

# Owner Occupied Payment Agreements (OOPA) Updates

City of Philadelphia  
Department of Revenue

City of  
Philadelphia





# What is an Owner Occupied Payment Agreement (OOPA)?

The OOPA program allows people who **own and live** in their home to make affordable monthly payments on property taxes that are past due. There is no down payment required and monthly payments are based on a percentage of the households monthly income.

## How does an OOPA work

1. Taxpayers verify that they own and reside in the property.
2. Taxpayers set up an affordable monthly payment agreement based on
  - a) A percentage of their income, OR
  - b) An individual review of their income and expenses.



# What's new with OOPA?

Taxpayers with very low incomes and low income taxpayers with specific risk factors will qualify for \$0/month payment agreements

## Which taxpayers are those?

- a. Taxpayers with monthly income at or below 15% AMI
- b. Taxpayers with monthly income at or below 30% AMI that:
  - are 65+; OR
  - are 55+ AND the widow/er of someone over 65+; OR
  - Permanently disabled
- c. Any taxpayers whose individual financial assessment shows net income below \$25



## What's new with OOPA?

The City will roll any current year taxes into existing OOPA agreements automatically every year for low income taxpayers.

### Which taxpayers are those?

- a. Taxpayers with monthly income at or below 30% AMI
  - For a family of two, monthly income less than \$1,749



## What's new with OOPA?

The City will apply payments to the most current year first for taxpayers likely eligible for Pennsylvania's Property Tax & Rent Rebate.

### Which taxpayers are those?

Taxpayers below 30% of AMI (for a household of one, monthly income less than \$1,530) who:

- a. are 65+; OR
- b. are 55+ AND the widow/er of someone over 65+; OR
- c. Permanently disabled



# What's new with OOPA?

If requested, OOPA applicants have the right to meet with a housing counselor (**Coming summer 2018!**)

## Which taxpayers are those?

Anyone who applies for an OOPA.






# What do the changes mean for homeowners?

## **Taxpayer enrolled in an OOPA**

Do nothing! Eligible taxpayers received a notification that their current year taxes were added to their OOPA. These taxpayer no longer need an installment plan for their current year taxes.

## **Taxpayer defaulted on a previous OOPA or taxpayer behind on their Real Estate Taxes**

Sign up for an OOPA! Complete the application online or visit any of our locations.



# Apply for an OOPA

## Fill out an application redesigned and in plain language

### Get an application online

Go to [www.beta.phila.gov/oopa](http://www.beta.phila.gov/oopa)

### or Request an application over the phone

Call (215)-686-6442

## Owner Occupied Payment Agreement (OOPA)

### Application and Worksheets

The OOPA program allows people who own and live in their home to make affordable monthly payments on property taxes that are past due. There is **no down payment required** and your monthly payments will be based on a percentage of your monthly income.

Everyone must complete pages 1-3 of this application. You may need to complete the additional worksheets.

YES ☐ NO ☐ Do you live in the property?



If you answered **no** to this question, you do not qualify for OOPA. The OOPA program is only for people who own and live in their home. You may still qualify for a Standard Payment Agreement. Visit [www.phila.gov/revenue](http://www.phila.gov/revenue) for more details.

### 1 Applicant Information

Applicant Name	
Property Address	
OPA Account Number	
Mailing Address	
Birth Date	
Phone	
Email Address	
How many people live in your household?	

### Section 1 - Document Check List

Ownership and ID (provide one)

- Photo ID issued by the U.S. Federal Government, or Commonwealth of Pennsylvania, or City of Philadelphia

Residency (provide two showing current address)

- Utility Bills (PECO, PGW, PWD), or
- Photo ID issued by the U.S. Federal Government, Commonwealth of Pennsylvania or City of Philadelphia, or
- Social Security (SSA, SSDI, SSI) award letters

### 2 Additional Application Information

Please answer yes or no to the following questions. You may need to provide more information based on your answers.

YES ☐ NO ☐ Is your name on the deed of your home?

YES ☐ NO ☐ Is your name on the property tax bill?

If you answered **no** to any of these questions, you must complete the **Tangled Title Worksheet**.

**What is a tangled title?** A tangled title is when you have an ownership interest in a home, but are not named on the deed. For example you may reside in the home of a deceased homeowner or you may be in a rent-to-own lease. If you are unsure if you have a tangled title, ask a Revenue representative or a housing counselor.

YES ☐ NO ☐ Do you have a permanent disability?

YES ☐ NO ☐ Are you a widow or widower?

