

| PROGRAM                                       | WHAT IT IS; HOW IT WORKS   | QUICK LINK / DUE DATE   | ELIGIBILITY  |
|---|--|---|--|
| <b>HOMESTEAD EXEMPTION</b>                    | <p>Saves about \$1,399 annually on property tax bills. The exemption reduces the assessed value of a home by \$100,000.</p> <p>Taxpayers with questions can call the <b>Homestead hotline</b> at (215) 686-9200.</p>   | <p><a href="https://phila.gov/homestead">phila.gov/homestead</a></p> <p>Apply by October 1 to see Homestead reflected on the following year's bill. <b>The last day to apply is December 1.</b></p>   | <p>You must own and live in your home. There are no age or income requirements.</p> <p>Residents may be eligible for a conditional Homestead Exemption if their name is not on the property's deed. Ask about Equitable Ownership and Tangled Titles affidavit.</p>  |
| <b>SENIOR CITIZEN TAX FREEZE</b>              | <p>Real Estate taxes are "frozen" at the tax amount the program is granted for as long as they live in and own the property. The bill will never go up, even if the assessment or tax rates go up.</p> <p>Homeowners can apply retroactively for the year in which they became eligible for the program, back to 2018. They must meet age and income criteria retroactively as well. This program can be combined with Homestead.</p> <p><i>Relief program removed if the property's Deed changes.</i></p> | <p><a href="https://phila.gov/senior-freeze">phila.gov/senior-freeze</a></p> <p>September 30 of the year the bill is due. For example, to apply for Senior Freeze for the 2024 bill, the <b>due date is September 30, 2024.</b></p>                           | <p>INCOME - Income limits for this program follow the Commonwealth's PACE/PACENET program and are set by the General Assembly. As of 2022, total income of:</p> <ul style="list-style-type: none"> <li>\$33,500 or less for a single person; or</li> <li>\$41,500 or less for a married couple</li> </ul> <p>(2021 and prior years have a lower income threshold.)</p> <p>AGE</p> <ul style="list-style-type: none"> <li>A person aged 65 years or older;</li> <li>A person who lives in the same household with a spouse who is aged 65 years or older; or</li> <li>A person aged 50 years or older who is a widow of someone who reached the age of 65 before passing away.</li> </ul> |
| <b>LOW-INCOME TAX FREEZE</b>                  | <p>Real Estate taxes are "frozen" at the same amount as the prior year a taxpayer applies and is enrolled in the program. The amount of property tax will not increase, even if your property assessment or the tax rate changes.</p> <p>Income limits apply. Proof of income, proof of identity, and proof of residency are required. This program can be combined with Homestead.</p>  | <p><a href="https://phila.gov/tax-freeze">phila.gov/tax-freeze</a><br/><a href="https://phila.gov/real-estate-relief">phila.gov/real-estate-relief</a></p> <p><b>Applications due January 31.</b></p>   | <p>INCOME - Income limits for this program follow the Commonwealth's PACE/PACENET program and are set by the General Assembly. Since 2022, total income of:</p> <ul style="list-style-type: none"> <li>\$33,500 or less for a single person; or</li> <li>\$41,500 or less for a married couple</li> </ul> <p>Only the adult and/or spouse's income is considered income for this program.</p>  |
| <b>LONGTIME OWNER-OCCUPIED PROGRAM (LOOP)</b> | <p>Caps the assessed value at 1.5 times the base value or 1.75 times if using the lowest assessment of up to 5 prior years. Participating properties cannot have Homestead with LOOP.</p> <p>Homeowners will need to calculate if the Homestead Exemption offers greater relief. If the homeowner enters into LOOP and then leaves the program, they cannot re-enter LOOP later for that</p>   | <p><a href="https://phila.gov/loop">phila.gov/loop</a></p> <p>September 30, the year the bill is due. For example, to apply for LOOP for the 2025 bill, the <b>due date is September 30, 2025.</b><br/><i>*currently accepting applications for 2024.</i></p> | <ul style="list-style-type: none"> <li>Owner must have lived in the property for 10 years or longer</li> <li>The property assessment must have increased by 50% in a single year or 75% in the past 5 years</li> <li>All Real Estate taxes on the property must be up-to-date or under a payment agreement.</li> <li>Starting in 2022, household income must fall at or below 120% of AMI. Income includes all members of the household.</li> </ul>  |

## Real Estate Tax Assistance Program short-cut sheet (2024)

qualifying event. (They may re-apply if they qualify again in the future.)

- Taxpayers admitted before 2022 will be subject to HUD's 150% of AMI.

Taxpayers with questions can call the **hotline** at (215) 686-9200.

| Household size                                  | 1         | 2          | 3          | 4          | 5          | 6          | 7          | 8          |
|---|-----------|------------|------------|------------|------------|------------|------------|------------|
| <b>Maximum Household Income 2024 (120% AMI)</b> | \$ 96,350 | \$ 110,100 | \$ 123,850 | \$ 137,600 | \$ 148,650 | \$ 159,650 | \$ 170,650 | \$ 181,650 |

### OWNER- OCCUPIED PAYMENT AGREEMENT (OOPA)

Allows taxpayers to make affordable monthly payments on property taxes that are past due. Monthly payments are based on the total monthly household income shown below, and no down payment is required. For tiers 5 through 2, once the agreement is completed, some portion or all of the interest and penalties are waived.

[phila.gov/oopa](http://phila.gov/oopa)

**Open all year to applications.**

All homeowners are eligible for a payment agreement, but payment terms are based on income. If your name is not on the deed to the home you live in but have a legal interest in the property, you may also be eligible.

