

Senior Citizen Tax Freeze Program (SCTX)

The Senior Citizen Tax Freeze Program (SCTX) “freezes” your Real Estate Tax if you meet certain age and income requirements. This stops your property taxes from increasing, even if your property assessment or tax rate increases.

This application is for **new applicants only**. If you participated in this program last year, you are automatically enrolled this year. If your deed changes for any reason, you **must** reapply.

Applicants must complete pages 1 and 2 of this application. The deadline to apply for **2025** is **September 30, 2025**.

You can also apply online at the Philadelphia Tax Center at: tax-services.phila.gov. This website is available on mobile devices like cell phones and tablets.

If you meet the age, income, and residency qualifications in any year from 2018 to 2025, your application will apply for the first year you were eligible. You will need to provide proof of income for the first year you are eligible.

Please include a copy of your proof of age and income with this application. More instructions are below.

1 Residence Information

YES NO 1A. Do you live in another property?

YES NO 1B. Do you claim any other property as your primary residence?

YES NO 1C. Is your primary residence part of a cooperative where some or all of the taxes are paid jointly?

YES NO 1D. Do you use your property for something other than your primary residence, such as for business or rent?

_____ % If YES, what percentage is used for business or rental?



If you answered **yes** to question 1A or 1B, you do not qualify for SCTX. The SCTX program is only for people who own and live in their home.

You **may** apply for SCTX if you live in cooperative housing.

You **may** apply for SCTX even if part of your home is rented or used for a business.

2 Applicant information

Owner Name _____

Social Security Number _____

Property Address _____

OPA Number _____

Date of Birth (MM/DD/YY) _____

Filing status SINGLE MARRIED WIDOWED

Spouse name (if applicable) _____

Spouse Social Security Number (if applicable) _____

Spouse Date of Birth (if applicable) _____

If spouse is deceased, date of death
(You must submit a copy of the death certificate) _____



You are eligible for this program only if you meet **any of the following** descriptions:

- You are aged 65 years or older; or
- You are living with a spouse who is aged 65 years or older; or
- You are 50 years or older and were married to someone who was 65 years of older before passing away.
- You will need to provide proof of income for the earliest year you are eligible.

Income Qualifications	Single	Married
2022 - present	\$33,500	\$41,500
2018 - 2021	\$27,500	\$35,500

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3 Annual Household Income

Please use the worksheet below and enter your annual income. Please include a copy of the proof of income from the first year of your eligibility. **To qualify for 2022 and later**, your total income must be \$33,500 or less for a single person or \$41,500 or less for a married couple. **To qualify for years before 2022**, your total income must have been \$27,500 or less for a single person or \$35,500 or less for a married couple.

INCOME SOURCE	TOTAL (APPLICANT + SPOUSE)	Examples of proof of income
Social Security Benefits (include SSI, SSD, etc.) Do not include any Medicare Part B premiums		<ul style="list-style-type: none"> Social Security (SSA, SSDI, SSI) award letters
Pensions and other retirement benefits Include railroad benefits, taxable portion of IRAs etc.		<ul style="list-style-type: none"> Pension statements Bank Statements
Take home pay Include salary, wages, self-employment income etc.		<ul style="list-style-type: none"> Retirement income or Rental Income Statements
Interests, dividends, and capital gains prizes Do not subtract losses		<ul style="list-style-type: none"> Interest and dividends Pay stubs from your current employer
Net rental and business income Do not subtract losses		<ul style="list-style-type: none"> W-2 or state/federal tax return - Salary and wages of Taxpayer and Spouse
Other income Include unemployment compensation, support money		<ul style="list-style-type: none"> Unemployment/Workers compensation statements or award letters Child support and alimony Any other documentation you may have
TOTAL		



Along with proof of income, you must send a photocopy of your proof of age with this application.

Any government issued document that clearly shows a date of birth will be accepted. Some examples are:

- Drivers license
- State ID card
- Philadelphia ID card
- Birth certificate

4 Signature

The Department of Revenue will also use this application to enroll you in the Homestead Exemption program if you do not already have it. The Homestead Exemption can save you money on your property taxes.

The Department of Revenue is authorized to perform an income verification check with the Internal Revenue Service and Pennsylvania Department of Revenue. If at any time during the program the city determines you were not income ineligible, you will be required to pay the taxes which would have been due, plus penalties, interest, and additions.

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

I have reviewed all the information on this form and I certify that this information is true and correct to the best of my knowledge, information and belief.

Applicant Signature

Spouse Signature

Date

Phone Number



Mail completed forms to:

Philadelphia Department of Revenue
P.O. Box 53190
Philadelphia, PA 19105

or return in person:

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

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