



Did Your Home Value Go Up?

Here's How to Make Your Property Tax Bill More Affordable

Philadelphia just released new property assessments, which will be used to calculate 2027 property tax bills. If your assessed value went up, your property taxes will, too.

If you think your home's 2027 assessment is incorrect, you should file an appeal.

You can do that by requesting a "First Level Review" with the Office of Property Assessment by **September 1, 2026** and by filing an appeal with the Board of Revision of Taxes by **October 5, 2026**. Learn more at tinyurl.com/PropertyAssessments.

Whether or not your assessed value increased, most Philadelphia homeowners, even those who have tangled titles and are not yet on their deeds, qualify for at least one tax relief program. Apply now!

The Homestead Exemption. This program is available for anyone who owns and occupies their home and saves Philadelphia homeowners \$1,399 on their yearly tax bill. You cannot be enrolled in both the Homestead Exemption and LOOP (see below) so you should look into both programs to see which one will work better for you.

The Senior Freeze. This program freezes your tax bill, so the bill will not increase even if your property value does. If you are 65 or older (or 50+ and the widow(er) of someone who was 65 or older when they died) and your income is less than \$33,500 for a household of 1 or \$41,500 for a household of 2, you can enroll in the Senior Freeze **and** the Homestead Exemption.

The Low-Income Tax Freeze. Like the Senior Freeze, this program freezes your tax bill, so the bill will not increase even if your property value does. Regardless of your age, if your income is less than \$33,500 for a household of 1 or \$41,500 for a household of 2, you can enroll in the Low-Income Freeze **and** the Homestead Exemption.

The Longtime Owner Occupants Program (LOOP). LOOP is for homeowners who have lived in their home for at least 10 years, and have seen their home's assessed value increase by at least 50% this year OR by at least 75% over the past five years. There are income limits for LOOP, and those limits are higher than most other tax programs. LOOP works by limiting your home's assessment increase and locking in that assessment for as long as you remain eligible.

If your property taxes are delinquent and you can't afford to pay them, you should enroll in the income-based Owner Occupied Payment Agreement (OOPA).

There are additional property tax relief programs offering specific help to seniors, homeowners with disabilities, veterans, and others.

To learn more about these programs, visit clsphila.org/propertytaxes.

To get legal help with property tax programs or tangled titles, call CLS at 215-981-3700 or the Save Your Home Philly Hotline at 215-334-HOME.