All Real Estate Taxes on the property after the agreement must be up-to-date, although tiers 4 and 5 have new taxes automatically rolled into the program.

OOPA participants are arranged into one of five tiers. Tiers are based on monthly household income and family size. Depending on the tier, homeowners will pay a percentage of monthly income towards the Real Estate Tax bill each month.

Household income includes all members of the household. An expanded table is available online.

| Household size           | Monthly Household Income |                      |                      |                       |                       |
|--------------------------|--------------------------|----------------------|----------------------|-----------------------|-----------------------|
|                          | Tier 5                   | Tier 4               | Tier 3               | Tier 2                | Tier 1                |
| 1                        | \$0 - \$1,004            | \$1,005 - \$2,008*   | \$2,009 - \$3,346    | \$3,347 - \$4,689     | \$4,684 and up        |
| 2                        | \$0 - \$1,150            | \$1,151 - 2,296*     | \$2,297 - \$3,825    | \$3,826 - \$5,350     | \$5,351 and up        |
| 3                        | \$0 - \$1,292            | \$1,293 - 2,583*     | \$2,584 - \$4,304    | \$4,305 - \$6,021     | \$6,022 and up        |
| 4                        | \$0 - \$1,433            | \$1,434 - \$2,867*   | \$2,868 - \$4,779    | \$4,780 - \$6,688     | \$6,689 and up        |
| <b>You pay</b>           | 0% of monthly income     | 5% of monthly income | 8% of monthly income | 10% of monthly income | 10% of monthly income |
| <b>Interest you pay</b>  | 0%                       | 0%*                  | 50%                  | 100%                  | 100%                  |
| <b>Penalties you pay</b> | 0%                       | 0%*                  | 0%                   | 0%                    | 100%                  |

## Real Estate Tax Assistance Program short-cut sheet (2024)

| <b>TAX CREDIT FOR ACTIVE DUTY</b>  | <p>This credit excuses reserve military service members from paying Philadelphia property taxes while they are called to active duty outside of Pennsylvania.</p> <p>Discount only the portion that goes to the General Fund. (no discount for the School District portion)</p>         | <p><a href="https://phila.gov/revenue/active-duty-tax-credit">phila.gov/revenue/active-duty-tax-credit</a></p> <p><b>Applications are due March 31 of each year.</b></p>   | <ul style="list-style-type: none"> <li>• Be a member of the U.S. Armed Forces Reserve (any branch) or National Guard.</li> <li>• Be called to active duty outside of Pennsylvania.</li> <li>• Have a primary residence that you own in Philadelphia.</li> <li>• Can apply retroactively.</li> </ul> |                |         |         |         |         |   |   |   |   |                             |         |         |         |         |         |         |         |         |
|--|---|--|---|----------------|---------|---------|---------|---------|---|---|---|---|-----------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| <b>REAL ESTATE TAX INSTALLMENT PLAN</b>  | <p>Some homeowners may make affordable monthly payments on real estate taxes instead of paying the lump sum annual payment due on March 31 of each year.</p> <p>Once enrolled, participants are auto-enrolled every year thereafter.</p>  | <p><a href="https://phila.gov/revenue/installment-plan">phila.gov/revenue/installment-plan</a></p> <p><b>Applications are due March 31</b></p>   | <ul style="list-style-type: none"> <li>• All homeowners 65+ qualify regardless of income.</li> <li>• Other homeowners must meet income requirements of 50% AMI or lower.</li> </ul>   |                |         |         |         |         |   |   |   |   |                             |         |         |         |         |         |         |         |         |
| <table border="1"> <thead> <tr> <th>Household size</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> </tr> </thead> <tbody> <tr> <td>Monthly maximum income 2024</td> <td>\$3,345</td> <td>\$3,825</td> <td>\$4,304</td> <td>\$4,779</td> <td>\$5,162</td> <td>\$5,545</td> <td>\$5,929</td> <td>\$6,312</td> </tr> </tbody> </table> |   |  |   | Household size | 1       | 2       | 3       | 4       | 5 | 6 | 7 | 8 | Monthly maximum income 2024 | \$3,345 | \$3,825 | \$4,304 | \$4,779 | \$5,162 | \$5,545 | \$5,929 | \$6,312 |
| Household size   | 1   | 2  | 3   | 4              | 5       | 6       | 7       | 8       |   |   |   |   |                             |         |         |         |         |         |         |         |         |
| Monthly maximum income 2024  | \$3,345   | \$3,825  | \$4,304   | \$4,779        | \$5,162 | \$5,545 | \$5,929 | \$6,312 |   |   |   |   |                             |         |         |         |         |         |         |         |         |
| <b>REAL ESTATE TAX DEFERRAL PROGRAM</b>  | <p>Defer property tax increases of more than 15 percent until the property is transferred or sold. Interest continues to accrue on the balance.</p> <p>In nearly all cases, enrolling the taxpayer into OOPA provides greater protection and forgiveness of interest and penalties.</p> | <p><a href="https://www.phila.gov/services/property-lots-housing/property-taxes/get-real-estate-tax-relief/enroll-in-the-real-estate-tax-deferral-program/">www.phila.gov/services/property-lots-housing/property-taxes/get-real-estate-tax-relief/enroll-in-the-real-estate-tax-deferral-program/</a></p> |   |                |         |         |         |         |   |   |   |   |                             |         |         |         |         |         |         |         |         |

**For direct account inquiries (City Council staff only):** Use [CCRevenueSupport@phila.gov](mailto:CCRevenueSupport@phila.gov) for constituent questions and inquiries. Please do not share this email address with the public.

Taxpayers can email [revenue@phila.gov](mailto:revenue@phila.gov) or call **(215) 686-6442**.