



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, 2023 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, 2024 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:
- ¹To see change reflected on initial 2023 tax bill, apply by September 13, 2023. Taxpayers applying after September 13 will receive a revised bill.
 - ²2022 deadline is for a rebate of taxes paid in 2021.
 - ³Deadline to apply to pay 2023 property taxes in installments.
 - ⁴Deadline 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.

