



HOW TO APPEAL YOUR REAL ESTATE TAX ASSESSMENT



The Philadelphia Crosstown Coalition

www.philacrosstown.org

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DISCLAIMER

This guide on how to appeal your Philadelphia realty tax assessment is a publication of the Philadelphia Crosstown Coalition (PCC). It provides general information to its members, friends and residents of Philadelphia about realty tax assessment appeals.

This guide is not intended, nor should it be used, as a substitute for specific legal advice. Persons using this guide may not rely on it for legal guidance. Assessments can involve many complex and difficult issues in some cases.

This guide is not intended for all property owners in all circumstances. Property owners with complicated cases should consult a lawyer. The guide does not cover commercial properties and multi-unit rental properties. Your specific circumstances may require the attention of experienced legal counsel. Do not rely on this guide as a substitute for legal counsel.

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SECTION 1. HOW TO CALCULATE YOUR TAXES

FINDING YOUR ASSESSMENT:

To calculate your tax bill for 2019, obtain your property's assessment displayed in the middle of the "Notice of Valuation" form mailed to property owners earlier this year. The same information is also available on the web at opa.phila.gov. Access "Property Search" in the middle of the home page then insert the property address.

FINDING THE HOMESTEAD EXEMPTION:

The website and the Notice of Valuation form also list the dollar amount of the Homestead Exemption afforded to owner occupants of residential properties. If you reside in a residence but have not qualified for a homestead exemption, you should complete an exemption application form as provided on the Offices of Property Assessment website by hitting the "Abatements and Exemptions" tab at the top of the home page then accessing the "Homestead Exemption" button half way down the page. Applications are due by Sept. 13, 2018. Help can be obtained at (215) 686-9200. For the realty tax due in February of 2019, that exemption has been increased from \$30,000 to \$40,000.

CALCULATION OF TAXES:

The formula for calculating your taxes is:

$$\text{Assessed Value} - \text{Homestead Exemption} \\ \times \text{Realty Tax Rate (1.3998\%)}$$

By way of example, a residence assessed at \$200,000 with a \$40,000 homestead exemption would pay \$2,239.68 in taxes via the following calculations:

$$\begin{aligned} \$200,000 - 40,000 \times 1.3998\% = \\ \$2,239.68 \end{aligned}$$

TAX RELIEF FOR LONGTIME OWNER OCCUPANTS:

The LOOP (Longtime Owner Occupants Program) affords tax relief to owner occupants who:

1. Have lived in their residences for at least 10 consecutive years (5 years in the case of owners who purchased with assistance from a government or non-profit program) AND
2. Have income equal to or less than the 150% of the Area Median Income for Philadelphia as published by HUD guidelines (e.g., for a family of 4, the AMI is \$69,900 and 150% of that number is \$104,850) AND
3. Are current in realty tax payments or under a payment agreement AND
4. Own and occupy properties where the assessed value minus any homestead exemption has increased three-fold over the course of a single year.

Owners qualifying for the LOOP program pay the tax on an amount capped at three times the original assessment for a period of 10 years.

NOTE: Participants in the LOOP program are not entitled to deduct the \$40,000 Homestead Exemption.

Details as to the LOOP Program are available at phila.gov.loop and help is also available at (215) 686-9200.

SECTION 2. YOUR RIGHTS TO APPEAL ASSESSMENTS



The City's Office of Property Assessment (OPA) has reassessed virtually all residential properties in the City for the tax bill due in

February of 2019 so that these bills will differ from the amounts paid in February of 2018. These reassessments, contained in a form labeled "Notice of Valuation," were mailed to property owners by the end of March 2018.

FIRST LEVEL REVIEWS:

The OPA offered a First Level Review to property owners who believe that their assessment is incorrect. The deadline for applications seeking a First Level Review was May 25, 2018.

The OPA is in the process of completing those reviews. It will notify property owners of the outcome of the review when it is completed.

When acting on the First Level Reviews, the OPA has the option to reduce, increase or maintain the assessment. Although the deadline for requesting First Level Reviews is now past, property owners still have other important appeal rights.

APPEALS TO THE BOARD OF REVISION OF TAXES:

Property owners who are dissatisfied with their assessments, whether or not they asked for a First Level Review, may still appeal their assessment to the Board of Revision of Taxes (BRT). These appeals are different from OPA First Level Reviews. To begin, the OPA is an administrative office of the City while the BRT is a quasi-judicial board charged with reviewing OPA assessments. The OPA First Level Review process is typically a closed door, second look by the OPA at its own prior decision-making process for establishing a property's re-assessed value. The process before the BRT is totally independent of the OPA and much more of a court-like, legal process that can involve a hearing with witnesses and evidence.

APPEALS TO THE COURT OF COMMON PLEAS:

Finally, although not discussed in this guide, property owners who are dissatisfied with the outcome of a BRT appeal have the right to appeal the BRT's decision to the Court of Common Pleas. These appeals are before a judge, almost always involve lawyers and require payment of filing fees to start the appeal.

FREQUENTLY ASKED QUESTIONS FOR RIGHTS TO APPEAL

1. What arguments can I use to challenge my assessment?

You have the right to appeal your assessment to the Board of Revision of Taxes ("BRT"). For example, you might think that your assessment is too high and over-values your property. You can appeal that apparent over-valued assessment. You might think that your property is assessed much higher than very similar properties in your neighborhood. If so, you can appeal that uneven assessment.

2. What is the Board of Revision of Taxes?

The BRT is a panel of seven citizens who are appointed by the Judges of the Philadelphia Court of Common Pleas. The BRT hears appeals from property owners who believe that their property assessments are inaccurate. For more information, visit the BRT website at www.phila.gov/brt.

3. How do I file an appeal to the Board of Revision of Taxes?

You must do four things to file an appeal:

- First, you must fill out an Appeal Application. (See Question 4 below)
- Second, you must follow the directions for the Application and provide all required information. (See Section II of this Guide)
- Third, you must send your appeal to the BRT. (See Question 5 below)
- Fourth, you must file your appeal on time—not later than October 1, 2018.

4. Where can I get an Appeal Application?

You can get an appeal application and instructions on the BRT website. A current sample of the Application and Instructions is also included below in Section II of this Guide.

Visit the BRT website at: <http://www.phila.gov/brt/PDF/AppealFormandInstructions.pdf>

Call the BRT at (215) 686-4343. Visit the BRT offices at The Curtis Center, 601 Walnut Street, Suite 325 East, Philadelphia, PA, 19106.

