

PHILADELPHIA TAXPAYER ASSISTANCE BROCHURE

All of us who live and work in Philadelphia can be proud of our great city. Whether it's our status as the birthplace of America, the wonderful diversity of our neighborhoods and people, or our vibrant business community, Philadelphia is rightfully regarded as a world-class city.

To keep our momentum going, it is vitally important that our residents and businesses honor their obligation to pay their real estate taxes. Tens of millions of dollars are owed to the City of Philadelphia. These taxes are needed to support police and fire fighters on our streets, new schools and senior centers, recreation centers and playgrounds, and children and youth with enriching after-school programs and valuable personal development opportunities.

The City is committed to collecting delinquent taxes in order to protect the quality of life we have worked so hard to attain. The City also recognizes that economic hardships can prevent people from making their tax payments in a timely fashion. We are sensitive to people in need, but the responsibility to come forward and make payment arrangements is on the taxpayer.

It is our sincere hope that the *Philadelphia Taxpayer Assistance Brochure* provides you with clear guidance on your rights and responsibilities as a taxpayer. There are many taxpayer resources which are listed in this brochure. Please use them. They are standing by to help.

Yours for a Better Philadelphia,

Shelley R. Smith, Philadelphia City Solicitor

FOLLETO DE ASISTENCIA PARA CONTRIBUYENTES DE PHILADELPHIA

Todos los que vivimos y trabajamos en Philadelphia podemos estar orgullosos de nuestra gran ciudad. Ya sea por su condición como lugar de nacimiento de los Estados Unidos, la impresionante diversidad de vecindarios y personas, o su activa comunidad económica, Philadelphia es merecidamente considerada como una ciudad de primera clase.

Para no perder el impulso actual, es de vital importancia que nuestros residentes y comercios cumplan con su obligación de abonar sus impuestos inmobiliarios. Se adeudan decenas de millones de dólares a la Ciudad de Philadelphia. Estos impuestos son necesarios para pagar a los policías y bomberos que recorren nuestras calles, para construir nuevas escuelas y centros para ancianos, centros de recreación y plazas, y para enriquecedores programas extra-escolares para niños y jóvenes además de valiosas oportunidades de desarrollo personal.

La Ciudad se compromete a recaudar impuestos en mora a fin de proteger la calidad de vida para la cual hemos trabajado tan duro. La Ciudad también reconoce que los problemas económicos pueden imposibilitar el pago de impuestos a tiempo. Comprendemos a las personas necesitadas, pero el contribuyente tiene la responsabilidad de presentarse voluntariamente y realizar los arreglos necesarios para efectuar el pago de impuestos.

Esperamos sinceramente que el *Folleto de Asistencia para Contribuyentes de Philadelphia* le brinde una guía sobre sus derechos y responsabilidades como contribuyente. Este folleto incluye una lista de varios recursos para contribuyentes. Por favor, úselos. Están allí para ayudarlo.

Para Mejorar Philadelphia,

Shelley R. Smith, Solicitador de Philadelphia

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Information About Your Property Taxes

1. The Basics

- Property taxes are assessed and collected by the City of Philadelphia and on behalf of the School District of Philadelphia.
- Your tax dollars provide funding for education, public health care, police protection, fire protection, streets & drainage, court systems, libraries, programs for the handicapped and senior citizens, and many other services.
- Property tax assessments are based on the value of the property.
- Generally, all property is taxable unless a federal or state law provides an exemption for it. Property may include land, buildings, mobile homes, and houses.
- Real Estate taxes are due once a year, on March 31st of the tax year. If the taxes are not paid by March 31st of the tax year, a charge, called “additions,” will accrue on the principal amount of the tax, up to a maximum charge of 15% of the principal amount due. If the taxes remain unpaid after December 31st of the tax year, the 15% addition is added into the principal, and tax liens are filed against the property. Penalties and interest, as well as attorneys’ fees, continue to accrue until the tax is paid.
- **To pay your taxes or discuss your tax account, contact:**

GRB LAW

1425 Spruce Street, Suite 100
Philadelphia, PA 19102

Phone 1-866-677-5970 (toll free) or (215) 735-1910 • Fax (215) 735-1618

- For help with a payment plan, you can also call any Housing Counseling or Legal Service Agencies listed on page 5 of this brochure.
- To meet about your account, please visit GRB Law. You may make payments, meet with a Taxpayer Assistance Representative, and enter payment plan agreements at this location. Payments must be by check or money order. Cash is not accepted.