If you answered **yes** to any of these questions, please provide additional documents:

#### Disability (need one)

- SSI/SSDI/VA/Black Lung award letter, or
- Physicians Statement proving disability, use the **Disability Worksheet**

#### Widowhood

- Copy of death certificate of spouse

Continue to next page 

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## What you need

- **Proof of ownership**
  - Ex: photo ID issued by the Federal, State, or City government
- **Proof of residency showing current addresses**
  - Ex: utility bills or social security award letters
- **Proof of Income**
  - Ex: W-2, pay stubs, or pension statements

Applicants may need additional documents depending on their situation. A full list of documents is at [www.beta.phila.gov/oopa](http://www.beta.phila.gov/oopa).

An Exelon Company  
Page 1 of 2

Name: SAMPLE CUSTOMER  
Account Number: 01234-56789  
Phone Number: 800-494-4000  
Service Address: 2301 Market St., Philadelphia

#### Emergency and Repair

**1-800-841-4141**

This is the number to call to report power outages, gas leaks or odors, and safety hazards related to PECO Equipment.

■ PECO ELECTRIC DELIVERY

Category	Amount
PECO ELECTRIC DELIVERY	\$148.49

■ ELECTRIC SUPPLY

PECO  
2301 Market Street  
Philadelphia, PA 19103  
800-494-4000

■ TAXES & FEES

#### Billing Summary

**Bill Date:** 08/18/2017

**Thank you for your payment of \$176.08 on 08/01/2017**

#### Current Period Charges

**Electric:** \$148.49

**Total New Charges:** \$148.49

**Total Amount Due on 09/11/2017:** \$148.49

#### General Information

**Next scheduled meter reading: 09/20/2017**

**1-800-494-4000**

If you have any questions or concerns, please call 800-494-4000 before the due date. Si tiene alguna pregunta, favor de llamar al numero 1-800-494-4000 antes de la fecha de vencimiento.

**peco.com/service**

**Customer Self Service - Manage Your Account 24/7**  
Start, stop and move your service

Online: [peco.com](#)

In Person: 2301 Market St., Philadelphia, PA 19103

By Phone: 1-800-494-4000

Return only this portion with your check made payable to PECO. Please write your account number on your check.

An Exelon Company  
2301 Market Street  
Philadelphia, PA 19103-1200

**Pay Today!**

[peco.com/ebill](#)

Go paperless: register and pay your bill online.

- ☐ Enroll in Automatic Payment. Complete form on reverse side.
- ☐ Deduct a donation to MAFM. Complete form on reverse side.

**Account # 01234-56789**

**1-877-432-9384**

Tag by phone, a convenience fee will apply (\$2.95)

**Please pay this amount by 09/11/2017**

**\$148.49**

**Payment Amount \$**

0000000121 SP 1040 \*\*306L P H 1 0104 1903 130001 C02016 P1000001 12 1

SAMPLECUSTOMER

2301 MARKET ST

PHILADELPHIA, PA 19103-1238

PECO Payment Filing Stamp

P.O.Box 37629

PHILADELPHIA, PA 19103-0629

012345678901001484972540148496



# Submit application and documents

Email [revenue.payment.agreement@phila.gov](mailto:revenue.payment.agreement@phila.gov)

**Mail** City of Philadelphia  
Department of Revenue, Taxpayer Services  
P.O. Box 53250  
Philadelphia, PA 19101

## **In person**

Municipal Services Building  
1401 John F. Kennedy Blvd—Concourse

Hope Plaza  
N. 22<sup>nd</sup> & W. Somerset

NE Municipal Service Center  
7522 Castor Ave

# Owner Occupied Payment Agreement (OOPA)

## Application and Worksheets

The OOPA program allows people who own and live in their home to make affordable monthly payments on property taxes that are past due. There is **no down payment required** and your monthly payments will be based on a percentage of your monthly income.

Everyone must complete pages 1-3 of this application. You may need to complete the additional worksheets

YES ☐ NO ☐ Do you live in the property?



If you answered **no** to this question, you do not qualify for OOPA. The OOPA program is only for people who own and live in their home. You may still qualify for a Standard Payment Agreement. Visit [www.phila.gov/revenue](http://www.phila.gov/revenue) for more details.

### 1 Applicant Information

Applicant Name

Property Address

OPA Account Number

Mailing Address

Birth Date

Phone

Email Address

How many people live in your household?



#### Section 1 - Document Check List

##### Ownership and ID (provide one)

- Photo ID issued by the U.S. Federal Government, or Commonwealth of Pennsylvania, or City of Philadelphia

##### Residency (provide two showing current address)

- Utility Bills (PECO, PGW, PWD), or
- Photo ID issued by the U.S. Federal Government, Commonwealth of Pennsylvania or City of Philadelphia, or
- Social Security (SSA, SSDI, SSI) award letters

### 2 Additional Application Information

Please answer yes or no to the following questions. You may need to provide more information based on your answers.