5. Where do I send my Appeal Application?

An Appeal Application must be filed with the BRT, The Curtis Center, 601 Walnut Street, Suite 325 East, Philadelphia, PA, 19106. An Appeal Application may be filed by mail. It may also be filed in person Monday through Friday between the hours of 8:30 A.M. and 4:30 P.M., prevailing time. **TIP: Keep a signed and dated copy for your records.**

6. When is the deadline for filing my Appeal Application?

You must appeal the AVI Assessment that you received last spring not later than October 1, 2018. **TIP: Property owners who have filed First Level Reviews with OPA and have not received a satisfactory response MUST file an appeal with the BRT to protect their appeal rights. You may withdraw your BRT appeal application later if OPA reduces your assessment as requested.**

7. Can anyone file an appeal?

No. Only an “aggrieved party” may file an appeal to the BRT. For example, your neighbor cannot challenge your assessment and you cannot challenge your neighbor’s assessment.

The following persons shall be considered an “aggrieved party”:

- a. An owner of record (i.e. an owner listed on the deed);
- b. An equitable owner (usually someone who has the right to buy a property but has not yet been to a closing and obtained a deed; less typically a beneficiary of a trust which holds real estate);
- c. A tenant responsible for paying all or part of the real estate taxes;
- d. A tenant responsible for paying all or part of the use and occupancy taxes; or
- e. A mortgage lender who takes possession of the mortgaged property.

8. Do I need a lawyer to file an Appeal Application?

No. You are not required to hire a lawyer for an appeal. However, you may want to hire a lawyer for your appeal. You may consult your family lawyer, or a lawyer who does a lot of real estate work. If you don’t know a lawyer, you could contact the Lawyer Referral Service of the Philadelphia Bar Association at (215) 238-6333.

A group of neighbors with the same concern can retain one lawyer to represent the group.

If you are a low-income property owner, you may be eligible for assistance from Community Legal Services at (215) 334-HOME. If you hire a lawyer, your lawyer will need to show that the lawyer is authorized to act for you.

9. How do I show that my lawyer is authorized to act for me?

The BRT provides a form that you and your lawyer have to fill out. You can access it at <http://www.phila.gov/brt/PDF/POAForm.pdf>. The authorization must be dated and state the tax year for which the Application is filed – i.e., 2019. If a lawyer is representing a group, fill out one form with the lawyer’s information and then make copies so that each resident can sign a form and add their address.

10. What types of documents or proof should I submit with my Appeal Application?

Where the Appeal Application concerns exclusively owner-occupied residential property, the applicant may submit photographs showing the front view, the rear view, side views, and a street view of the property in relation to adjoining property(ies). The applicant may also submit any other documentation that he/she deems appropriate for review by the BRT.

Where the Appeal Application concerns a residential, or a mixed-use property which is being leased to four or fewer tenants, the applicant must submit copies of the following documents:

- a. the executed lease(s) for the property including any and all amendments, riders or exhibits thereto;
- b. annual income and expense statements for the past three years, with appropriate notations and schedules; and
- c. photographs showing the front view, the rear view, side view, and a street view of the property in relations to adjoining property(ies).

All documents required by the BRT must be attached to the Appeal Application or filed with the BRT, The Curtis Center, 601 Walnut Street, Suite 325 East, Philadelphia, PA, 19106 within 20 days of the filing date of the Application. It is best to file the required documents together with your appeal form.

11. No false documents or statements.

The BRT may require that you swear to or attest to the truthfulness of documents that you submit. This means that you should never falsify a document or statement that you submit to the BRT. It is against the law to submit an inauthentic document or present a statement not believed to be true. This means that you should be certain the documents and statements you present to the BRT are correct and accurate.

12. What happens if I don't provide required documents?

Failure to produce documents in accordance with the rules of the BRT or to strictly comply with the requirements of the BRT rules for the completion of the Appeal Application may constitute sufficient grounds for the denial of the appeal of real estate tax assessment.

13. What happens after I submit my Appeal Application?

Once the BRT receives your Application, it will notify you or your lawyer of the date, time and place where the Board will hear your appeal. This is often referred to as the oral hearing.

14. Do I have to have an oral hearing?

No. An applicant who is an owner of record or the owner's legal counsel may waive an oral hearing by checking a box on the appeal Application form. **Tip: We recommend that applicants check the box requesting an oral hearing.**

15. If I don't want an oral hearing, can I still submit proof to support my appeal?

Yes. A written notice of the waiver of the oral hearing, along with any evidence the applicant wishes the BRT to consider in addition to any documentation otherwise required by the BRT, shall be filed with the BRT within 20 days of the filing of the appeal Application.

16. If I fail to attend my oral hearing, will the BRT still decide my appeal?

Failure of the applicant, or an authorized representative of the "aggrieved party" such as an attorney to appear at the oral hearing after due notice thereof and non-receipt of written notice of a waiver of the oral hearing may be considered an abandonment of the appeal and may be grounds for dismissal. **TIP: If you checked the box requesting an oral hearing, be certain to attend or make arrangements with the BRT for a new hearing date AND confirm those arrangements in writing.**

17. How do I prove my case?

You will need to gather evidence to support your position. If you think that your property was over-valued, you may want to show the sale prices of neighborhood properties over the past few years. Pictures of houses can be viewed on Google Maps and printed, or you can take pictures using a camera or your cell-phone camera.

If you are arguing uneven, or non-uniform, application of the AVI process (for example your house is valued at \$250,000 and your neighbor's very similar house is only \$150,000), you should use the information from the Office of Property Assessment (OPA) where all property values are available online at www.phila.gov/opa.

Be sure to read Section III to read how to prove a case on overvaluation. Go to Section IV to read how to prove a case on non-uniformity.

18. Will I need a professional real estate appraisal?

For properties assessed at values over \$1 million an appraisal is required. For properties that generate rental income, an appraisal is recommended. For other appraised properties, an appraisal may help your case but it is optional. Any appraisal that you submit will need to be prepared by an expert in real estate appraisal as certified by the State Board of Certified Real Estate Appraisers. The BRT has special rules on appraisals and on experts. Be sure to carefully read the BRT rules on appraisals on the BRT web site. **TIP: Note that twelve (12) copies of the appraisal must be submitted to the BRT and that appraisals must be submitted 30 days before the BRT hearing.**

19. What happens at the oral hearing?

The oral hearing is not as formal as a trial. However, the BRT still follows procedures and maintains order at the oral hearing. You will be given an opportunity to be heard, but you cannot

interrupt or obstruct the City’s presentation. Always be polite and respectful to other persons attending the hearing and to BRT personnel.

TIP: Remember that the BRT did not determine your assessment. Their role is to review assessments determined by Office of Property Assessment (OPA).

20. What is the procedure at the oral hearing?

At an oral hearing, the BRT shall hear such evidence as may be produced by the applicant, an authorized representative of or legal counsel for the “aggrieved party.” The BRT will not be bound by the strict rules of evidence normally applied in the courts of this jurisdiction. The BRT may in its discretion hear any and all evidence which it considers relevant and helpful in deciding the appeal.