2. Pay Your Taxes Now To Avoid Sheriff’s Sale or Personal Lawsuit

Now is the time to make payment arrangements to avoid the filing of a personal lawsuit, Sheriff’s Sale Petition or the Sheriff’s Sale of your property pursuant to a pending proceeding. Court costs are expensive. A property owner may be responsible not only for the taxes, penalty, and interest, but also for other foreclosure expenses including:

- Abstractor/Title Work fees
- Sheriff’s fees
- Property Inspection costs
- Court Filing fees
- Publication/Advertising fees
- Deed Recording fees
- Service of Process fees
- Attorneys’ fees
- Environmental Assessment fees

3. Frequently Asked Questions

What if I cannot afford to pay my taxes? Payment plans may be available. If you are a qualified homeowner, you may be eligible for an “Owner Occupied Payment Agreement.” You must provide written proof of Household Income, an ownership interest in the property, and proof that you reside at the property. Plans are based on criteria established by the City of Philadelphia pursuant to Philadelphia Code § 19-1305.

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What if I never received a tax bill? It is the Taxpayer's responsibility to know that taxes are due every year. If a tax bill was not received, it does not change the Taxpayer's responsibility to get a tax bill from the Philadelphia Revenue Department and to make sure that the mailing address the City has for the Taxpayer is correct.

What if I already paid my taxes? Mail a copy of your paid receipt and/or cancelled check directly to GRB Law to research the payment.

What if my taxes were supposed to be paid by my mortgage company? The Taxpayer should pay the delinquent tax and contact the mortgage company for reimbursement. It is the Taxpayer's responsibility to pay the taxes even if the mortgage company does not pay the taxes.

What if I receive a tax bill for the taxes incurred after I sold the property? Notify the Philadelphia Department of Revenue, the Philadelphia Office of Property Assessment, and GRB Law of the date of change of ownership and provide each with a copy of your deed recorded with the City of Philadelphia Department of Records.

What if I have filed bankruptcy and still owe delinquent taxes? Send a copy of the Bankruptcy Petition to both the City of Philadelphia Law Department and to GRB Law.

How do I get an exemption? In order to be considered for an exemption, the Taxpayer must fill out an application at the Philadelphia Office of Property Assessment.

4. The Foreclosure Lawsuit & Sheriff's Sale Process

All Taxpayers with a recorded or registered legal interest in a property must be served with all foreclosure legal documents. If the taxes are not paid, a lawsuit may be filed to foreclose the tax lien of the property to pay the property taxes. As a last resort, if property taxes remain unpaid, tax delinquent properties can be sold to the highest bidder at monthly Sheriff's Sales. Sales are held at 3801 Market Street, First District Plaza, 3rd Floor, Philadelphia, PA 19104.

Some non-vacant residential properties are eligible for redemption, in which the original owner may petition the Court to recover the property by buying it back from the Sheriff's Sale purchaser. The right of redemption exists for nine months after the new owner's Sheriff's deed is acknowledged by the Prothonotary.

5. Owner Occupied Payment Agreements

Taxpayers who cannot pay the delinquent or past due taxes in full may qualify for Owner Occupied Payment Agreements to pay their delinquent taxes in installments. Proof of identity, ownership, residency and Household Income are required.

- **Proof of Ownership:** All taxpayers must submit documentation showing they own or have an equitable ownership interest in the property. A list of acceptable documentation is included in the Owner Occupied Payment Agreement Application.
- **Proof of Residency in the Property:** All taxpayers must submit documentation proving that the taxpayer resides at the property. All documentation must include the taxpayer's name and the property address. A list of acceptable documentation is included in the Owner Occupied Payment Agreement Application.
- **Proof of Household Income:** Income tax returns, pay stubs, unemployment compensation award letter or statement, worker's compensation award letter or statement, court support order, SS or SSI award letter or printout, pension income statement, welfare determination letter or caseworker statement, and/or a signed and dated letter from individual providing support are among the types of documents needed to prove Household Income.
- **Proof of Identity:** Valid government-issued photo identifications (driver's license, passport, etc.) for each household member.

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POTENTIAL TAXPAYER RESOURCES & PROGRAMS

1. **Homestead Exemption Benefit**

The City of Philadelphia offers a Homestead Exemption program, which reduces the taxable portion of your property assessment by \$30,000. If you are approved, your real estate tax bill will likely be lower the next year. To qualify, you must own and live in your home as your primary residence. Contact the Philadelphia Office of Property Assessment, 601 Walnut Street, 3 West, Philadelphia, PA 19106, or the Homestead Hotline at (215) 686-9200, or visit www.phila.gov/opa.

2. **Home Equity Line of Credit/Second Mortgage**

Taxpayers may qualify for a second mortgage or Home Equity Line of Credit. Visit your local lender to inquire about this option. Please be aware that if you take out a Home Equity Loan to pay your taxes, it will be a mortgage on your home. *To avoid “predatory loans,” be sure you understand the terms of your loan before you sign any documents.*

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

If you are a member of the National Guard or a reserve component of the United States Armed Forces, who is called to active duty outside of Pennsylvania, the City of Philadelphia may give you a tax credit against real estate taxes. Contact Philadelphia Department of Revenue, 1401 JFK Blvd, Concourse Level, Philadelphia, PA 19102, (215) 686-6442, www.phila.gov/revenue.

