

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 off a percentage of your monthly income.

Everyone must complete pages 1-3 of this application. We will let you know if you need to fill out any of the application supplements .

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 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, 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 Supplement**.

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)

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



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 total household income:

INCOME SOURCE	APPLICANT	SPOUSE	HOUSEHOLD MEMBERS	TOTAL
Social Security Benefits (include SSI, SSD, etc.)				
Take-Home (net) Pay				
Pension				
Unemployment Compensation				
Worker's Compensation				
Net Self-Employment Income				
Net Rental Income				
Other				
Other				
TOTALS				\$ <input style="border: 2px solid black; width: 100px; height: 20px;" type="text"/>

Section 3 - Document Check List

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 Supplement.

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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 Supplement.** 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:

- No, I am not working with anyone.

6 Signature

- Yes! I have attached two documents to prove residency and proof of all income, as well as any other necessary documents to this application.

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 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 mail:

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

or in person:

Municipal Services Building
Department of Revenue
Taxpayer Services
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 Supplement



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 Supplement—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 away, 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 Supplement



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	
HOUSING SUBTOTAL	\$	LIVING EXPENSES SUBTOTAL	\$	LIVING EXPENSES SUBTOTAL	\$

TOTAL OF ALL EXPENSES

\$

Continue to next page...



Owner Occupied Payment Agreement (OOPA) Expenses Supplement



3 Calculate

Subtract expenses from your income to calculate tax payment amount

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

B. Total Household Expenses (from previous page)

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C. Amount available for monthly Real Estate tax payment

4 Minimum monthly payment

The minimum monthly payment is \$25. If line C is less than \$25, the homeowner should explain how he/she will be able to pay the minimum monthly payment (\$25) if approved for an Owner Occupied Payment Agreement:

5 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

OOPA 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 Supplement



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**



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.