The applicant, or an authorized representative of or legal counsel for the “aggrieved party,” shall state the basis of the appeal and make full and complete disclosure of the information bearing on the market and/or assessed value of the property for the tax year in question.

An applicant who meets the criteria for testifying as an expert may offer an opinion of market value, either orally or in writing. No expert testimony will be received unless the applicant has complied with the BRT’s rules on experts. General Step 7 for Appeals on the BRT website details the requirements to qualify as an expert: <https://beta.phila.gov/departments/board-of-revision-of-taxes/>

The BRT may examine the applicant, an authorized representative of or legal counsel for the “aggrieved party,” or any witnesses appearing on the behalf of the “aggrieved party.” The BRT may require additional or updated information or documents be provided for its consideration in arriving at a decision with regard to the Appeal Application.

21. What are some practical tips I should remember?

The Crosstown Coalition is continuously reaching out to City officials and others to get up-to- date information about how the appeal process will work. Here are several nuggets of information that may help you with your appeal.

- a. Only the owner or the owner’s attorney can speak at a hearing.
- b. Only an appraiser certified by the State Board of Certified Real Estate Appraisers can testify about value.
- c. Real estate agents are not appraisers and cannot testify about value. Real estate agents can testify about market conditions (for example, people looking at a house on this block will also look at a house three blocks away).

- d. Many homeowners do not bring lawyers. Several owners on the same block with the same general complaint might consider a group hearing where the group is represented by one lawyer.
- e. Appraisals cost \$400-to-\$500 to prepare and then \$200 per hour for the appraiser to appear at a hearing.
- f. Owners should bring documents showing recent sales in their neighborhood. They should also bring evidence of homes taken off the market if the price was too high.
- g. If homeowners argue that their property is a dump, the BRT may want to visit of the property.
- h. Owners should submit a written position paper, but they should keep it short and to the point.
- i. Make sure to check off “oral appeal” on the application.
- j. Don’t talk about taxes; talk about value. The BRT only determines whether your assessment is accurate. They are not concerned with the amount of tax you pay.
- k. Don’t waste everyone’s time by just repeating what your expert said.
- l. Try not to bring children. Try to be prepared, polite and speak so that the BRT can understand what you are saying.
- m. Thank the hearing panel for opportunity to have this hearing.

SECTION 3. GENERAL GUIDE TO THE BOARD OF REVISIONS OF TAXES APPLICATION FORM FOR TAX YEAR 2019



The application form to appeal the proposed real estate market value for 2019 for residential owner-occupied property valued at less than \$1,000,000 is available on the City of Philadelphia website: <http://www.phila.gov/brt/PDF/2019%20Appeal%20Form.pdf>.

A copy of the form can also be found at the end of to this Guide in the **Appendix**.

NOTE: You only need to file the first page of the form. The second page is for income producing properties (e.g., rental properties).

Step 1: Complete the owner information section on the top of the form.

Step 2: The form provides two options regarding a hearing for your appeal. It is recommended that you request an oral hearing before the BRT.

SELECT ONE OPTION	
<input type="checkbox"/>	I request an oral hearing. I will attend a public hearing before the Board. If I do not appear, my appeal will be dismissed.
<input type="checkbox"/>	I request a non-oral hearing. I will not attend a public hearing before the Board (attach documentation to support your appeal).

Step 3: The next section requests your estimate of the market value of the property. Enter the amount that you believe your property would sell for where indicated.

I believe that the market value of this property is \$ _____.	
I base my opinion on the following reason(s).	
<input type="checkbox"/>	Overvaluation
<input type="checkbox"/>	Non-Uniformity
<input type="checkbox"/>	Common Level Ratio
<input type="checkbox"/>	Other

Only check “Overvaluation” if the property is likely to sell for at least 10% less than the 2019 assessed value. If you believe the property is over-assessed, then research comparable sales from the past three years on the OPA at: <http://www.phila.gov/opa/Pages/default.aspx>.

“Non-Uniformity” means that the assessed values, not the sales prices, of similar size properties with the same square footage for land and improvement area near where your property is located are lower than yours. If the assessed values for 2019 for similar properties are lower than your property, you should check the box for “Non-Uniformity.”

The box for “Other” can be checked if the data on your property is not correct. Additional considerations may be if there are structural issues, water or previous fire damage, outdated areas of the property that require costly improvements.

The “Common Level Ratio” will not apply to the 2019 tax bills and it is advised that this box should not be checked.

Complete the remainder of the form as required. Attach documentation to support your appeal and mail to the Board of Revision of Taxes, Curtis Center, 3rd Floor, 601 Walnut Street, Suite 325 East, Philadelphia, PA, 19106.

SECTION 4. GUIDANCE FOR OVERVALUATION APPEALS

Property owners can choose to hire an attorney or certified real estate appraiser, to represent them when appealing to the Board of Revision of Taxes (BRT) regarding their property valuation.

Residential property owners assessed for less than \$1 million who do not generate rental income are not obligated to hire professional assistance and may represent themselves and need not produce testimony from an appraiser. The cost of hiring an appraiser may be more than the amount of money you will save if your appeal is successful. Realtors can speak to the BRT about market conditions in your neighborhood but cannot make specific comments about the value of your house.

For properties assessed at values over \$1 million an appraisal is required. For properties that generate rental income, an appraisal is recommended. For other appraised properties, an appraisal may help your case but it is optional.

FREQUENTLY ASKED QUESTIONS FOR APPEALS CONTENDING THAT THE PROPERTY IS OVERVALUED

1. I do not have the funds to hire an attorney or appraiser to represent me at the BRT but I would like to appeal. What do I do?

This guide has been created to help property owners gather the recommended materials to represent themselves in front of the BRT.

2. What is an appeal based on overvaluation?

An appeal based on overvaluation argues that your home would sell for less than Office of Property Assessment (OPA) has assessed it for. If the OPA assessed your property for \$250,000 and you think that you could only sell it for \$200,000, you may have success arguing that your home is overvalued.

3. How do I convince the BRT that my property is overvalued?

The best way to convince the BRT that the property is overvalued is to present a list of sale dates and sale prices of similar properties in your immediate neighborhood that have been sold since January 1, 2013.