YES ☐ NO ☐ Is your name on the deed of your home?

YES ☐ NO ☐ Is your name on the property tax bill?



If you answered **no** to any of these questions, you must complete the **Tangled Title Worksheet**.

**What is a tangled title?** A tangled title is when you have an ownership interest in a home, but are not named on the deed. For example you may reside in the home of a deceased homeowner or you may be in a rent-to-own lease. If you are unsure if you have a tangled title, ask a Revenue representative or a housing counselor.

YES ☐ NO ☐ Do you have a permanent disability?

YES ☐ NO ☐ Are you a widow or widower?

If you answered **yes** to any of these questions, please provide additional documents:



#### Disability (need one)

- SSI/SSDI/VA/Black Lung award letter, or
- Physicians Statement proving disability, use the **Disability Worksheet**



#### Widowhood

- Copy of death certificate of spouse

Continue to next page



## Owner Occupied Payment Agreement (OOPA) Application and Worksheet



### 3 A. Household Income - all applicants

Please use the worksheet below and enter the monthly household income:

INCOME SOURCE	APPLICANT	SPOUSE	HOUSEHOLD MEMBERS	TOTAL
Social Security Benefits (include SSI, SSD, etc.)				\$ 0
Take-Home (net) Pay				\$ 0
Pension				\$ 0
Unemployment Compensation				\$ 0
Worker's Compensation				\$ 0
Net Self-Employment Income				\$ 0
Net Rental Income				\$ 0
Other				\$ 0
Other				\$ 0
<b>TOTALS</b>	\$ 0	\$ 0	\$ 0	<b>\$ 0</b>

### ✓ Section 3 - Document Checklist

You will need to provide proof of income. Please provide all that apply to you.

- Pay stubs from current employer
- W-2 or state/federal tax return
- Social Security (SSA, SSDI, SSI) award letters
- Pension statements
- Unemployment/Workers compensation statements or award letters
- Other documentation as needed

### 3 B. Household Income - Applicants with no income to report

☐ Check this box if you have no monthly income.

✓ You must complete the Zero Income Worksheet.

Continue to next page



## Owner Occupied Payment Agreement (OOPA) Application and Worksheet



### 4 How should we calculate your monthly payment?

- ☐ **Monthly payment based on a percentage of your income.** This is usually the most affordable option and no additional documents are required.
- ☐ **Monthly payment based on an individualized review of your income and expenses.** This option requires that you disclose information on your monthly expenses in addition to your monthly income. We reserve the right to disallow expenses that are not reasonable and necessary.
- ☒ **You must complete Section 3A on page 2, and the Monthly Expenses Worksheet.** Please provide documentation verifying each expense.

### 5 Should we contact anyone else about this application?

- ☐ Check here if you are working with someone to complete this application. If checked, please provide their name and contact information:

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- ☐ No. I am not working with anyone.

### 6 Signature

This application will also be used to determine your eligibility for the Homestead Exemption, a program that can save you up to \$419 on your property taxes.

I declare that I have examined all the information on this form, and on any accompanying statements or forms, and that it is true and correct to the best of my knowledge, information and belief.

Applicant Signature

Date

Applicant printed name



Email Completed forms to: **revenue.payment.agreement@phila.gov**

#### or return by mail:

City of Philadelphia  
Department of Revenue, Taxpayer Services  
P.O. Box 53250  
Philadelphia, PA 19101

#### or return in person:

**Municipal Services Building**  
Department of Revenue  
1401 John F. Kennedy Blvd—Concourse  
Philadelphia, PA 19102

**Hope Plaza**  
N. 22nd & W. Somerset St.  
Philadelphia, PA 19132

**Northeast Municipal Services Center**  
7522 Castor Ave.  
Philadelphia, PA 19152





## Owner Occupied Payment Agreement (OOPA) Tangled Title Worksheet



You should complete this form if your name is not on the deed to the home you live in, but you have a legal interest in the property.

You must submit supporting documentation with this form. Please see the other side of this sheet for more details.

