SLC

SeniorLAW Center

Protecting the Rights of Older Pennsylvanians

Philadelphia Property Tax Assistance Programs for Senior Homeowners

1. Owner Occupied Payment Agreement

If you have fallen behind in your real estate taxes, you may apply for an agreement that will allow you to pay your delinquent taxes in monthly installments over an extended term. Your monthly payment will be determined based on your income.

As long as you make all of your monthly payments under the agreement and pay your future taxes each year, the City will not foreclose on your home.

To qualify: you must own and live in your property.

For more information: Call Dept. of Revenue at 215-686-6442; www.phila.gov/revenue or the Save Your Home Philly Hotline at 215-334-4663

2. Homestead Exemption

The Homestead Exemption program reduces the taxable portion of your property assessment by $30,000. If you are approved for the Homestead Exemption, your real estate tax bill will likely be lower next year. Applications for the 2015 tax year will be accepted until December 1, 2014.

To qualify: you must own and live in your property.

For more information: Call the Homestead Hotline at 215-686-9200; www.phila.gov/opa

3. Current Real Estate Tax Installment Plan

If you cannot pay all of your current real estate taxes by the March 31 due date each year, you may apply to pay your taxes in monthly installments. If you are approved, you will receive a coupon book to make payments.

To qualify: you must own and live in your property; you must meet income guidelines.

For more information: Call (215) 686-6442; www.phila.gov/revenue

4. Senior Citizen Tax Freeze

If you are an income-eligible senior citizen, the City of Philadelphia will "freeze" your real estate tax. Once approved, if your assessment changes or the tax rate changes, your taxes due will not increase.

To qualify: you or your spouse must be 65 or older, or you must be over 50 and your deceased spouse was at least 65 at the time of death; you must meet income guidelines.

For more information: Call (215) 686-6442; www.phila.gov/revenue

5. **Pennsylvania Property Tax Rebate**

If you are approved for this program, you will receive a rebate of some or all of your real estate taxes. **To qualify**: you must have owned and lived in your property during the rebate period; you must have paid your real estate taxes in full; you must meet income guidelines; you must be 65 or older, or a widow/widower age 50 or older, or disabled age 18 or older.
For more information: Call 1-888-222-9190; www.revenue.state.pa.us; Apply through Benephilly at 1-800-236-2194

6. **Active Duty Reserve and National Guard Tax Credit**

If you are a member of the National Guard or a reserve component of the Armed Forces of the United States who is called to active duty outside of Pennsylvania, the City of Philadelphia may give you a tax credit against real estate taxes.
For more information: Call 215-686-6442; www.phila.gov/revenue

7. **Disabled Veterans Real Estate Tax Exemption Program**

A military veteran who is 100% disabled, has service-related disability, and demonstrates a financial need may qualify for a 100% exemption from real estate taxes. Upon the death of a qualified veteran, this exemption may pass on to a surviving spouse.
For more information: contact the Philadelphia County Director of Veterans Affairs at (215) 686-3256, or call 1-800-54-PAVE.

8. **LOOP (Longtime Owner Occupants Program)**

If you have lived in your home at for least 10 years and your property has a substantial increase in assessed value, the City may give you significant tax savings for 10 years. The application deadline was February 18, 2014.
To qualify: You must have owned and lived in the property as your primary residence since at least July 1, 2003; your home must be either a single-family or multi-unit property with no more than three residential units and one commercial unit; your property may not have received a tax abatement; your real estate taxes must be paid in full, or you must be current on a payment agreement or have an application for a payment agreement pending; the 2014 assessed value of your property minus $30,000 must be over three times the 2013 assessed property value; you must meet income guidelines.
For more information: Call 215-686-9200; www.phila.gov/LOOP

9. **Real Estate Tax Deferral**

If your real estate taxes have increased in any given year, and the increase would create a financial hardship for you, the City of Philadelphia may postpone payment of the tax increase that is above 15% of the tax due for any given year. A minimum annual interest rate of 2% will apply to the deferred amount. The deferral would be effective until you either sell or transfer the property.
For more information: Call 215-686-6442; www.phila.gov/revenue

For assistance with these or other civil legal issues, call the Pennsylvania SeniorLAW HelpLine at 215-988-1242 or 1-877-PA SRLAW.