

Polish American Social Services "PASS"

PolishAmericanSocialServices.com

From the Desk of Richard Klimek

As the Program Supervisor for Polish American Social Services "PASS" and its United Social Services Outreach Program, I have the opportunity to work with clients of all ages. I work closely with our social service representatives who provide the information and services to clients, and community representatives so that people are informed about what is available to assist clients at a time of need. Its inspiring to see how many of our clients work so hard to maintain their self-sufficiency and financial stability. In today's economy it is getting harder for a person to maintain that independence, especially those living on a fixed income. As you review the articles in this newspaper, I ask you to spread the word to family and friends about the services offered at PASS. They are free and confidential and available in the English and Polish language. If you or someone you know would like information, referral or would like to set-up an appointment to speak with one of our representatives, call the main office of PASS at (215) 923-1900. Additional information is listed below. I also ask that you let people know about PASS's Internet site. Check it out at:



PolishAmericanSocialServices.org.

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 on the PASS Internet site, which are available to senior citizens and individuals of all ages. PolishAmericanSocialServices.com.

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

The Battle of "Wills"?

PASS would like to remind everyone to take the time this summer to review their wills and if you do not have them in place, have forgotten where they are located, or have not reviewed and updated them in awhile, NOW would be a good time to get this done before the hustle and bustle of fall and winter begins.

Wills

Wills are very important for your loved ones, much like life insurance. They help to take care of matters once you have passed. It is important to talk with a lawyer and tax advisor about your Will and Estate and make sure that you structure things the way you want to and that will be to the benefit of your loved ones. Often people rush into these matters and just sign the home over to the children. This is not effective Will and Estate planning. Also some people did their wills long ago and cannot remember where they were placed. Take the time to find them and make a note of where all of your vital documents are located. Also, maybe your family structure has changed. It would be a good idea to review your will and update it per your wishes.

Living Wills

This term confuses many people. A living will is nothing more than a declaration of your wishes concerning your health care. It tells your doctor, hospital and family what your wishes are concerning things like cardiac resuscitation, mechanical respiration (also known as a vent) and other forms of treatment. Another part of this will is to appoint a Health Care Power of Attorney, that is somebody who will carry out your wishes concerning your health care when you are no longer able to do so.

Wills and Living Wills are specific to the State where you live. It would be a good idea to contact your family attorney or doctor, social service agency or a trusted family member or friend and address these issues now, while you can do it in a relaxed manner.

Deadline Approaches for 2005 Property Tax/Rent Rebate Program on June 30, 2006

Real Estate Taxes/Rent Rebate Program for year 2005 is now being administered. New applications are available. Get back as much as \$500 on last year's real estate taxes or rent and put it towards this year's taxes or rent. Income limit is \$15,000 annually to qualify. It is important to know that only half of your Social Security or SSI counts toward the income guideline.



Four different age categories are eligible.

- 1) 65 years or older
- 2) living with a spouse who is 65 years old or older
- 3) a widow or widower between the ages of 50 to 64
- 4) 100% permanently disabled individual between the ages of 18 and 64

For more information contact:

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Are you one of the 57,000 Philadelphia homeowners eligible for the NEW 2006 Property Tax Rent Rebate Program?

In another article on this page, about the 2005 Property Tax Rent Rebate Program, it states that the program has been extended till December 31, 2006. That program is for the year 2005 and for taxes or rent paid during 2005. If you read the program guidelines, and you feel that you may be eligible, why not file an application for a rebate. There is NO LIEN placed on your property and you do not have to pay back any money. The rebate does not count as income. For the 2005 Program, you could get up to a \$500 rebate. The amount of the rebate is determined by the amount of income.

Next year, in 2007, when we look back at 2006 property tax or rent paid out, 57,000 more Philadelphia homeowners, and thousands of more homeowners across the State of Pennsylvania, will be eligible for the 2006 program. The reason so many households will be eligible for a rebate, is because the income guidelines have changed.

Let's take a look at the 2006 eligibility, income guidelines and rebate amounts:

Just like last year, you must meet one of the following age criteria:

- you must be 65 years or older
- your spouse is 65 years or older
- you are a widow or widower, 50 to 64 years old
- you are 18 years old and permanently disabled

If your income, and that of a spouse living with you is:	Your maximum rebate amount is:	
	(homeowners)	(renters)
\$8,000 or less	\$650	\$650
\$8,001 - \$15,000	\$500	\$500
\$15,001 - \$18,000	\$300	\$--0--
\$18,001 - \$35,000	\$250	\$--0--

Remember, only half of your Social Security, SSI or Tier 1 Railroad Retirement benefits count towards your income. This means that a person who gets \$15,000 a year in Social Security benefits will only count \$7,500 toward the program as income. All other income such as salary, IRA payouts, dividends or interest earned is counted at 100%.

Renters income limit stays at \$15,000 per year as for the 2005 rebate program. The difference for renters for the 2006 program is those with incomes of \$8,000 or less can get up to a \$650 rebate.

It is also interesting to note that senior citizen homeowners of Philadelphia, Pittsburgh and Scranton, with incomes under \$30,000, will have enhanced rebates once gambling income starts to come in. The rebates will be approximately 50% greater for this group of seniors.

To get on the mailing list for a 2006 application, call PASS at (215) 923-1900, Monday through Friday from 9 AM to 4 PM. Social Service representatives will be available to answer you questions concerning the change in this program.