### Affirmation of ownership interest

I, \_\_\_\_\_, hereby make the following statements of fact subject to the penalties of 18 Pa.C.S. § 4909 relating to unsworn falsification to authorities, that to the best of my knowledge, information, and belief:

1. I currently reside at \_\_\_\_\_, Philadelphia, Pennsylvania ("the property").
2. 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.
3. I have an ownership interest in the property because (check any that apply):

☐

**I inherited the property** from (name of previous property owner):

Their relationship to me is:

I inherited the property in this month and year  
(usually when the owner on the current deed died):

☐

**I purchased the property** from (name of previous property owner):

This purchase was through a rent-to-own agreement in this month and year:

☐

**I have some other ownership claim** which I describe further here:

### Signature

- ☐ I intend to take all reasonable efforts to obtain a deed to the property within the next 3 years.
- ☐ I have attached supporting documentation (see the other side of this form for more information)

I declare that I have examined all the information on this form, and on any accompanying statements or forms, and it is true and correct to the best of my knowledge, information and belief.

Signature

Date

### Attach completed form and documentation to your OOPA Application

Contact (215) 686-6442 with questions about this form.

## Owner Occupied Payment Agreement (OOPA)

### Tangled Title Worksheet - Required Documentation

#### Document Check List

If your name is not on the deed to your property but you believe that you have an ownership interest in the property, you must submit one of the pieces of documentation listed below.

You can submit multiple documents from the list below to show your ownership interest in the property. For example, if your mother entered into a rent-to-own agreement with the property owner and your mother has passed way, you can provide documentation proving the rent-to-own agreement) and documentation proving your relationship with your mother.

- ☐ Proof showing that you lived in the property at least 14 years ago.

If you were the owner listed on the deed but a fraudulent deed was recorded taking title out of your name:

- A police report that you have filed for the fraudulent deed ("property theft"), or
- Proof of court action (e.g., a "complaint") that has been filed in court to get rid of the fraudulent deed.

- ☐ If your relative was the owner listed on the deed (the "original owner") but a fraudulent deed was recorded taking title out of the original owner's name:

- The deed where the original owner got title AND the death certificate of the original owner AND documentation from one of the categories listed below (numbers 4 through 10) showing your connection to the original owner, or
- A police report that you have filed for the fraudulent deed ("property theft") AND documentation from one of the categories listed below (numbers 4 through 10) showing your connection to the original owner, or
- Proof of court action (e.g., a "complaint") that has been filed in court to get rid of the fraudulent deed.

- ☐ A deed that puts title into your name that is notarized, but which has not been recorded at the Recorder of Deeds.

- ☐ A divorce decree, or other family court order, that gives you title to the property.

- ☐ Letters Testamentary or Letters of Administration that name you as the executor/administrator of the property owner's estate – either a certified copy or a copy with the Register of Wills' seal on it.

The property owner's death certificate AND a

- ☐ Marriage certificate that shows that you and the property owner were married – either certified copies or copies with the Pennsylvania Department of Health's seal on it.

- ☐ The property owner's death certificate AND your birth certificate that lists the property owner as your mother or father – either certified copies or copies with the Pennsylvania Department of Health's seal on it.

The property owner's will that leaves the property to you AND the property owner's death certificate (the death certificate must be either a certified copy or a copy with the Pennsylvania Department of Health's seal on it). If the property owner's will leaves the property to someone else, and that other person then left a will leaving the property to you, you should provide wills and death certificates for both people.

- ☐ A rent-to-own agreement (AKA lease/purchase agreement or installment land contract) signed by the property owner AND documentation showing that you have made payments to the property owner in at least 3 different months.

- ☐ A letter from an attorney who is helping you get title to the property – The letter should be on the law firm's letterhead; explain the facts and your legal claim to the property; state that the attorney is representing you to help you obtain title; state that the attorney will notify the City if he/she stops representing you; and include the attorney's Pennsylvania attorney identification number.

- ☐ A letter from a legal services agency that is helping you get title to the property – The letter should be on the agency's letterhead; explain the facts and your legal claim to the property; state that the agency is looking for an attorney to help you obtain title; state that the agency will notify the City if it is not able to find an attorney to help you; and include the Pennsylvania attorney identification number for an attorney at the agency.

## Owner Occupied Payment Agreement (OOPA) Expenses Worksheet



This form is ONLY to be used if you want a payment agreement based on a comparison of your income and expenses.

You must disclose your household income and how you spend your money in a month. We reserve the right to disallow expenses that are not reasonable and necessary. Any extra money in your budget must be paid to property taxes.

