return **both pages** of this application. Do not include any attachments as part of your application. The Department of Revenue will contact you if we need income and ownership documents.

The deadline to apply is **February 17, 2023.**

## 1 Program eligibility questions

Property address

_____

Answer the following:

Are your Real Estate Taxes are paid in full? _____

Are you up-to-date on a payment plan? _____

Have you have filed an application for a payment plan with the Department of Revenue? _____

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

☐ **YES** ☐ **NO**

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

_____/_____

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 this program.

In addition, you can only qualify for this program if you have owned and lived in your property as your primary residence for at least 10 years.

## 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** | $110,700 | $126,500 | $142,300 | $158,100 | $170,750 | $183,400 | $196,050 | $208,700 |

Continue to next page

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

## 3 Applicant Information

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.
- 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.

Applicant Signature Date

Applicant printed name

**Mail both pages of this form to:**
Philadelphia Department of Revenue
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

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

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

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

# Programa para Ocupantes Propietarios de Muchos Años (LOOP)

El Programa para Ocupantes Propietarios de Muchos Años (Longtime Owner Occupants Program, LOOP) es un programa de ayuda con el impuesto sobre la propiedad para propietarios que viven en su hogar hace 10 años o más, experimentaron un aumento significativo en la tasación de su propiedad de un año a otro, y cumplen con los requisitos de ingresos y otros requisitos de elegibilidad.

Todos deben completar las páginas 1-2 de esta solicitud. Por favor, devuelva **ambas páginas** de esta solicitud. No incluya documentos adjuntos como parte de su solicitud. El Departamento de Ingresos (Department of Revenue) se comunicará con usted si necesitamos documentos de ingresos y titularidad.

La fecha límite para presentar solicitud es el **17 de febrero de 2023**.

## 1 Preguntas sobre elegibilidad para el programa

Dirección de la propiedad

_____

Responda lo siguiente:

¿Su impuesto sobre la propiedad está totalmente pago? _____

¿Está al día con su plan de pagos? _____

¿Presentó una solicitud de un plan de pago ante el Departamento de Ingresos? _____

¿Es dueño y vive en la propiedad de manera continua como su residencia principal desde por lo menos el 1 de julio de 2012?

☐ **SÍ** ☐ **NO**

¿Cuándo se convirtió en el dueño de esta propiedad? (MM/AAAA)

_____/_____

Para calificar para este programa, debe estar al día con todos los impuestos sobre la propiedad, en un acuerdo de pagos actual, o tener una solicitud de acuerdo de pagos pendiente en el Departamento de Ingresos.

Además, solo puede calificar para este programa si es dueño y vive en su propiedad como residencia principal hace al menos 10 años.

## 2 Determine la elegibilidad de sus ingresos

¿Cuántas personas residen en su vivienda?

¿Cuáles fueron los ingresos anuales totales para todos los miembros del grupo familiar en 2021? $

¿Los ingresos de su grupo familiar se encuentran por debajo del límite mostrado en la siguiente tabla?

☐ **SÍ** ☐ **NO**

**¿Qué debería incluir como ingresos?**

- Salarios y sueldos de personas de 18 años o más
- Ingresos por retiro
- Ingresos por desempleo, ingresos del seguro social (menos las primas de Medicare Parte B) y TANF
- Intereses y dividendos
- Manutención infantil y pensión alimenticia

Para calificar para LOOP, sus ingresos **deben** caer por debajo del límite fijado para el tamaño de su familia. Utilice la siguiente tabla para ver si cumple con ingresos de elegibilidad para el programa.

| **Tamaño de la familia** | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|---|---|---|---|---|---|---|---|---|
| **Límite de ingresos** | $110,700 | $126,500 | $142,300 | $158,100 | $170,750 | $183,400 | $196,050 | $208,700 |

**Continúe a la página siguiente**

# Programa para Ocupantes Propietarios de Muchos Años (LOOP) Solicitud

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

## 3 Información del solicitante

Nombre del propietario 1

Número de Seguro Social 1

Nombre del propietario 2

Número de Seguro Social 2

Número de cuenta de la OPA

Dirección postal (si no es la dirección de la propiedad)

Número de teléfono

Dirección de correo electrónico

**Debe** brindar el nombre y el número del seguro social o ITIN para al menos uno de los dueños que figuran en el registro en los archivos del Departamento de Registros.

**Podría** calificar para LOOP si tiene un interés de propiedad en equidad:

- Heredó un interés en la propiedad.
- Celebró un contrato a largo plazo para comprar la propiedad del dueño en registro,
- Es víctima de una transferencia fraudulenta de escritura.
- Está en los registros del Departamento de Ingresos como una persona que vive y paga impuestos para esta propiedad durante al menos 10 años y ha adquirido la propiedad de ciertos familiares, un cónyuge, o una pareja de vida.

