

# WANT A DISCOUNT ON YOUR REAL ESTATE TAXES?

*HERE'S HOW:*

Own your home? Apply for the City of Philadelphia's Homestead Exemption. Your property assessment could be lowered, saving you money on your property taxes in 2014—and for many years to come.

It's easy to apply – simply call:

**215.686.9200**

or log onto: [www.phila.gov/opa](http://www.phila.gov/opa)



City of  
**Philadelphia**

MAYOR MICHAEL A. NUTTER  
LIFE • LIBERTY • AND YOU™

HOME  
STEAD  
PHILADELPHIA

# ¿QUIERE UN DESCUENTO EN SUS IMPUESTOS DE BIENES RAÍCES?

*ASÍ ES COMO PUEDE OBTENERLO:*

¿Es dueño de su casa? Si es así, entonces solicite la Exención Impositiva para viviendas residenciales en Filadelfia. La tasación de su propiedad pudiera reducir ayudándole a ahorrar dinero en los impuestos de propiedad que deberá pagar en el 2014.

Es fácil aplicar - llame a:

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# CITY OF PHILADELPHIA

## Homestead Exemption Program Information

If you own and live in your home as your primary residence within Philadelphia, you are eligible to receive the \$30,000 Homestead Exemption. Your property taxes could be lowered by up to \$402, saving you money in 2014 – and for many years to come.

There are no age or income requirements and people who are delinquent on taxes are still eligible for the program. A process is also in place for people with Tangled Titles to receive a Conditional Homestead Exemption—see page 7 for more details about applying and receiving the Conditional Homestead.

There are three ways to apply:

- **Call**—The easiest and fastest way to apply is over the phone (in any language) – or check the status of your application if you already applied – simply call the Homestead Hotline at 215-686-9200.
- **Online**—Log onto [www.phila.gov/opa](http://www.phila.gov/opa)
- **Paper Application** (see page 5)

**The deadline to apply is September 13, 2013**, to have the Homestead applied to your 2014 property taxes.

You can also go to [avicalculator.phila.gov](http://avicalculator.phila.gov) to check the status of your application **and** calculate your 2014 tax bill.

### Other Forms of Tax Relief:

- **Low-Income Senior Citizen Real Estate Tax Freeze** – *Seniors who are eligible (income up to \$23,500 for a single person and \$31,500 for a married couple) and **apply by October 15, 2013**, can keep their real estate taxes from increasing, no matter what changes in assessments or tax rates take place in the future. **Seniors can have the Homestead Exemption AND the Tax Freeze at the same time—you must simply apply for both programs.***
- **Low-Income and Low-Income Senior Citizen Installment Plans** – *Those who are eligible and apply by March can have their entire year's tax bill split over monthly payments.*



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- **Hardship Payment Agreement** – *Having trouble keeping up with your property taxes? You could apply for a hardship agreement that would lower payments over a longer period of time.*
- **Tax Credit for Active Duty Reserve/National Guard Members on Active Duty Outside Pennsylvania** – *This plan provides a tax credit for members called to active duty outside Pennsylvania. Credit applies to primary residence only. Applicants must provide documentary proof to establish eligibility for the credit if requested by the Department of Revenue.*

To take advantage of these programs or to get more information, please call the City of Philadelphia's Department of Revenue at 215-686-6442.

## State Tax Relief Programs:

- **The Commonwealth of Pennsylvania's Property Tax/Rent Rebate Program** – *Open to eligible Pennsylvanians age 65 and older; widows or widowers age 50 and older; and people with disabilities age 18 and over. The income limit is \$35,000 per year for homeowners and \$15,000 annually for renters (half of Social Security income is excluded).*

For more information or an application, call the Commonwealth's Philadelphia District Office at 215-560-2056.

- **Disabled Veterans Real Estate Tax Exemption Program** – *A veteran who is disabled due solely to a service-connected reason (or their surviving spouse), and who demonstrates financial need may qualify for a 100% exemption from real estate taxes. Annual household income must not be more than \$85,168.*

For more information or to request an application, please contact the Philadelphia County Veterans Affairs Director at 215-686-3256.



