

Owner Occupied Payment Agreement (OOPA) Application

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 1-4 of this application. You may need to complete additional worksheets. These worksheets can be found at www.phila.gov/oopa under "forms" or call (215) 686-6442.

1 Do you live in the property?

YES NO



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/payment-plans for more details.



If you have a reverse mortgage, please reach out to your lender *before* signing this agreement. Once you understand the repayment terms of your agreement, contact your lender to make sure they will accept them.

2 Applicant Information

Applicant Name _____

Social Security Number _____

Property Address _____

OPA Account Number _____

Mailing Address _____

Birth Date _____

Phone _____

Email Address _____

How many people live in your household? _____

Section 2 - 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

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3 A. 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** found at www.phila.gov/oopa under "forms" or call (215) 686-6442.

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 Is your spouse deceased?

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 Verification Form** found at www.phila.gov/oopa under "forms" or call (215) 686-6442.

Widowhood

- Copy of death certificate of spouse

YES NO Do you have a reverse mortgage?

This payment agreement may be in violation of your reverse mortgage contract. We encourage you to speak to a free housing counselor before you sign your agreement. Please complete section 3B to speak to a housing counselor. You should also reach out to your mortgage lender.

3 B. Do you want free housing counseling?

It may help to talk to a free housing counselor before you sign your payment agreement so that you enter the best plan for you. **If you chose to do so, we will hold this application for 60 days. Penalties and interest on your property will continue to grow until your agreement is signed and activated.** After you are contacted by a counselor, you may be required to submit another OOPA application.

YES NO **Would you like to be referred to free housing counseling?**

A housing counselor can also help you apply for other City programs. You may also be eligible for free legal help.

If you answered **YES**:

What is the best number to reach you? _____

What is the best time to call you? MORNING AFTERNOON EVENING

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4 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.)				
Take-Home (net) Pay				
Pension				
Unemployment Compensation				
Worker's Compensation				
Net Self-Employment Income				
Net Rental Income				
Other				
Other				
TOTALS				\$

Section 4 - 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

4 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 found at www.phila.gov/oopa under "forms" or call (215) 686-6442.

5 Including current year taxes in your OOPA

If the Department of Revenue determines you are eligible, it will automatically include current-year taxes in your agreement AND apply payments to current-year taxes first.

I do not want to include current year taxes in my OOPA. If you opt-out, you MUST pay your current year taxes in addition to your OOPA. If you do not pay, you will breach your agreement.

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6 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 4A on page 2, and the Monthly Expenses Worksheet** found at www.phila.gov/oopa under "forms" or call (215) 686-6442. Please provide documentation verifying each expense.

7 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.

8 Signature

I authorize the Department of Revenue to use this application to enroll me in the Homestead Exemption program if I do not already have it. I also authorize the Department of Revenue to share information provided on this application with other City departments to ensure I can access tax, water, and other assistance programs.

- If needed, the City will make its best efforts to contact OOPA applicants and participants. This may include letters, phone calls, emails, or SMS (text) messages.

I have reviewed all the information on this form, and on any accompanying statements or forms. This information 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 19105

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