The list might look like this, where your house is 209 Anywhere Street:

Address	Sale Date	Sale Price	OPA Assessment
123 Anywhere St.	October, 2016	\$210,000	\$195,000
136 Anywhere St.	June, 2017	\$185,000	\$200,000
234 Anywhere St.	March, 2018	\$200,000	\$207,000
209 Anywhere St			\$250,000

4. What is a Similar Property?

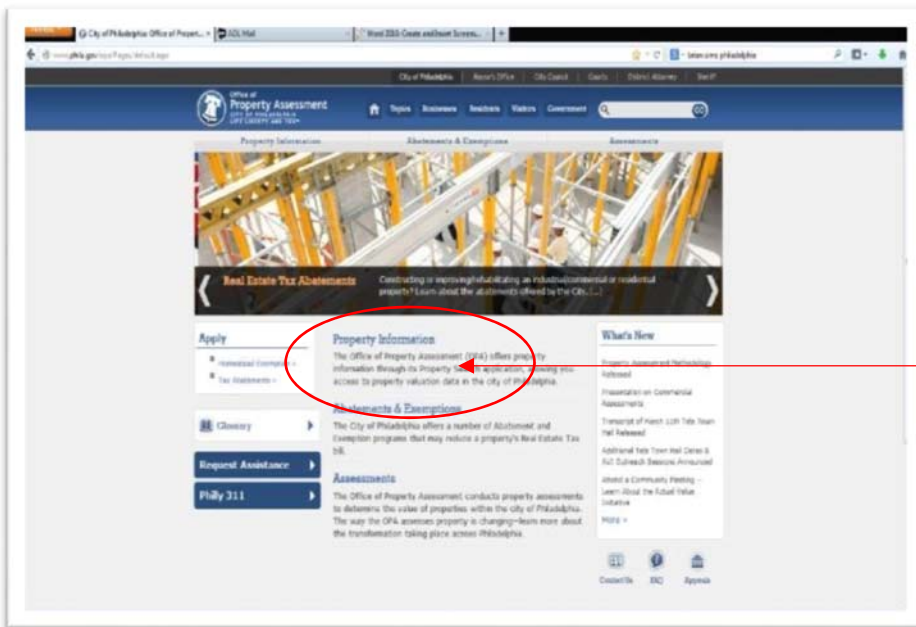
A similar property is one that has property characteristics like yours:

- Year Built – within 15 years of the date your house was built
 - *Example: Your house was built in 1915. Compare your property to properties built between 1900 and 1930.*
- Land Area within 20%
 - *Example: Your property area is 1500 sq. ft. Compare your property to properties between 1200 and 1800 sq. ft. of land area*
- Improvement Area (House Size) within 10%
 - *Example: Your property area is 1200 sq. ft. Compare your property to properties between 1080 and 1320 sq. ft.*
- Exterior Condition of House (Below Average , Average, Above Average):
 - Below Average - The structure shows definite signs of deferred maintenance. It could be characterized as “needing work.”
 - Average - This indicates that the structure shows only minor signs of deterioration caused by normal “wear and tear.” The residence is usable and reflects an ordinary standard of maintenance.
 - Above Average - This indicates that the residence is in “like-new” condition. It shows signs of limited deferred maintenance and reflects above normal upkeep. Older homes may have undergone major remodeling.
- Number of Garage Spaces Same as Yours (can be zero)
 - *Example: Your garage has space for one car. Compare your property to properties that also have garage space for one car.*

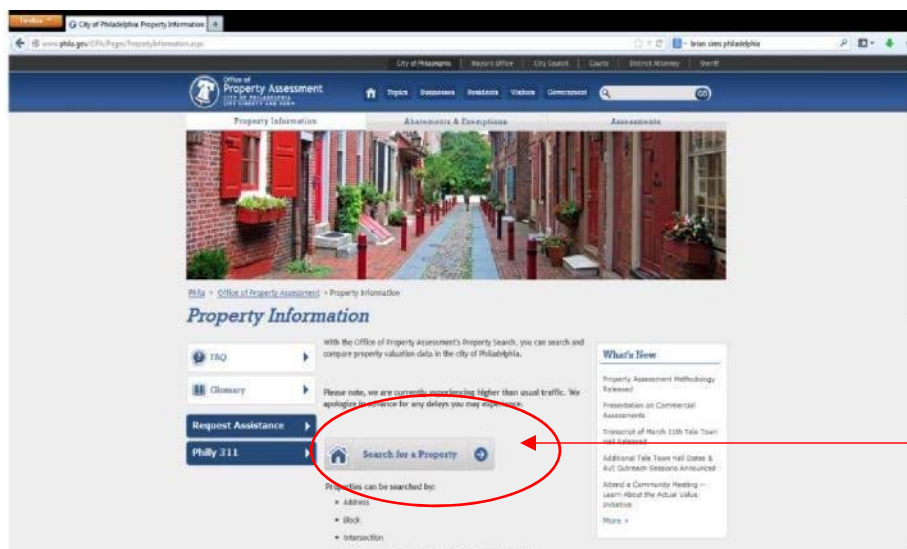
5. How do I make my list?

The easiest way to make a list is to collect the data from the OPA web site at www.phila.gov/opa. If you are not comfortable using the Internet, a friend or family member can help you. Follow the steps below:

- Step 1: Select “Property Information”:



- Step 2: Select “Search for a Property”:



- Step 3: When the Property Search page appears, select “Search by Block” by hitting the black arrow labeled “Address” which creates a drop-down box with “Block” as an option:

The screenshot shows the 'City of Philadelphia Property Search' website. The main heading is 'Property Search'. Below it, there's a section titled 'Search by Address' with a form containing an 'Address' field, a 'Unit Number' field, and 'Search' and 'Clear' buttons. To the right of the form, there's a 'Search Tips' section explaining how to enter the address and unit number. At the bottom, there's a footer with links to 'Office of Property Assessment', 'People We Serve', 'Government', 'Topics', and 'Contact'.

- Step 4: Enter the Block Number and the street name for your house.
- Step 5: A page showing the properties on the block will appear:

The screenshot shows the 'City of Philadelphia Property Search' website displaying a list of properties on 2000 WALNUT ST. The table has columns for 'OPA Account #', 'Address', 'Property Description', 'Owner's Name', 'Sale Price', 'Date of Sale', 'Certified Market Value for 2018', and 'Grass Tax for 2018'. The table lists 10 properties, including 'RES CONDO 5-ETHY MASOWEY' and 'CONDO PARKING SPACE'.