# CITY OF PHILADELPHIA

## REAL ESTATE TAX RELIEF HOMESTEAD EXEMPTION

Please complete and return this form to the Office of Property Assessment by Sept. 13, 2013.

### BASIC INFORMATION

- 1. Owner Name 1: \_\_\_\_\_
- 2. Owner Name 2: \_\_\_\_\_
- 3. Property Address: \_\_\_\_\_
- 4. OPA Account Number: \_\_\_\_\_
- 5. Mailing Address: \_\_\_\_\_
- 6. Phone: \_\_\_\_\_
- 7. Email: \_\_\_\_\_

### HOMESTEAD INFORMATION

8. Is this Property your primary residence?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
9. Do you claim anywhere else as your primary residence?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
10. Is this residence part of a cooperative where some or all of the taxes are paid jointly?	<input type="checkbox"/> Yes If yes, what % ____	<input type="checkbox"/> No
11. Is your property used for something other than your primary residence, such as a business or rental property?	<input type="checkbox"/> Yes If yes, what % ____	<input type="checkbox"/> No

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 of 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 applications to:**  
Office of Property Assessment  
PO Box 52817  
Philadelphia, PA 19115



# CITY OF PHILADELPHIA

## REAL ESTATE TAX RELIEF - HOMESTEAD EXEMPTION APPLICATION

### ABOUT THE HOMESTEAD EXEMPTION

Apply for the Philadelphia Homestead Real Estate Tax Exemption to save money on your real estate taxes. **A person must simply own the property and live in it as their primary residence. There are no other requirements.**

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. Based upon legislation, the City of Philadelphia will offer a \$30,000 Homestead Exemption to all homeowners in Philadelphia starting in Tax Year 2014. Please submit your application by September 13, 2013.

### HOMESTEAD APPLICATION INSTRUCTIONS

Questions 1 & 2: Fill in your name and the name of other owners, such as a co-owner of the property. The application must be signed by an owner for whom the property is his or her primary residence. If the property has more than one owner, signatures of additional owners are not required.

Question 3: Fill in/confirm the address of the property for which you are seeking exclusion.

Question 4: The account number for which you are seeking a Homestead Exemption. You can find it on your real estate tax bill or online at [www.phila.gov/opa](http://www.phila.gov/opa).

Question 5: If your mailing address differs from the address of the property for which you are seeking a Homestead Exemption, fill in your mailing address.

Questions 6 & 7: List email and phone numbers.

Question 8: Only a primary residence of an owner of the property may receive the Homestead Exemption. This 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 form.

Question 9: Do you have another residence which you claim as your primary residence? For instance, do you claim another state as your primary residence, or another county in Pennsylvania? The Homestead Exemption can only be claimed once, for a place of primary residence. You may not claim this property as your primary residence if you claim another property as a primary residence or if you receive a Homestead tax abatement or other homestead benefit from any other county or state.

Question 10: If you live in a unit of a cooperative and you pay all or a portion of your real 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 proportionate share of ownership. You may be asked to provide a contact to confirm this information.

Question 11: 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. For example, do you claim part of your home as a home office or deduct expenses for the business use of your home on your state or federal tax? If you answered yes, please indicate what percentage of the property is used as business or rental property.

### CHANGE IN USE

If your property is approved as homestead and the use changes so that the property no longer qualifies for the Homestead Exemption, you must notify the Office of Property Assessment (OPA) 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 the Homestead Exemption, you should contact the OPA.

### 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 assessor of a change in use which no longer qualifies as 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.

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. By signing this application, the applicant is affirming or swearing that all information contained in the application is true and correct.

**Mail completed application to:**  
**Office of Property Assessment**  
**PO Box 52817**  
**Philadelphia, PA 19115**

For questions on the Homestead, please visit [www.phila.gov](http://www.phila.gov) or call 215-686-9200.





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## Applying for a Conditional Homestead

### 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. The City of Philadelphia will offer a \$30,000 Homestead Exemption to all Philadelphia homeowners starting in Tax Year 2014. **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.
3. Provide copies of two (2) of the following 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/opa](http://www.phila.gov/opa).



# 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 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.
4. 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.
  - (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: \_\_\_\_\_