### 1 Applicant Information

Applicant Name \_\_\_\_\_

OPA Account Number \_\_\_\_\_

### 2 Household Expenses

Please use the worksheet below and enter average monthly household expenses:

HOUSING EXPENSES	AMOUNT	LIVING EXPENSES	AMOUNT	LIVING EXPENSES	AMOUNT
First Mortgage		Telephone		Car Loan	
Second Mortgage		Groceries (exclude Food Stamps)		Car Insurance	
Current Year Property Taxes		Clothing		Car Maintenance (oil changes, repairs)	
Homeowner's Insurance		Laundry		Transportation (gas, SEPTA)	
Electric Service		Toiletries and Paper Goods		Child Support / Alimony	
Gas Service		Housing Allowance (People in the home x \$40)		Tithe/Religious Donation (not more than 10% of income)	
Water / Sewer Service		Other Household Goods		Life Insurance	
Oil Service		Medical and Dental Expenses		Other	
Home Maintenance		Medical and Dental Insurance		Other	
Child Support/ Alimony		Prescriptions		Other	
<b>HOUSING SUBTOTAL</b>	<b>\$ 0</b>	<b>LIVING EXPENSES SUBTOTAL</b>	<b>\$ 0</b>	<b>LIVING EXPENSES SUBTOTAL</b>	<b>\$ 0</b>

**TOTAL OF ALL EXPENSES**

**\$ 0**

Continue to next page...



## Owner Occupied Payment Agreement (OOPA) Expenses Worksheet



### 3 Calculate

Subtract expenses from your income to calculate tax payment amount

A. Total Household Income (from page 2 of OOPA application)

\$ 0

B. Total Household Expenses (from previous page)

—

\$ 0

C. Amount available for monthly Real Estate tax payment

\$ 0

### 4 Signature

☐ I declare that I have examined all the information on this form, and on any accompanying statements or forms, and it is true and correct to the best of my knowledge, information, and belief.

Applicant's Signature

Date

Applicant's Printed Name

OPA Account Number

### Attach completed form and documentation to your OOPA Application

Contact (215) 686-6442 with questions about this form.

## Owner Occupied Payment Agreement (OOPA) Zero Income Worksheet



This form is ONLY to be used if you have no monthly income.

### 1 Applicant Information

Applicant Name

OPA Account Number

### 2 Affirmation of Zero Income

I affirm that I have no income at this time. When my income commences, I will immediately notify the City of Philadelphia Department of Revenue.

The information I have provided is true and complete to the best of my knowledge.

Applicant's Signature

Date

Applicant's printed name

### ! Notice

**Section 19-1305 of the Philadelphia Municipal Code states:** No person shall intentionally make any false statement when applying to enter into an installment payment agreement. If it is determined that a taxpayer entered into an installment payment agreement on the basis of an intentionally false statement, the agreement shall be null and void.

### ✓ Attach completed form to your OOPA Application

Contact (215) 686-6442 with questions about this form.

**Owner Occupied Payment Agreement (OOPA)**  
**Disability Verification Form -**  
**Physician's Statement of Permanent and Total Disability**



A claimant not covered under the federal Social Security Act or the federal Railroad Retirement Act who is unable to submit proof of permanent and total disability may submit this Physician's Statement. The physician must determine the claimant's status using the same standards used for determining permanent and total disability under the federal Social Security Act or the federal Railroad Retirement Act. CAUTION: If the claimant applied for Social Security disability benefits and the Social Security Administration did not rule in the claimant's favor, the claimant is not eligible for an OOPA based on a disability, but may meet income eligibility limits.

**Do not submit medical records unless requested by the Philadelphia Department of Revenue.**

**Confidentiality Statement.** All information on this Physician's Statement and claim form is confidential. The department shall only use this information for the purposes of determining the claimant's eligibility for an Owner Occupied Payment Agreement.

## 1 Applicant Information

Applicant Name

OPA Account Number

## 2 Physician's Certification

I certify the claimant named above is my patient and is permanently and totally disabled under the standards that the federal Social Security Act or the federal Railroad Retirement Act requires for determining permanent and total disability. Upon request from the Philadelphia Department of Revenue, I will provide the medical reports or records indicating diagnosis and prognosis of the claimant's condition, including signs, symptoms and laboratory findings, if applicable or appropriate.

Physician's Signature

Date

## 3 Description of Disability

Describe the Claimant's Permanent and Total Disability. Briefly describe the reason(s) the above-named claimant is totally and permanently disabled.

## 4 Physician Identification Information

Name

National Provider Identifier

Business name, if applicable

Address

City

State

Zip code

Office email address

Office telephone

## ✓ Attach completed form to your OOPA Application

Contact (215) 686-6442 with questions about this form.





# Owner-Occupied Real Estate Payment Agreement Program

**Get a fresh start on delinquent Real Estate Taxes. You do not need a down payment!**

The Owner-Occupied Real Estate Payment Agreement Program (OOPA) allows residents who own and occupy their homes to make monthly payments on back taxes. Payments are based on household income and family size.