OPA Account #	Address	Property Description	Owner's Name	Sale Price	Date of Sale	Certified Market Value for 2018	Grass Tax for 2018
008033259	2018-12 WALNUT ST UNIT 4H	RES CONDO 5-ETHY MASOWEY	MAWROD STEVEN	\$550,000	04/19/2013	\$399,000	
008033620	2018-12 WALNUT ST UNIT 5201	CONDO PARKING SPACE	MAWROD STEVEN	\$650,000	04/19/2013	\$30,000	
008033762	2018-12 WALNUT ST UNIT 0102	CONDO PARKING SPACE	BRONKHIM MARY LOIS	\$1,046,000	05/13/2013	\$30,000	
008033462	2018-12 WALNUT ST UNIT 042	CONDO PARKING SPACE	FRITZGER JENNIFER KERSCH	\$27,000	04/02/2013	\$30,000	
008033000	2018-12 WALNUT ST UNIT 0104	CONDO PARKING SPACE	MILLER JUSTIN	\$47,500	03/29/2013	\$30,000	
008033492	2018-12 WALNUT ST UNIT 106	RES CONDO 5-ETHY MASOWEY	TURNER JESSICA M	\$1,000,000	05/13/2013	\$30,000	
008033754	2018-12 WALNUT ST UNIT 0179	CONDO PARKING SPACE	TURNER JESSICA M	\$1,000,000	05/13/2013	\$30,000	
008033040	2018-12 WALNUT ST UNIT 210	RES CONDO 5-ETHY MASOWEY	PACHECO JOHN L PACHECO RACHEL	\$320,000	03/05/2013	\$341,000	
008040602	2018-12 WALNUT ST UNIT 0202	CONDO PARKING SPACE	MENDOZ FERNANDO	\$4,126,000	02/12/2012	\$30,000	
008030912	2018-12 WALNUT ST UNIT 0201	CONDO PARKING SPACE	MENDOZ FERNANDO	\$4,126,000	02/12/2012	\$30,000	

- Step 6: Identify the properties where the sale price is within 20% of the certified market value for 2019. (For example, if a property sold for \$200,000, the certified market value is between \$160,000 and \$240,000.)
- Step 7: If a property assessment is within 20% of the assessment on your property, click on the OPA Account # on the left-hand side of the screen.
- Step 8: When the “Property Search Result” for the address appears, hit the arrow button on the far right which will reveal a screen showing three of the five property characteristics (Land Area, Improvement Area, and Exterior Condition) that allow you to

decide if the property is similar. You can estimate the year built by looking at the house or talking to a knowledgeable neighbor. You can count the number of garage spaces from the sidewalk.

Property Search Results
Account Details: 209-32 WALNUT ST

Property Characterization

Land Area:	0.5471	Improvement Area:	540.5471
Improvement:	RES CONDO 5+STY MAGNITY	Beginning Point:	2015' W OF 20TH ST
Exterior Condition:	Average	Council District:	02
Note: Please send zoning questions regarding a property change to: philly311@phila.gov . Please direct all other zoning questions to: zoning@phila.gov .			
Zoning:	RC4	Zoning Code Description:	Residential/Commercial

Current Values for 2014

Market Value:	\$170,000	Sales Date:	9/06/2012
Assessed Land (Taxable):	\$10,400	Sales Price:	\$220,000
Assessed Improvement (Taxable):	\$10,400		
Assessed Land (Exempt):	\$0		
Assessed Improvement (Exempt):	\$0		
Total Assessment:	\$170,000		

View Tax Balances

You may access a property's real estate tax balance information on the Department of Revenue Website by clicking the button on the left.

Note: The Department of Revenue is responsible for collecting real estate taxes. Please visit the [Department of Revenue Website](#) for information regarding the billing, collecting and accounting of real estate taxes.

- Step 9: Repeat steps 6 through 8 until you find that at least three and preferably five on your list are similar properties. If there are not enough sales on your block, look at the two adjoining blocks on your street, or the two adjoining blocks on the nearest cross street.
- Step 10: Use your findings to complete the document.

6. I have put together my list of similar properties. What do I do next?

After you have completed the document, add up the sale prices and divide it by the number of sales to determine the average sales price. Here is a sample:

OVERVALUATION ANALYSIS ADDRESS: 209 ANYWHERE ST.

ADDRESS	YR. BUILT	LAND AREA (SF)	IMPROVEMENT AREA (SF)	CONDITION	GARAGE SPACES	SALE DATE	SALE PRICE	OPA VALUE
123 Anywhere	1910	1500	2120	AVERAGE	0	11/2016	\$210,000	\$195,000
136 Anywhere	1915	1800	2240	AVERAGE	0	6/2017	\$185,000	\$200,000
234 Anywhere	1925	1800	2240	AVERAGE	0	3/2018	\$200,000	\$207,000
209 Anywhere	1920	1500	2120	AVERAGE	0			\$250,000

TOTAL SALES PRICES							\$595,000	
AVERAGE SALES PRICE							\$198,333	
% OF OVERVALUATION*							26%	

% OF OVERVALUATION = [OPA Assessment on Your House (209 Anywhere) divided by Average Sales Price] minus one.

7. What should I do if the average sale price higher than my assessment?

Recommendation: Do not appeal. Your list indicates that your property is lower than the sale price of similar properties in the immediate area. The BRT has the right to increase your assessment if they believe it is too low.

8. What should I do if the average sale price is 10% lower than my assessment? (e.g., Your property is valued at \$100,000 and your list of similar properties has an average of \$90,000.)

Recommendation: Maybe appeal. Your appeal will probably not be successful, but it never hurts to ask.

9. What should I do if the average sale price is more than 10% lower than my assessment?

Recommendation: Appeal to the BRT. You may have a strong case.

If you decide to file an appeal, take pictures of each of the houses on the form from all four sides. Label the pictures with the street number and name (209 Anywhere St.) and the side of the property shown in the picture and as follows: (front, rear, left, right). Include the pictures with your application.

It is also helpful to prepare a map showing the location of your house and the similar houses that you have listed on your form and include it with your application. This will help the BRT to understand that you are using sales from your immediate neighborhood to make your argument.

SECTION 5: GUIDANCE FOR NON-UNIFORMITY APPEALS

FREQUENTLY ASKED QUESTIONS FOR NON-UNIFORMITY APPEALS

1. Do I have to hire a professional to assist me with my non-uniformity appeal?

Property owners can choose to hire an attorney or certified real estate appraiser to represent them when appealing to the Board of Revision of Taxes (BRT) regarding their property valuation. Residential property owners assessed for less than \$1 million who do not generate rental income are not obligated to hire professional assistance and may represent themselves. The cost of hiring an appraiser may be more than the amount of money you will save if your appeal is successful. Realtors can speak to the BRT about market conditions in your neighborhood but cannot make specific comments about the value of your house.

For properties assessed at values over \$1 million dollars, an appraisal is required. For properties that generate rental income, an appraisal is recommended. For other appraised properties, an appraisal may help your case but it is optional.

2. I do not have the funds to hire a professional to represent me at the BRT but I would like to appeal. What do I do?

This guide has been created to help property owners gather the recommended materials to represent themselves in front of the BRT.

3. What is an appeal based on non-uniformity?

An appeal based on non-uniformity argues that your home is assessed at a higher value than similar homes in your neighborhood. If the Office of Property Assessment (OPA) has assessed your property for \$250,000 but assessed similar nearby properties for \$200,000, you may have success arguing an appeal based on non-uniformity.

4. How do I convince the BRT that I have a case for non-uniformity?

The best way to convince the BRT that you have a case for non-uniformity is to present a list of properties in your immediate neighborhood with identical or similar characteristics that are assessed at a lower value than your home.