## 4 Firma

La Ciudad puede seleccionar solicitudes, al azar o de otro modo, para realizar revisiones en busca de información falsa o fraudulenta. En ese caso, quizás deba proporcionar documentos que verifiquen la información en esta solicitud. Cualquier persona que presente una solicitud que contenga información falsa, o que no notifique al tasador sobre un cambio en uso que ya no califique para LOOP, deberá pagar los impuestos que hubieran sido pagaderos si no hubiera sido por la solicitud falsa, más sanciones, intereses y adiciones.

Si su propiedad se aprueba para recibir LOOP y cambia el uso de manera tal que la propiedad ya no califica, debe notificar al Departamento de Ingresos dentro de los 45 días siguientes al cambio en uso. Si cambia el uso de su propiedad y usted no está seguro de si aún califica para LOOP, debe contactar al Departamento de Ingresos. Si su escritura cambia por cualquier razón, debe volver a presentar solicitud. La solicitud tendrá que llevar la firma de un propietario para el cual esta propiedad sea la residencia principal. Si la propiedad tiene más de un propietario, no son necesarias las firmas de los demás dueños.

He revisado toda la información que figura en este formulario, y certifico que, a mi leal saber y entender, esta información 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

Nombre del solicitante
en letra de imprenta

**Enviar ambas páginas de este formulario a:**

Departamento de Ingresos de Filadelfia
(Philadelphia Department of Revenue)
P.O. Box 53250
Philadelphia, PA 19105

**o en persona a:**

**Edificio de Servicios Municipales**
Department of Revenue
1401 John F. Kennedy Blvd—Concourse
Philadelphia, PA 19102

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

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

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

# Real Estate Tax Deferral Application

If your Real Estate Tax increases by more than 15% from the previous year, you may be able to pay the excess amount later (defer payment). This deferral is for the current year. If your Real Estate Tax increases by more than 15% year-to-year in the future, you can apply for another deferral. Please read the requirements below before you complete the form. **Application is due March 31, 2021.**

## 1 Property Owner's Information

Applicant Name

Owner's Social Security Number

Property Address
(must be principal address)

OPA Account Number

Phone

Email Address

How many people live in your household (including you)?

## 2 Income and Expenses

**Total Annual Household Income:**
*Household Income is all income received from all sources (including Social Security) by the owner and household members.* **$**

**Total Amount Household Expenses:**
*Household expenses include, but are not limited to, housing, food, utilities, transportation, education, health care, debt service payments, and overall tax burden.* **$**

**Liquid Assets:**
*Liquid assets include, but are not limited to, cash, bank deposits, stock, and bonds.* **$**

## Requirements

Hardship Deferral is determined by household income, expenses and size.

Deferrals are subject to conditions: 1) Your deferral payment will be subject to interest. 2) The deferral amount and interest become due when you sell or transfer the property. 3) You can pay off your deferral balance at any time. 4) Property is subject to a lien. 5) Real Estate Taxes on this property must be current or in a payment agreement.

The Department may request you to recertify for the deferral every 12 months.

**Example 1:** A household of 4 has annual income of $65,000, which is within the income criteria for Tier 1. The owner's Real Estate Tax liability would have to be more than $16,250 ($65,000 x 25%) to be eligible.

**Example 2:** A household of 2 has annual income of $20,000, which is within the income criteria for Tier 4. The owner's Real Estate Tax liability would have to be more than $1,000 ($20,000 x 5%) to be eligible.

## 3 Income Guidelines

* If your household size includes more than 4 people, please see **www.phila.gov/revenue** for a complete Real Estate Tax Deferral eligibility table.

| Household size | 1 person | 2 people | 3 people | 4 people* | To be eligible: |
|---|---|---|---|---|---|
| **Tier 1** | $47,401 or more | $54,151 or more | $60,901 or more | $67,651 or more | Real Estate Tax is greater than 25% of annual household income - **See Example 1 above** |
| **Tier 2** | $33,851-$47,400 | $38,651-$54,150 | $43,501-$60,900 | $48,301-$67,650 | Real Estate Tax is greater than 12% of annual household income |
| **Tier 3** | $20,301-$33,850 | $23,201-$38,650 | $26,101-$43,500 | $29,001-$48,300 | Real Estate Tax is greater than 8% of annual household income |
| **Tier 4** | $20,300 or less | $23,200 or less | $26,100 or less | $29,000 or less | Real Estate Tax is greater than 5% of annual household income - **See Example 2 above** |

**Certification Statement:** I, the undersigned, assert the following: I am the Owner and use the property as my principal residence; and I would suffer substantial hardship in the absence of the requested deferral. I hereby certify that the statements contained herein are true and correct to the best of my knowledge. I understand that if I knowingly make any false statements herein, I am subject to such penalties as may be prescribed by statute or ordinance.

