Owner Occupancy Analysis

What is Owner Occupancy?

* Homestead [Application](https://www.phila.gov/documents/homestead-exemption-application/)
  + To be owner occupied according to the Homestead application, the property must be the applicant’s primary residence, they cannot claim any other property as their primary residence.
  + A ***primary residence*** is where you intend to reside permanently until you move to another home.
  + Requirements for proving the residence is a primary residence:
    - Driver’s license
    - Voter registration card
    - Personal federal income tax return
  + Additional Requirements:
    - No additional properties that are claimed as a primary residence
    - Cannot receive a tax abatement for this property
    - Not enrolled in LOOP
    - Not receiving another Homestead benefit
  + Need additional information if:
    - Residence is part of a co-op
    - Residence is being used in part or wholly as a business or rental property
* Low Income Tax Freeze [Application](https://www.phila.gov/documents/application-for-the-low-income-real-estate-tax-freeze/)
  + Proof of Residency
    - Valid government issued ID
    - Mortgage statements
    - Government-issued benefit or award letter
* Owner Occupied Payment Agreement [Application](https://www.phila.gov/documents/owner-occupied-real-estate-tax-payment-agreement-forms/)
  + Proof of Residency
    - Utility bills (PECO, PGW, PWD)
    - Photo ID issued by the U.S. Federal Government, Commonwealth of Pennsylvania or City of Philadelphia
    - Social Security (SSA, SSDI, SSI) award letters