The list might look like this, where your house is 209 Anywhere Street:

Address	OPA Assessment
123 Anywhere	\$195,000
136 Anywhere	\$185,000
234 Anywhere	\$200,000
209 Anywhere	\$250,000

5. What is a “similar property”?

A similar property is one that has property characteristics like yours. This list of characteristics can be used to find similar properties.

- Year Built – within 15 years of the date your house was built
 - *Example: Your house was built in 1915. Compare your property to properties built between 1900 and 1930.*
- Land Area within 20%
 - *Example: Your property area is 1500 sq. ft. Compare your property to properties between 1200 and 1800 sq. ft. of land area*
- Improvement Area (House Size) within 10%
 - *Example: Your property area is 1200 sq. ft. Compare your property to properties between 1080 and 1320 sq. ft.*
- Exterior Condition of House (Below Average , Average, Above Average):
 - Below Average - The structure shows definite signs of deferred maintenance. It could be characterized as “needing work.”
 - Average - This indicates that the structure shows only minor signs of deterioration caused by normal “wear and tear.” The residence is usable and reflects an ordinary standard of maintenance.
 - Above Average - This indicates that the residence is in “like-new” condition. It shows signs of limited deferred maintenance and reflects above normal upkeep. Older homes may have undergone major remodeling.
- Number of Garage Spaces Same as Yours (can be zero)
 - *Example: Your garage has space for one car. Compare your property to properties that also have garage space for one car.*

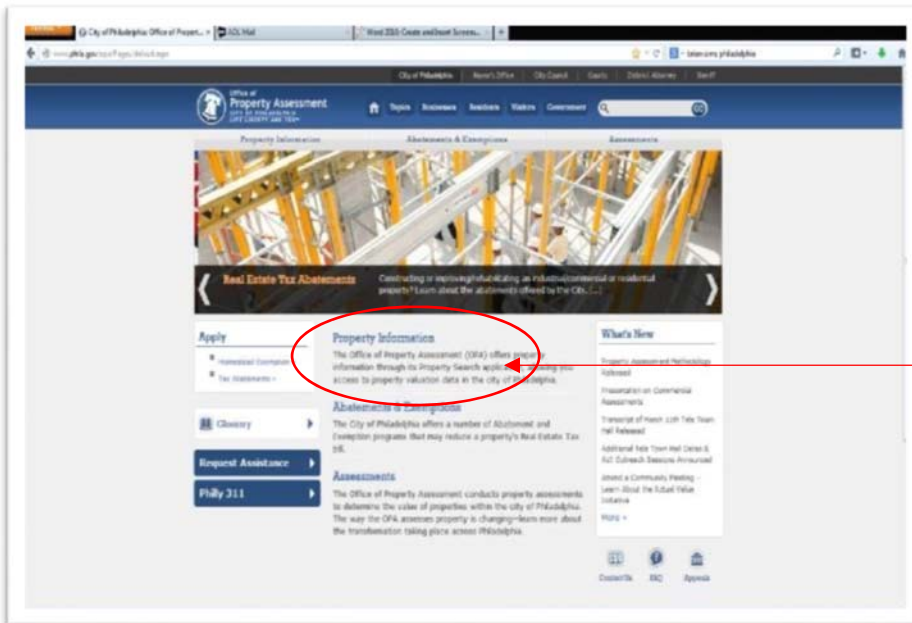
6. How do I make my list of similar properties?

Using a realtor to make a list of similar properties. The easiest way to make a list is to speak with a realtor who is active in your neighborhood. Your neighborhood realtor can help you complete the work sheet at the end of this guide. Most of them have worked on recent sales in the neighborhood and have access to the Multiple Listing Service (MLS) and other resources that are not available to the general public. Many are willing to provide this information either for free or a nominal fee.

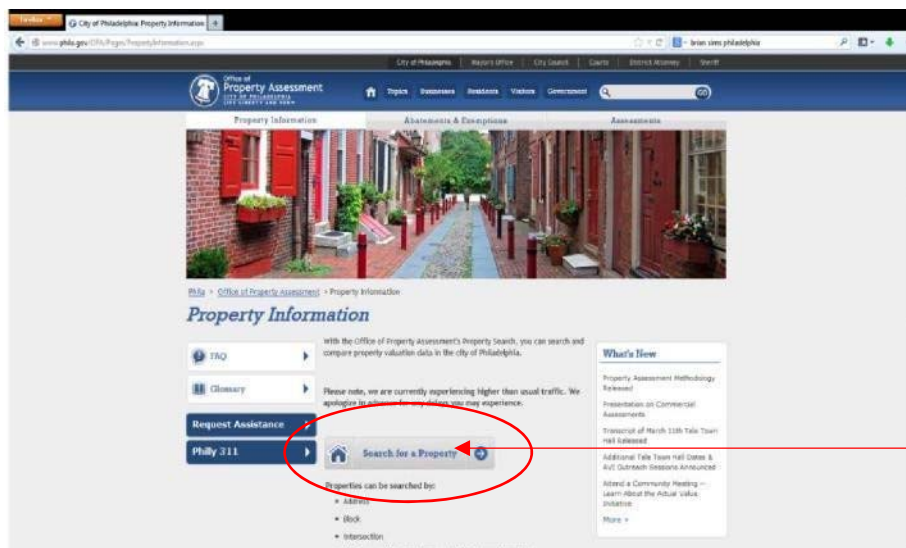
OR

Using the OPA website to make a list of similar properties. If you do not choose to work with a realtor, you can access the OPA web site at www.phila.gov/opa. Follow the steps below:

- Step 1: Select “Property Information”:



- Step 2: Select “Search for a Property”:



- Step 3: When the Property Search page appears, select “Search by Block” by hitting the black arrow labeled “Address” which creates a drop-down box with “Block” as an option:

The screenshot shows the 'City of Philadelphia Property Search' website. The main heading is 'Property Search'. Below it, there's a welcome message and instructions. A search bar is present with the text 'Search by Address'. Below the search bar, there's a 'Search' button and a 'Clear' button. To the right of the search bar, there's a 'Unit Number' field. Below the search bar, there's a 'Search Tips' section with instructions on how to use the search bar. To the right of the search tips, there's a 'Unit Number' section with instructions on how to use the unit number field. At the bottom of the page, there's a footer with links to 'Office of Property Assessment', 'People We Serve', 'Government', 'Topics', and 'Contact'.