Owner's Signature Date

**Mail completed applications to:**
Philadelphia Department of Revenue
P.O. Box 53190
Philadelphia, PA 19105

Have a question? Call us at **(215) 686-6442**, or email: **revenue@phila.gov**
Visit our website for information 24 hours a day: **www.phila.gov/revenue**

VER 20200504

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

# Solicitud de aplazamiento de pagos del impuesto sobre la propiedad

Si su impuesto sobre la propiedad aumenta en más de un 15% en comparación con el año anterior, quizás pueda pagar el importe excedente más adelante (aplazar el pago). Este aplazo es para el año actual. Si su impuesto sobre la propiedad aumenta en más de un 15% de un año a otro en el futuro, puede solicitar otro aplazamiento. Por favor, lea los requisitos a continuación antes de completar el formulario. **Debe presentar la solicitud antes del 31 de marzo de 2021.**

## 1 Información del propietario

Nombre del solicitante

Número del seguro social del propietario

Dirección de la propiedad
(debe ser la dirección principal)

Número de cuenta de la OPA

Teléfono

Dirección de correo electrónico

¿Cuántas personas viven en su hogar (incluido usted)?

## 2 Ingresos y gastos

**Ingresos anuales totales del grupo familiar:**
*Los ingresos del grupo familiar están compuestos por todos los ingresos recibidos de todas las fuentes (incluido el Seguro Social) por el propietario y los miembros del grupo familiar.* **$**

**Importe total de gastos familiares:**
*Los gastos familiares incluyen, entre otros, vivienda, alimentos, servicios públicos, transporte, educación, atención médica, pagos de servicios de deuda y la carga impositiva general.* **$**

**Activos líquidos:**
*Los activos líquidos incluyen, entre otros, dinero en efectivo, depósitos bancarios, acciones y bonos.* **$**

## Requisitos

El aplazamiento por adversidades se determina por los ingresos del grupo familiar, los gastos familiares y el tamaño del grupo familiar.

Los aplazamientos están sujetos a condiciones: 1) El pago de su aplazamiento estará sujeto a intereses. 2) El importe del aplazamiento y los intereses se tornan pagaderos cuando usted vende o transfiere la propiedad. 3) Puede pagar el saldo de su aplazamiento en cualquier momento. 4) La propiedad está sujeta a un gravamen. 5) Los impuestos sobre esta propiedad deben estar al día o en un acuerdo de pago.

El Departamento podría solicitar que se recertifique para el aplazamiento cada 12 meses.

**Ejemplo 1:** Un grupo familiar con 4 integrantes tiene un ingreso anual de $65,000, lo que se encuentra dentro de los criterios de ingresos para el Nivel 1. La responsabilidad de impuesto sobre la propiedad del propietario tendría que ser más de $16,250 ($65,000 x 25%) para ser elegible.

**Ejemplo 2:** Un grupo familiar con 2 integrantes tiene un ingreso anual de $20,000, lo que se encuentra dentro de los criterios de ingresos para el Nivel 4. La responsabilidad de impuesto sobre la propiedad del propietario tendría que ser más de $1,000 ($20,000 x 5%) para ser elegible.

## 3 Pautas para los ingresos

* Si su grupo familiar incluye más de 4 personas, consulte **www.phila.gov/revenue** para ver una tabla completa de elegibilidad para el aplazamiento del impuesto sobre la propiedad.

| Tamaño del grupo familiar | 1 persona | 2 personas | 3 personas | 4 personas* | Para ser elegible: |
|---|---|---|---|---|---|
| **Nivel 1** | $47,401 o más | $50,501 o más | $60,901 o más | $67,651 o más | El impuesto sobre la propiedad es mayor al 25% de los ingresos anuales del grupo familiar – **Ver Ejemplo 1 más arriba** |
| **Nivel 2** | $33,851-$47,400 | $38,651-$54,150 | $43,501-$60,900 | $48,301-$67,650 | El impuesto sobre la propiedad es mayor al 12% de los ingresos anuales del grupo familiar |
| **Nivel 3** | $20,301-$33,850 | $23,201-$38,650 | $26,101-$43,500 | $29,001-$48,300 | El impuesto sobre la propiedad es mayor al 8% de los ingresos anuales del grupo familiar |
| **Nivel 4** | $20,300 o menos | $23,200 o menos | $26,100 o menos | $29,000 o menos | El impuesto sobre la propiedad es mayor al 5% de los ingresos anuales del grupo familiar – **Ver Ejemplo 2 más arriba** |