## Eligibility requirements

- Proof of income is required
- Proof of residency is required
- Applicants must remain current on future Real Estate Taxes. You can pay future years in full, or add them to your agreement in some cases.

Learn more at [www.phila.gov/revenue](http://www.phila.gov/revenue) or call **(215) 686-6442**

## Monthly Payment Calculations

Example for a family of two, if monthly income is:

- **\$4,081 or more:** you pay 10% of your monthly income.
- **\$2,916 - \$4,080:** you pay 10% of monthly income. We'll waive 100% of penalties.
- **\$1,750- \$2,915:** you pay 8% of monthly income. We'll waive 50% of your interest and 100% of penalties.
- **\$876 - \$1,749:** you pay 5% of your monthly income. 100% of interest and 100% of penalties are waived.
  - ! At this income, if you are 65 years or older, 55 years old and a widow, or permanently disabled, you pay 0% of monthly income.
- **Less than \$875:** you pay \$0. We'll waive 100% of interest and 100% of penalties.

Contact us for exact payment amounts for your household.



**CITY OF PHILADELPHIA  
DEPARTMENT OF REVENUE**

1401 JFK Boulevard  
Concourse Level

Hope Plaza  
N. 22nd & W. Somerset St

Northeast Municipal Services Center  
7522 Castor Ave.

Rev 4.4.18



## Owner-Occupied Real Estate Payment Agreement Program (Programa de Acuerdo de Pago de Bienes Inmuebles Ocupados por el Propietario)

Comience de cero con los Impuestos  
de Bienes Inmuebles adeudados.  
¡No necesita un pago inicial!

El Programa de Acuerdo de Pago de Bienes Inmuebles Ocupados por el Propietario (OOPA) permite que los residentes que son dueños de sus viviendas y las ocupan realicen pagos mensuales de impuestos atrasados. Los pagos se calcularán en base al nivel de ingresos del hogar y al número de integrantes del grupo familiar.

### Requisitos de elegibilidad

- Se requiere prueba de ingresos
- Se requiere prueba de residencia
- Los solicitantes deben mantenerse al día con los próximos Impuestos a los Bienes Inmuebles. Puede pagar los próximos años en su totalidad o puede agregarlos, en algunos casos, a su acuerdo.

Conozca más en [www.phila.gov/revenue](http://www.phila.gov/revenue) o llame al (215) 686-6442

### Cálculos de pagos mensuales

Ejemplo para una familia de dos, si su ingreso mensual es de:

- **\$4,081 o más:** usted paga el 10% de su ingreso mensual.
- **\$2,916 - \$4,080:** usted paga el 10% de su ingreso mensual. Otorgaremos una exención del 100% de las multas
- **\$1,750- \$2,915:** usted paga el 8% de su ingreso mensual. Otorgaremos una exención del 50% de su interés y el 100% de las multas.
- **\$876 - \$1,749:** usted paga el 5% de su ingreso mensual. Exención del 100% de interés y 100% de las multas.
- **!** Con estos ingresos, si usted es mayor de 65 años, de 55 años y viuda o tiene una discapacidad permanente, paga el 0% del ingreso mensual.
- **Menos de \$875:** usted paga \$0. Otorgaremos una exención del 100% del interés y el 100% de las multas.

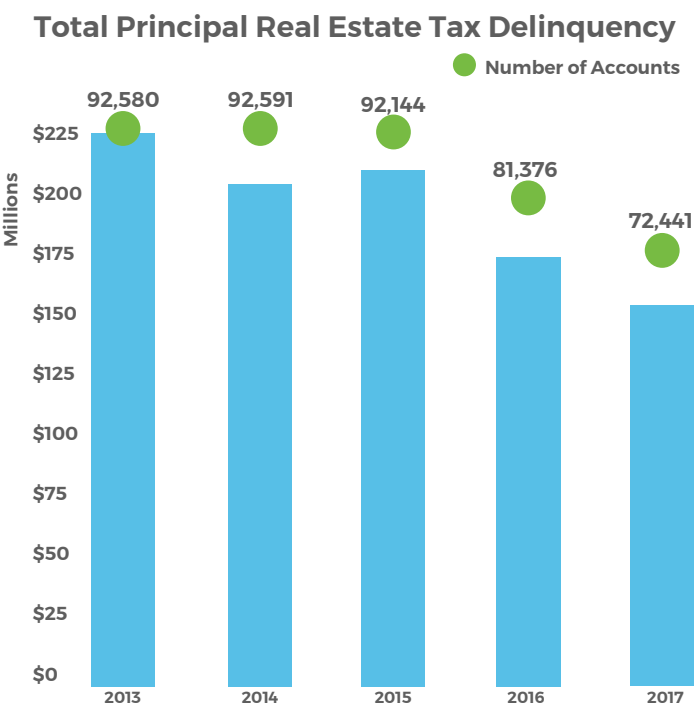
Comuníquese con nosotros para saber los montos de pago exactos para su vivienda.