4. **Senior Citizen Tax Freeze Benefit**

For senior citizens who qualify, the City of Philadelphia will “freeze” their 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; and meet income guidelines. Application deadline is October 15th each year. Contact Philadelphia Department of Revenue, 1401 JFK Blvd, Concourse Level, Philadelphia, PA 19102, (215) 686-6442, www.phila.gov/revenue.

5. **Pennsylvania Property Tax Rebate**

This program provides a rebate of some or all of your real estate taxes. To qualify, you must be age 65 or older, a widow/widower age 50 or older, or disabled age 18 or older; have owned and lived in the property during the rebate period; paid the real estate taxes in full; and meet income guidelines. Call 1-888-222-9190, www.revenue.state.pa.us.

6. **Disabled Veteran Tax Benefit**

If you are a 100% service-related disabled military veteran (or surviving spouse) and demonstrate financial need, you may qualify for a 100% exemption from real estate taxes. Contact the Philadelphia County Director of Veterans Affairs at (215) 686-3256, or the Commonwealth of PA, Department of Military Affairs, Bureau For Veterans Affairs, Annville, PA 17003-5002, 1-800-54-PAVE.

7. **Current Real Estate Tax Installment Plan**

If you cannot pay your current real estate taxes by the March 31st due date of each year, you may apply to pay your taxes in monthly installments. The application deadline is February 28th of each year. To qualify, you must own and live in your property as your primary residence, and you must meet income guidelines. Contact Philadelphia Department of Revenue, 1401 JFK Blvd, Concourse Level, Philadelphia, PA 19102, (215) 686-6442, www.phila.gov/revenue.

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Housing Counseling Agencies

These Housing Counseling agencies located in Philadelphia and have been specifically trained to assist with delinquent real estate tax matters.

ACORN Housing Corp of PA *

846 N. Broad St., 2nd Floor
(215) 765-1221
www.acornhousing.org

Centro Pedro Claver

523 W. Erie Ave.
(215) 227-7111
www.centroclaver.com

Diversified Community Services

(Dixon House)

1920 S. 20th Street
(215) 336-3511

Liberty Resources

714 Market Street
(215) 634-2000
www.libertyresources.org

Northwest Counseling Service *

5001 N. Broad St.
(215) 324-7500

Philadelphia Senior Center

509 S. Broad St.
(215) 546-5879
www.philaseniorcenter.org

The Partnership CDC

4020 Market St.
(215) 662-1612
www.thepartnershipcdc.org

West Oak Lane CDC/OARC

7300 Ogontz Ave.
(215) 224-0880

* *not wheelchair accessible*

Asociación de Puertorriqueños

en Marcha (APM)
600 W. Diamond St.
(215) 235-6070

Concilio

705-709 N. Franklin St
(215) 627-3100
www.elconcilio.net

Intercommunity Action

(Senior Center)

6012 Ridge Ave.
(215) 487-0914

www.intercommunityaction.org

Mt. Airy USA

6703 Germantown Ave, Ste. 200
(215) 844-6021
www.mtairyusa.org

Nueva Esperanza

4261 North 5th St.
(215) 324-0746

www.nueva.org

Polish American Social Services *

308 Walnut St.
(215) 923-1900

Unemployment Information

Center

(PUP)

112 N. Broad Street, 11th St.
(215) 557-0822

Urban League of Philadelphia

121 S. Broad St., 9th Floor
(215) 985-3220

www.urbanleaguephila.org

Congreso de Latinos Unidos

216 W. Somerset St
(215) 763-8870
www.congreso.net

Intercultural Family Services

4225 Chestnut St.
(215) 386-1298
www.ifsinc.org

New Kensington CDC

2515 Frankford Ave
(215) 427-0350
www.nkcdc.org

Philadelphia Council for Community Advancement

1617 JFK Blvd, Suite 1550
(215) 567-7803
www.philapcca.org

South of South Neighborhood Association *

1901 Christian Street
(215) 732-8446
www.southofsouth.org

United Communities Southeast

Philadelphia *

2029 South 8th St.
(215) 467-8700
www.ucsep.org

Greater Philadelphia Asian

Social

Service Center (GPASS)

4943 N. 5th St.
(215) 456-1662
www.gpasspa.org

Center in the Park

(Senior Center)

5818 Germantown Ave.
(215) 848-7722
www.centerinthepark.org

Clarifi

(formerly Consumer Credit
Counseling Service of Del Valley)
1608 Walnut Street, 10th Floor
(215) 563-5665

