

# Polish American Social Services "PASS"

## Polish American Social Services "PASS" United Social Services Outreach Program

**Main Office:**

308 Walnut Street • Philadelphia, PA 19106  
Open Monday to Friday • 9 A.M. to 4 P.M.

**Telephone: (215) 923-1900**

Outreach Services in and around the Philadelphia area

If you, a family member, or friend have a question concerning social services, call PASS and discuss your needs with a representative. All calls are CONFIDENTIAL, and PASS will either give you the information you need, handle your service directly, or refer you to the proper agency that can assist you.

Clients wishing to visit the main office at 308 Walnut Street, or one of the outreach sites, are asked to call in advance so that a Social Service Representative can tell you what documentation you will need to bring with you to process your request.

You can view an outline of several programs available to senior citizens and individuals of all ages on the PASS Internet site at [PolishAmericanSocialServices.com](http://PolishAmericanSocialServices.com).

For additional information, call PASS, Monday through Friday, between 9 A.M. and 4 P.M. at (215) 923-1900.

### 2007 State of Pennsylvania Property Tax Rent Rebate Program

When will applications for the 2007 Property Tax Rent Rebate Program be available?

Applications will be mailed by the program to those who applied in previous years beginning in February. Applications should also be available to the general public in mid-February.

If it's 2008, why is the program called the 2007 Property Tax Rent Rebate Program?

This rebate program is a "look back" program. This means that to calculate a rebate, the program must look back at property taxes or rent the household paid out during 2007. Also to calculate the rebate, the program must look back at the income received during 2007 to calculate the amount of the rebate.

Who is eligible for a rebate?

There are many different individuals that may qualify for a rebate. They must fall into one of the categories below and meet certain income guidelines.

- A person or their spouse who is 65 years of age or older, or
- Widows or widowers 50 years of age or older, or
- Permanently DISABLED individuals 18 years of age or older.

What are the income guidelines and how much of a rebate is expected?

For Homeowners :		
	Income Range	Rebate Amount
\$ 0	- \$8,000	\$650
\$8,001	- \$15,000	\$500
\$15,001	- \$18,000	\$300
\$18,001	- \$35,000	\$250
For Renters:		
	Income Range	Rebate Amount
\$ 0	- \$8,000	\$650
\$8,001	- \$15,000	\$500

IT IS IMPORTANT TO UNDERSTAND THAT YOU DO NOT COUNT ONE- HALF OF SOCIAL SECURITY, SUPPLEMENTAL SECURITY INCOME AND RAILROAD RETIREMENT TIER 1 BENEFITS WHEN CALCULATING ELIGIBILITY INCOME.

For example, if your gross Social Security income for 2006 was \$20,000, the Property Tax Rent Rebate Program would count only \$10,000 toward eligibility requirements. All other income such as salary, IRA payouts, pensions, dividends or interest is counted at 100%.

Do I ever have to repay this rebate or will a lien be placed on the property?

No. Absolutely NOT! No Lien is placed on the property nor does the rebate have to be repaid. Furthermore the rebate is not considered as income for any other program.

Whom do I call if I have questions or how can I get an application?

For more information, to get an application or to get help completing the application call Polish American Social Services at (215) 923-1900.



## Pennsylvania State Senator Michael J. Stack is pleased to provide the following information about mortgage assistance programs:



**HEMAP Program:** The Homeowner's Emergency Mortgage Assistance Program (HEMAP) offers low-interest loans to help homeowners cover their delinquent mortgage payments. Qualified applicants can either get continuing or non-continuing mortgage assistance. Through a continuing mortgage assistance loan, the applicants' mortgages are brought current, and then HEMAP subsidizes their monthly mortgage payment to their lender.

A non-continuing mortgage assistance loan helps homeowners cover their delinquent payments. After that time, the homeowner is responsible for making subsequent payments as well as a monthly payment to HEMAP. To learn more about HEMAP, or to apply for the program please call toll-free 1-800-342-2397 or visit [www.phfa.org](http://www.phfa.org)

**REAL Program:** The Refinance to an Affordable Loan Program (REAL) helps homeowners with high-interest adjustable rate mortgages who need to refinance to stay in their home. REAL offers attractive 30-year fixed rates and 100 percent financing with flexible credit underwriting to help homeowners keep their houses. To find out more about the REAL program, including eligibility guidelines, please call 1-800-822-1174 or visit [www.phfa.org](http://www.phfa.org)

**HERO Program:** Homeowners who can't afford their mortgage payments but don't qualify for the REAL program, may be able to get assistance from the Homeowners' Equity Recovery Opportunity Loan Program (HERO). Through HERO, the Pennsylvania Housing Finance Agency provides financing by purchasing the homeowner's loan directly from the lender and then setting up an affordable repayment agreement.

No matter what number is called, a PHFA Housing Counselor will try to help homeowners find the right assistance program. In addition to PHFA, the following organizations also provide assistance:

- PA Department of Banking at 1-800-PA-BANKS
- Your own mortgage lender. Tell them that you are having problems paying your mortgage and see if they are willing to refinance or change the terms of the loan to help you make your monthly payments.
- Project Lifeline is available for mortgagors serviced by Bank of America, Chase, Citigroup, Countrywide, Washington Mutual, or Wells Fargo. Project Lifeline is a program developed by the six lenders above to help people struggling with their mortgage payments. You can reach Project Lifeline toll-free at 1-888-995-4673.

### A Message From Pennsylvania State Representative

**John Taylor**  
177th Legislative District  
Philadelphia, PA



I am pleased to report that I voted for the landmark proposal to eliminate the school portion of real estate property taxes for Pennsylvania's senior citizens. The plan passed by a vote of 159 to 36.

This bill fulfills a promise made to seniors long ago to provide them with real property tax relief. This vote demonstrates that Democrats and Republicans can put aside partisanship to aid those who need the help most.

Under this plan, seniors will no longer have to choose between buying food or life-saving prescription drugs, and paying their school property taxes. They would no longer risk losing their homes.

Under the amendment, sponsored by State Rep. John Perzel, school property taxes for all Pennsylvania homeowners aged 65 or older with incomes of \$40,000 or less are eliminated. Each year, qualifying seniors will send their school property tax bill to the Pennsylvania Department of Revenue, which will then send a check to the local school district.

The program is estimated to cost \$1 billion, which will be funded from gaming revenue, estimated to be approximately \$1.1 billion a year.

Broad property tax relief for all Pennsylvania homeowners remains our goal. But while we debate how to provide every homeowner with substantial property tax reduction, we should take care of the seniors who live with the threat of losing their homes when their school property taxes are due.

Visit Polish American Social Services "PASS" on the Internet at:

**[PolishAmericanSocialServices.com](http://PolishAmericanSocialServices.com)**

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