# Real Estate Tax Delinquency in Philadelphia

The City of Philadelphia is improving customer service and assistance programs to prevent delinquency before it happens, and strategically increased enforcement to reduce the amount

owed. Challenges remain, but Real Estate Tax delinquency continues to decline. These efforts bring needed resources to the City and School District of Philadelphia.

## How are our collection efforts going?



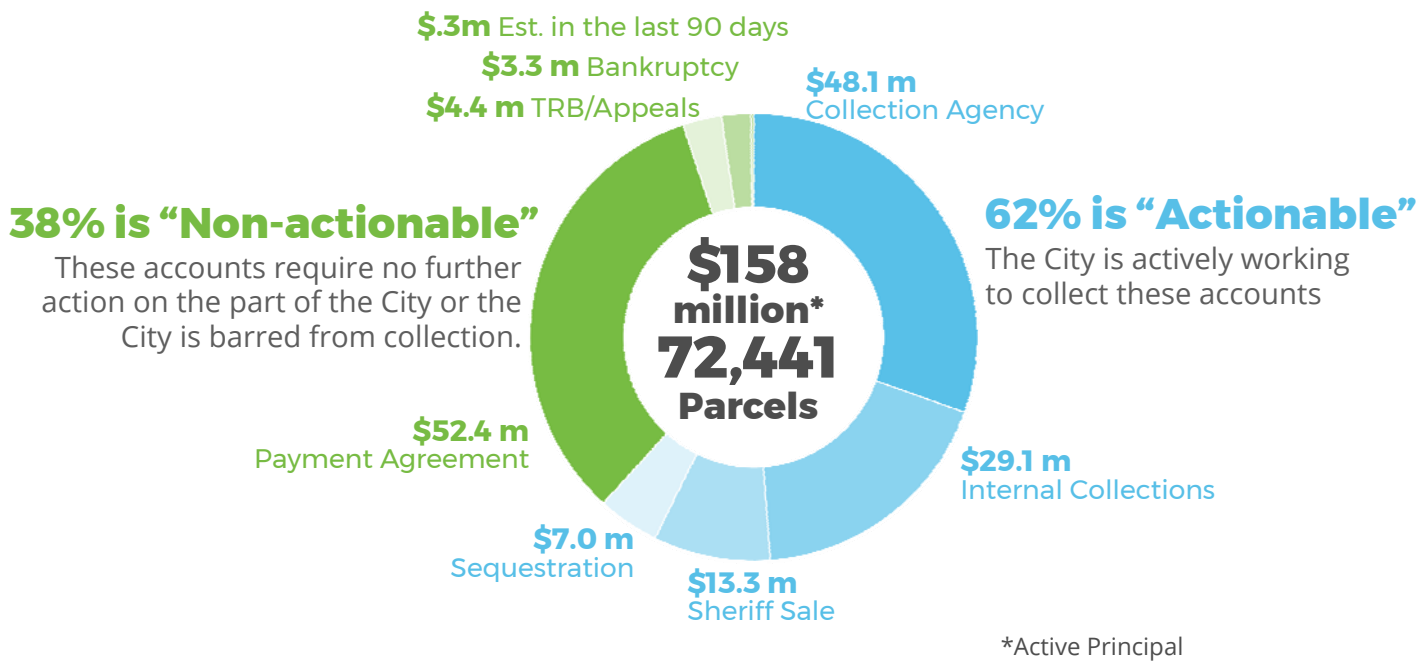
### The trend continues, dramatic reduction in delinquency

Revenue has worked to improve collections using a variety of strategies, including:

- Expanded efforts to enroll homeowners into payment plans
- More frequent and earlier billing
- Sheriff Sales
- Sequestration
- Behavioral economics projects