Northeast Office

7340 Jackson St., 1-800-989-2227
www.cccsdv.org

Hispanic Assoc. of Contractors & Enterprises (HACE)

167 W. Allegheny Ave, Ste. 200
(215) 426-1151
HACE Frankford Office
4660 Frankford Ave.
(215) 488-7007
www.hacecdc.org

Korean Community Development Center *

6055 N. 5th St.
(215) 276-8830

www.koreancenter.org

Norris Square Civic Association

149 W. Susquehanna Ave.
(215) 426-8723

Southwest CDC

6328 Paschall Ave
(215) 729-0800
www.southwestcdc.org

Other Resources

Philadelphia Department of Revenue

1401 JFK Boulevard
Philadelphia, PA 19101
(215) 686-6442/Ombudsman: (215) 686-5210
www.phila.gov/revenue

Philadelphia Bar Association

1101 Market Street, 11th Floor
Philadelphia, PA 19107
(215) 238-1701

Community Legal Services, Inc.

North Philadelphia Law Center
1410 Erie Avenue
Philadelphia, PA 19140
Tel: (215) 227-2400
Walk-in Intake: Mon., Wed., Fri. (9 to 12)

Philadelphia Legal Assistance, Inc.

"Save Your Home Philly Hotline"
42 S. 15th Street, Suite 500
Philadelphia, PA 19102
Tel: (215) 334-HOME (4663)
Walk-in intake: Mondays and Wednesdays (9 to 11:30)

SeniorLAW Center

Land Title Building
100 S. Broad St., Suite 1810
Philadelphia, PA 19110
(215) 988-1242
Serving clients 60 and older
Helpline: (215) 988-1242, Mon. thru Thurs. (10 to 2)
Emergency Walk-ins: Tuesday and Thursday (9 to 12)

Philadelphia Office of Property Assessment

601 Walnut Street - 3 West
Philadelphia, PA 19106
(215) 686-9200

Tax Review Board

100 S. Broad Street, Suite 400
Philadelphia, PA 19103
(215) 686-5215

Philadelphia Board of Revision of Taxes

601 Walnut St., Suite 325 East
Philadelphia, PA 19106
(215) 686-4343 or (215) 686-9283

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HOMEOWNERS WITH OVERDUE REAL ESTATE TAXES

DO NOT IGNORE THIS NOTICE!

If you own your home, you are responsible for paying the real estate taxes on it.

If you do not take action, your house could eventually be sold at a Sheriff's Sale to pay the taxes.

REMEMBER: THERE IS HELP FOR YOU AND YOUR FAMILY

- You can obtain a record of your tax bill showing how much you owe and when it was due.
- You can dispute how much you owe if you have proof you paid your taxes.
- You may petition the Philadelphia Tax Review Board to try to reduce the amount you owe.
- You can get **free advice** and help with arranging an **affordable** payment plan.
- You may qualify for an **Owner Occupied Payment Agreement** based on your income and expenses.
- You may be able to postpone a Sheriff's Sale of your home one time for 60 days.

On page 5 of this brochure is a list of free Housing Counseling and Legal Service Agencies to advise and help you make an affordable plan to pay your taxes. **The Agencies can explain your options and your rights and responsibilities about delinquent taxes.**

PROPIETARIOS DE VIVIENDAS CON IMPUESTOS INMOBILIARIOS VENCIDOS **¡NO IGNOREN ESTA NOTIFICACIÓN!**

Si es propietario de su hogar, usted es responsable por el pago de los impuestos inmobiliarios que la gravan.

Si usted no cumple con su obligación, su vivienda podría en última instancia venderse en remate (*Sheriff's Sale*) a fin de abonar los impuestos.

RECUERDE: EXISTEN MANERAS DE AYUDARLO A USTED Y A SU FAMILIA

- Puede obtener un registro de su liquidación de impuestos que muestra los montos adeudados y su fecha de vencimiento.
- Puede cuestionar los montos adeudados si cuenta con pruebas que verifiquen que ha abonado sus impuestos.
- Puede solicitar a la Junta de Reviso de Impuestos (TRB) de Filadelfia para intentar reducir la cantidad que usted debe.
- Puede obtener **asesoramiento gratuito** y asistencia para acordar un plan de pagos **que usted pueda cumplir.**
- Puede calificar para participar del **Acuerdo por problemas financieros** con base en sus ingresos y gastos.
- Puede posponer el remate de su vivienda por una vez durante 60 días.

En la pagina 5 de de este folleto hay una lista de Consejeria de Viviendas y Agencias de Servicios Legales gratuitas para aconsejar y ayudarle hacer un plan proporcionado para pagar sus impuestos de propiedad. **Las agencias podran explicar sus opciones y sus derechos y responsabilidades sobre impuestos de propiedad morosos.**

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