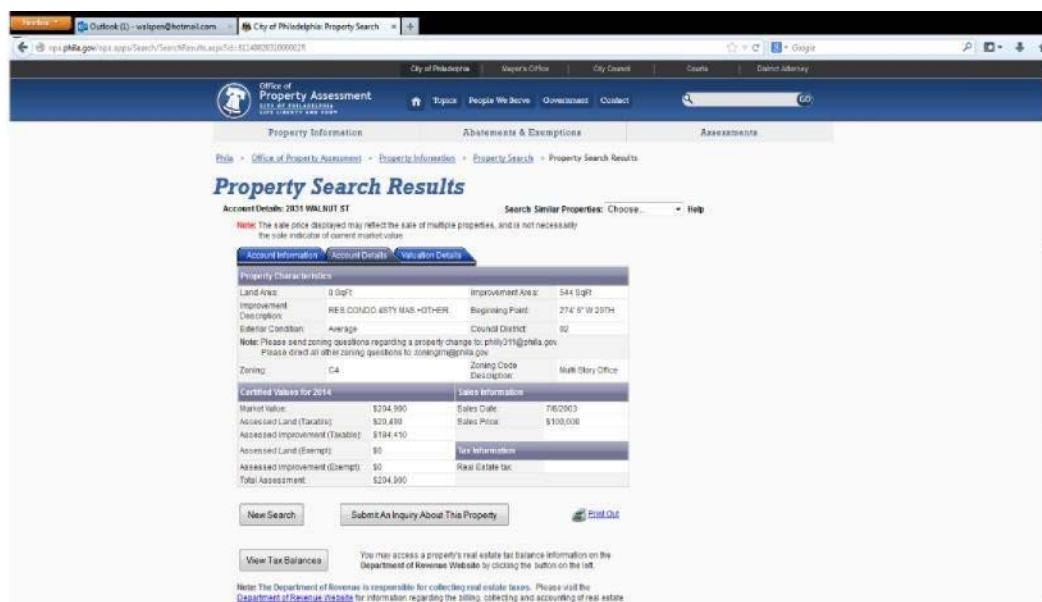
- Step 4: Enter the block number and the street name for your house.
- Step 5: A page showing the properties on the block will appear:

The screenshot shows the 'City of Philadelphia Property Search' website displaying a list of properties on a block. The heading is 'Property Search' and the sub-heading is 'Addresses that 2000 WALNUT ST'. Below the heading, there's a table with columns: 'CDA Account #', 'Address', 'Property Description', 'Owner', 'Sale Price', 'Date of Sale', 'Certified Market Value for 2018', and 'Grass Tax for 2018'. The table lists several properties, including 'RES CONDO 5-ETHY MASONRY' and 'CONDO PARKING SPACE'. Below the table, there's a 'New Search' button.

CDA Account #	Address	Property Description	Owner	Sale Price	Date of Sale	Certified Market Value for 2018	Grass Tax for 2018
008033259	2018-32 WALNUT ST Unit 4H	RES CONDO 5-ETHY MASONRY	MAURIO STEVEN	\$550,000	04/19/2013	\$399,900	
008033620	2018-32 WALNUT ST Unit 5201	CONDO PARKING SPACE	MAURIO STEVEN	\$650,000	04/19/2013	\$30,900	
008033762	2018-32 WALNUT ST Unit 0102	CONDO PARKING SPACE	BRONNI MARY LOIS	\$1,040,000	03/13/2013	\$30,900	
008033462	2018-32 WALNUT ST Unit 042	CONDO PARKING SPACE	FRITZGER JENNIFER	\$27,500	04/02/2013	\$30,900	
008033630	2018-32 WALNUT ST Unit 0116	CONDO PARKING SPACE	MILLER JUSTIN	\$47,500	03/29/2013	\$30,900	
008033492	2018-32 WALNUT ST Unit 156	RES CONDO 5-ETHY MASONRY	TURNER JESSICA M	\$1,000,000	03/13/2013	\$30,900	
008033754	2018-32 WALNUT ST Unit 0179	CONDO PARKING SPACE	TURNER JESSICA M	\$1,000,000	03/13/2013	\$30,900	
008033345	2018-32 WALNUT ST Unit 210	RES CONDO 5-ETHY MASONRY	PACHECO JOHN L	\$320,000	03/05/2011	\$341,000	
008033662	2018-32 WALNUT ST Unit 0102	CONDO PARKING SPACE	PACHECO RACHEL	\$4,126,000	03/12/2012	\$30,900	
008033912	2018-32 WALNUT ST Unit 0201	CONDO PARKING SPACE	MENDOZ FERNANDO	\$4,126,000	03/12/2012	\$30,900	

- Step 6: Above the list of properties, are two sort boxes. Select “Market Value” and “Descending”
- Step 7: The Properties will be listed with the property with the highest certified market value for 2019 first. Identify the properties that you believe are similar to yours and list their certified market values on a sheet of paper. Be sure to list the values for at least five properties.

- Step 8: Calculate the total value of the properties on the list and divide by the number of properties. The answer is the average assessment of similar properties within your neighborhood.
- Step 9: For each property on your list, click on the OPA Account # on the left hand side of the screen.
- Step 10: When the “Property Search Result” for the address appears, select “Account Detail”. This screen will show three of the five property characteristics (Land Area, Improvement Area, and Exterior Condition) that allow you to decide if the property is similar. You can estimate the Year Built by looking at the house or talking to a knowledgeable neighbor. You can count the number of garage spaces from the sidewalk.



- Step 11: Repeat steps 9 through 10 until you find that at least three and preferably five of the properties on your list are similar properties. If there are not enough similar properties on your block, look at the two adjoining blocks on your street, or the two adjoining blocks on the nearest cross street.
- Step 12: Use your findings to complete the document.

7. I have put together my list of similar properties. What do I do next?

After you have completed the document on the next page, add up the OPA Value for all the properties except yours and divide it by the number of properties not including yours to determine the average OPA value. Here is a sample:

NON-UNIFORMITY ANALYSIS

ADDRESS: 209 ANYWHERE ST.

ADDRESS	YR. BUILT	LAND AREA (SF)	IMPROVEMENT AREA (SF)	CONDITION	GARAGE SPACES	OPA VALUE
123 Anywhere	1910	1500	2120	AVERAGE	0	\$195,000
136 Anywhere	1915	1800	2240	AVERAGE	0	\$200,000
234 Anywhere	1925	1800	2240	AVERAGE	0	\$207,000
209 Anywhere	1920	1500	2120	AVERAGE	0	\$250,000
TOTAL OPA VALUE*						\$602,000
AVERAGE OPA VALUE*						\$201,000
% OF NON-UNIFORMITY**						24%

*TOTAL OPA VALUE and AVERAGE OPA VALUE do not include 209 Anywhere

**% OF NON-UNIFORMITY = [OPA Value on Your House (209 Anywhere) divided by Average OPA Value] minus one.

8. What should I do if the average OPA value is higher than my assessment?

Recommendation: Do not appeal. Your list indicates that your property is valued lower than similar properties in the immediate area. The BRT has the right to increase your assessment if they believe it is too low.