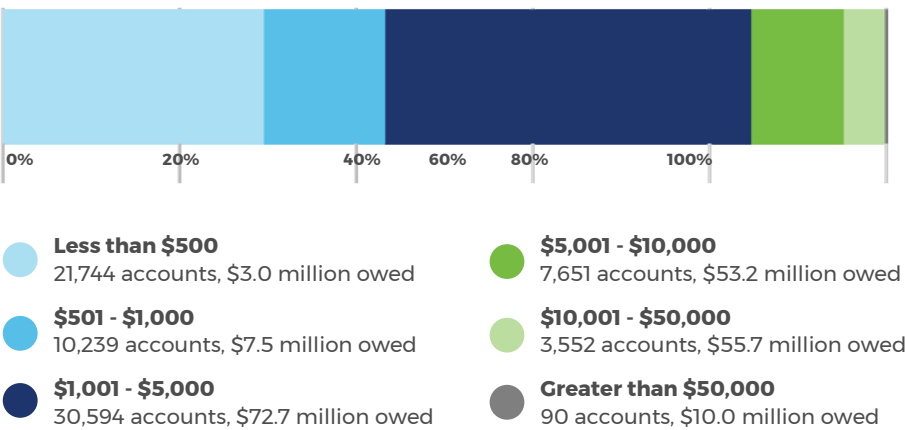
**31%** Decline of total principal from 2013 - 2017

## How do we collect the debts?



## How much are the individual debts?

Percentage of delinquent accounts, by principal amount owed



### Nearly 30% of delinquent properties owe less than \$500

and 43% owe \$1,000 or less. With over 30,000 accounts owing less than \$1,000 in principal, the Department of Revenue, in partnership with the Law Department, have to find the most efficient and effective means of collection. Overall, the City spends less than one cent to collect each tax dollar.

\*Includes Active and Inactive Periods

Who is delinquent?

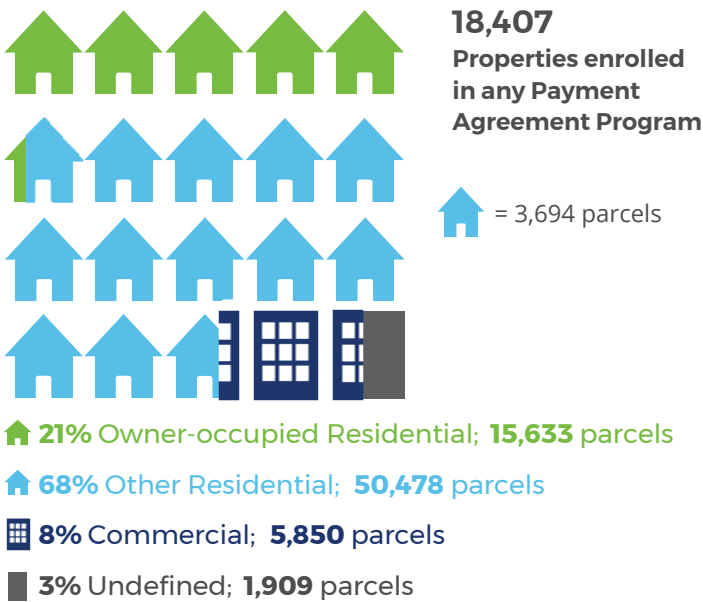
Owner Location



Did you know?

Delinquent taxpayers with property in other counties can have liens placed on property located outside of Philadelphia as a result of outstanding Real Estate Taxes in Philadelphia.

Type of Property



\* Includes Active and Inactive Periods  
\* Principal amount

The Numbers by City Council District

Council District	Number of Delinquent Accounts	Total Principal Due	Average Principal Balance	Percent of Accounts in a Payment Agreement
1	4,894	\$12,263,753	\$2,506	23%
2	6,457	\$18,126,741	\$2,807	28%
3	11,050	\$31,656,476	\$2,865	31%
4	7,205	\$23,424,576	\$3,251	32%
5	14,058	\$28,424,864	\$2,022	21%
6	1,991	\$6,300,614	\$3,165	28%
7	11,393	\$21,729,902	\$1,907	24%
8	11,028	\$38,596,753	\$3,500	31%
9	3,859	\$15,236,114	\$3,948	41%
10	1,092	\$4,524,645	\$4,143	28%
Undefined	843	\$2,205,431	\$2,616	4%

\* Includes Active and Inactive periods

What are Revenue’s next collection strategies ?

Data analysis and expanded capacity will continue positive trends without requiring new funding

- In Fiscal Year 2018, the City will
- Use data analytics to score accounts and predict the most effective enforcement tool
  - Route accounts through the enforcement process using a new case management system
  - Improve the Owner-Occupied Payment Agreement procedures and policies to reduce tax foreclosure



Notes about this data

This report uses data current through June 2017. Amounts in this report refer to principal due for active and inactive periods. Active periods refers to periods after January 1, 2007. Older debts, interest and penalties are much less likely to be collected and are often reduced or waived when payment does occur. Presenting the active, principal delinquency is reflective of reasonable expectations for collections.