**Declaración de certificación:** Yo, el abajo firmante, afirmo lo siguiente: Soy el Propietario y uso la propiedad como mi residencia principal, y sufriría una adversidad sustancial en ausencia del aplazamiento solicitado. Por la presente certifico que las declaraciones incluidas aquí son verdaderas y correctas según mi leal saber y entender. Comprendo que si intencionalmente hago alguna declaración falsa en el presente, estoy sujeto a sanciones previstas por ley u ordenanza.

Firma del propietario

Fecha

**Envíe las solicitudes completa por correo a:**
Departamento de Ingresos de Filadelfia
(Philadelphia Department of Revenue)
P.O. Box 53190
Philadelphia, PA 19105

¿Preguntas? Llámenos al **(215) 686-6442**, o envíe un correo electrónico a: **revenue@phila.gov**
Visite nuestro sitio web para obtener información las 24 horas del día: **www.phila.gov/revenue**

VER 20200504

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

# Active Duty Tax Credit

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 |

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

# Crédito tributario para militares activos

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).

## 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 |

### Enviar los formularios completados a:

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

**APPLICATION FOR A REDUCTION IN THE CERTIFIED REAL PROPERTY MARKET VALUE PURSUANT TO THE ACT OF MAY 22, 1933 (P.L. 853, No. 155) AS AMENDED BY ACT NO. 1984-175, APPROVED OCTOBER 16, 1984**

CITY OF PHILADELPHIA
**OFFICE OF PROPERTY ASSESSMENT**
Curtis Center - 3rd Floor
601 Walnut Street
Philadelphia, PA 19106
Telephone: 215-686-6488

***FOR OFFICIAL USE ONLY***

APPLICATION NUMBER

OPA ACCOUNT NUMBER

**IMPORTANT NOTICE**: Read the attached instruction sheet carefully so that you will be aware of your obligations under this act. This application must be submitted to the Office of Property Assessment "**within the remainder of the county fiscal year in which the catastrophic loss occurred, or within six months of the date on which the catastrophic loss occurred, whichever time period is longer.**"

CENSUS TRACT: _____

20 _____ CERTIFIED M.V. $ _____

20 _____ REVISED M.V. $ _____

1. PROPERTY LOCATION *(INCLUDE ZIP CODE)*

2. NAME OF OWNER(S) OF RECORD

3. CURRENT MAILING ADDRESS *(INCLUDE ZIP CODE)*

4. CONTACT INFORMATION

Telephone No. _____
E-Mail Address _____

5. NAME OF APPLICANT(S)

6. APPLICANT'S MAILING ADDRESS *(IF OTHER THAN OWNER OF RECORD)* INCLUDE ZIP CODE

7. APPLICANT'S TELEPHONE NUMBER

8. DESCRIPTION OF PROPERTY PRIOR TO THE CATASTROPHIC LOSS

9. DATE OF CATASTROPHIC LOSS

Month _____ Day _____ Year _____

10. FULLY DESCRIBE THE CAUSE OF THE CATASTROPHIC LOSS *(E.G. FIRE, FLOOD, OTHER)*

11. SPECIFY & DESCRIBE THE EXTENT OF DAMAGE TO THE PROPERTY

12. SPECIFY & DESCRIBE IMPROVEMENTS MADE, IF ANY, TO THE PROPERTY AFTER THE DATE OF LOSS

| 12-A. BUILDING PERMIT NUMBER | 12-B. DATE PERMIT ISSUED | 12-C. DATE CONSTRUCTION STARTED | 12-D. CONSTRUCTION COST |
|---|---|---|---|
| | | | |

## CERTIFICATION

I / We hereby declare that I/We have filed the foregoing Application for a Reduction in the 20 _____ Certified Real Property Market Value of the property described above and do hereby certify that the statements made in the foregoing application are true and correct to the best of my/our knowledge, information and belief. I/We understand that false statements made herein are subject to the penalties of the Act of December 6, 1972, P.L. 1482, No. 334, as amended, 18 Pa. C.S.A. § 4904, relating to unsworn falsification to authorities.

DATE _____ _____ OWNER OF RECORD

DATE _____ _____ OWNER OF RECORD

**FOR USE BY THE OPA**

THIS APPLICATION IS:

☐ APPROVED

☐ DISAPPROVED

**FOR THE OPA**

DATE