

Polish American Social Services "PASS"

PolishAmericanSocialServices.com

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.

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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PCA's In-Home Support Program

For a senior citizen who has hit a "bump in the road," PCA has an interesting program that provides services which are "brief in nature and goal oriented with the intent of helping the senior regain his or her immediate independence."

For example, after an illness or accident, the senior may need some short term help with home-delivered meals, temporary homemaker services, house cleaning, minor home repairs, senior companions, shopping, transportation services or advocacy and representation.

A social worker will visit the senior's home to provide an assessment of the situation and provide a plan of action.

For more information call PASS at (215) 923-1900 or Philadelphia Corporation for Aging (PCA) at (215) 765-9000.

Home Improvement Loans offered by the City of Philadelphia PHIL Plus and Mini-PHIL LOANS

In the last edition of the Polish American News, on the PASS News page, an article entitled, "I Need Money Now!" warned readers about taking loans that could hurt them financially. The article identified folks that were facing home repairs as potential victims of unreasonable loans, loans that could ultimately make the homeowner lose the same home they were trying to fix up in the first place.

The good news is that the City of Philadelphia has created two separate loan products designed to help Philadelphia residents who may need help with some home repairs and who have less-than-perfect credit. There is no appraisal needed on the property, the interest rates are reasonable and most importantly there are NO HIDDEN FEES!

You must apply through a housing counseling agency who will work with you and a participating lender.

Income guidelines, listed on the right, must be met to secure these loans:

To find a housing counseling agency, or to have a brochure sent to you, or for more information about these loans, call PASS at (215) 923-1900.



Water Department's Homeowner's Emergency Loan Program (HELP)

The HELP loan, administered through the Philadelphia Water Department is for homeowners that have emergency repairs with their water service line and/or sewer lateral repairs.

This loan is interest free and must be repaid over a 60 month period.

To be eligible for a HELP loan:

- The applicant must be the homeowner of record and reside in the property,
- The property must have received a Notice of Defect (NOD) issued by the Philadelphia Water Department,
- The property must be listed as a residential or mixed residential/commercial property,
- The property must have an operable water meter,
- The property cannot have more than four (4) units, and
- The water bill and/or any payment agreements must be current.

For more information about the HELP LOAN, call PASS at (215) 923-1900 or the Philadelphia Water Department at (215) 685-4901.

Household Size	Maximum Annual Household Income
1	\$55,430
2	\$63,250
3	\$71,185
4	\$79,120
5	\$85,445
6	\$91,770
7	\$98,095
8	\$104,420

PHIL-Plus

Large projects, improvements, existing debt

- Borrow up to \$25,000
- Take up to 20 years to repay
- Apply for a 1-percent rate reduction after 24 consecutive on-time monthly payments
- Free inspection of completed work

Mini-PHIL

Small projects, emergency repairs, existing debt

- Borrow up to \$10,000
- Take up to 10 years to repay
- Fixed interest rate
- Free inspection of completed work