9. What should I do if the average OPA value is 10% lower than my assessment? (e.g., your property is valued at \$100,000 and your list of similar properties has an average value of \$90,000)

Recommendation: Maybe appeal. Your appeal will probably not be successful, but it never hurts to ask.

10. What should I do if the average OPA value is 10% or more greater than my assessment? (e.g., your property is valued at \$100,000 and your list of similar properties has an average value of \$89,999 or less)

Recommendation: Appeal to the BRT. You have a strong case.

11. I have decided to appeal my assessment. What do I do now?

If you decide to file an appeal, take pictures of each of the houses on the form from all four sides if possible. Label the pictures with the street number and name (209 Anywhere) and the side of the house shown in the picture (front, back, left, right). Include the pictures with your appeal application. It is also helpful to prepare a map showing the location of your house and the similar houses that you have listed on your form and include it with your application. This will help the BRT understand that you are using houses from your immediate neighborhood to make your argument.

APPENDIX

BLANK 2019 BOARD OF REVISION OF TAXES APPEAL APPLICATION FORM



BOARD OF REVISION OF TAXES
THE CURTIS CENTER

601 WALNUT STREET, Suite 325 East
Philadelphia, PA 19106

Phone (215) 686-4343 or (215) 686-9283
E-mail: appealinquiry@phila.gov

FILING INSTRUCTIONS FOR REAL ESTATE MARKET VALUE APPEAL FOR TAX YEAR 2019

Enclosed for your use is the appeal application, should you decide to appeal the proposed real estate market value on your property for tax year 2019. You must complete and submit a separate application for each property appealed. Appeal applications are also available on our website at www.phila.gov/brt.

WHERE AND WHEN TO FILE

All applications must be completed and submitted to our office no later than **Monday, October 1, 2018, or thirty (30) days from the date of the Office of Property Assessment's notice of proposed revision, whichever is later. Do not fax your application to our office.** File in person at the address above, Monday thru Friday 8:30 a.m. to 4:30 p.m. or via postal mail or e-mail at appealinquiry@phila.gov.

ORAL VS. NON-ORAL HEARING

For oral hearings, The Board of Revision of Taxes will notify you in writing of your scheduled hearing date approximately 45-90 days in advance. At the public hearing you will have the opportunity to present evidence, including photos, documents and witnesses, to support your opinion of your property's fair market value. If you request a non-oral hearing, you will not have a public hearing before the Board. **Attach documentation to support your opinion of market value.**

POWER OF ATTORNEY OR AGENTS

Appeal applications that are submitted by a representative on behalf of the property owner must be accompanied by an executed power of attorney at the time of filing. Forms are available on our website. The power of attorney must be signed, dated and specify the tax year being appealed. All agents must possess a current, valid Business Privilege Tax Number to conduct business in Philadelphia. Please sign and date the application.

APPRAISAL REQUIREMENTS

If the property under appeal has a City certified market value of \$1,000,000 or more, The Board of Revision of Taxes requires the submission of twelve (12) copies of a current real estate appraisal, with an effective date of March 31, 2018 and that has been prepared by a Pennsylvania State Certified General Appraiser. Restricted Use appraisals are not permitted. **All appraisals must be submitted to the address above at least thirty (30) days prior to the scheduled public hearing. The Board will strictly enforce this requirement. It is strongly recommended that your appraiser be available to testify.**

In addition, please complete the Board of Revision of Taxes Value Summary cover sheet and submit with your appraisal report.

****Owners of multi-family and mixed use properties with a market value under \$1,000,000 are required to submit income and expense statements for the last two (2) years and one (1) copy of all current leases.****

If you have any questions concerning the appeal process, please contact the Board of Revision of Taxes at appealinquiry@phila.gov or by phone at 215-686-4343 or 215-686-9283.

REAL ESTATE MARKET VALUE APPEAL FOR TAX YEAR 2019

**** DUE BY OCTOBER 1, 2018 ****

USE A SEPARATE FORM FOR EACH ACCOUNT APPEALED

PROPERTY ADDRESS APPEALED:

OPA ACCOUNT NUMBER:

Owner(s) Name: _____ Telephone (daytime): _____

Owner's Mailing Address: _____

City, State & Zip Code: _____

Email Address: _____

SELECT ONE OPTION

☐ I request an **oral** hearing. I **will attend** a public hearing before the Board. If I do not appear, my appeal will be dismissed.
(attach documentation to support your appeal)

☐ I request a **non-oral** hearing. I **will not attend** a public hearing before the Board (attach documentation to support your appeal).

I believe that the market value of this property is \$ _____. I base my opinion on the following reason(s).

☐ Overvaluation

☐ Non-Uniformity

☐ Other

Through my signature below, I affirm that I am the owner or the appointed representative of the owner and that all of the information supplied is true and accurate to the best of my knowledge.

Signature of Representative

Date

As appointed representative for the owner of the property described above, I affirm that:

(1) a signed power of attorney is attached to this form; and (2) I possess a current, valid business privilege tax number issued by the City of Philadelphia.

Representative's Name (Please Print)

Daytime Telephone Number

Company/Firm

E-mail Address

Mailing Address

City

State

Zip Code

Business Privilege Tax Number

NOTE: YOU WILL BE NOTIFIED IN WRITING OF THE HEARING DATE AT WHICH TIME YOU MAY APPEAR TO PRESENT EVIDENCE TO SUPPORT YOUR OPINION OF VALUE. **YOU MAY SUBMIT WITH THIS APPLICATION ANY ADDITIONAL MATERIAL TO SUPPORT YOUR APPEAL.**

MAIL COMPLETED APPLICATION TO:

BOARD OF REVISION OF TAXES
601 WALNUT STREET, SUITE 325 EAST PHILADELPHIA, PA 19106

INCOME PRODUCING PROPERTIES: Complete the income and expense statement on the reverse side of this form. You may also attach your own statements.

Properties under appeal with a city determined market value over \$1,000,000, must submit an appraisal report.

FOR OFFICE USE ONLY

Date Received

FOR INCOME PRODUCING PROPERTIES ONLY

Note: Real Estate Taxes, Income Taxes, Depreciation, Mortgage payments, Officer's salaries and business expense should not be included below.

INCOME	2016	2017	2018		
Annual Rentals (Number of Units: _____)				ORIGINAL MORTGAGE: AMOUNT \$	
				DATE	
				RATE %	
Parking & Reimbursements				APPRAISAL VALUE \$	
EXPENSES				CAPITALIZATION RATE: %	
Water & Sewer Rents				ADDITIONAL EXPENSES:	
Utilities & Heating Cost					
				TYPE EXPENSE	AMOUNT
Insurance - Yearly Premium					
Trash/Snow Removal/Cleaning					
Management Fees					
Professional Fees					
Repairs & Maintenance					
TOTAL EXPENSES (Do not include real estate tax)					
NET INCOME TO PROPERTY					