



District 1199C Legal Services Plan

Employer Sponsored Pre-paid Legal Plan

NEWSLETTER - JUNE 2018

PHILADELPHIA REAL ESTATE TAXES INCREASING IN 2019? WE CAN HELP YOU APPEAL!

By Susan A. Murray, Esquire

Did you receive a Notice that your real estate assessment will be increasing in 2019? You are not alone!

On April 9, 2018, the City of Philadelphia sent homeowners a Notice of the new proposed value for of their property. There was an overall 10.5% increase in assessment of the market value of homes, with 48 out of 57 neighborhoods seeing increases. For some homeowners, their assessment doubled, especially in neighborhoods where there is gentrification, real estate speculators and house flippers. For example, an increase of \$10,000 in the "market value" of your home by the City assessor, translates into a \$139.98 increase in real estate taxes for 2019. An increase of \$60,000 in the market value would correspond to an \$839.88 increase in taxes.

If you did not receive a Notice, it means there has been no change in your property's value from the previous year.

Appeal Assessment!

You have the right to a formal appeal of your 2019 tax assessment to the Board of Revision of Taxes ("BRT"). All appeals must be submitted by **October 1, 2018**.

We can help you prepare the appeal.

1. Schedule an appointment with the District 1199C Legal Services Plan at **(215) 790-0081** by **September 1st** for review.

2. When you come in for your review, bring a copy of the 2019 Assessment from the City of Philadelphia, if available along with photographs showing the front view, the rear view, side view, and a street view of your home in relation to adjoining property(ies).

3. If your employer contributes to the District 1199C Legal Services Plan, we prepare the application for you. If you are a member of District 1199C and not a participant in the Legal Services Plan, or are a retiree, we will provide you with a free consultation on what is needed to complete the application.

Other Ways to Reduce Real Estate Taxes:

Homestead Exemption - Officials estimated in August 2015 that 68,000 qualified Philadelphians had not signed up for the homestead exemption. If you are a homeowner and your home is your primary residence, you are entitled to a Homestead Exemption regardless of your income or how long you have lived here. The Homestead Exemption reduces the taxable portion of your

property assessment by \$30,000. Most homeowners save about \$400 a year on their Real Estate Tax bill. If you have not signed up for the Homestead Exemption, you can obtain the application on the City of Philadelphia website or call (215) 686-9200.

Long Time Owner Occupants Program (“LOOP”) - is a Real Estate Tax abatement for homeowners who have had their property taxes triple (go up by 300% or more) from one year to the next, and have lived in their home for 10 years or more.

Eligibility Requirements:

- You are a homeowner whose primary residence’s certified market value tripled (or more than tripled) between the current and preceding tax year.
- You have lived in your home for 10 years or more.
- Your property taxes must be current or you must be in an Owner Occupied Payment Agreement.
- Your income must fall below the cap set for your family size:

Family Size	Income
1 Person	\$91,800
2 People	\$104,900
3 People	\$118,000
4 People	\$131,000
5 People	\$141,600
6 People	\$152,100
7 People	\$162,600
8 People	\$173,100

Once you qualify for LOOP you don’t have to reapply—it will be automatically applied to your Real Estate Tax bill each year.

You cannot enroll in LOOP and the Homestead Exemption at the same time. You can calculate which would get you a bigger discount, and use whichever you prefer.

Advocacy - Amendment 180412

Councilman At-Large David Oh responded to constituent complaints about the 2019 tax assessments by introducing Amendment 180412 in City Council in May 2018. Councilman Oh’s bill would require City Council to approve any real property assessments whose year-over-year percentage increase exceeds twice that of the national urban consumer price index — which totals roughly 2 % to 3% annual current inflation. His bill is cosponsored by Council members Mark Squilla, Kenyatta Johnson, and Allan Domb. Call or email the following Council Members who are on the City Council Government and Law committee and let them know that you support Amendment 180412:

<p>Mark Squilla Mark.Squilla@phila.gov (215) 686-3458</p>
<p>Darrell Clarke Darrell.Clarke@phila.gov (215) 686-3437</p>
<p>Kenyatta Johnson Kenyatta.Johnson@phila.gov (215) 686-3412</p>

LIVING WILLS IN PENNSYLVANIA

By Cherriel Gentles, Esquire

You have the right to determine the type of health care you want. However, if you do not make your wishes known in writing, and later become unable to communicate those wishes, they cannot be honored as they will remain known only to you. Therefore, it is crucial to put your health care choices in writing, in advance of any circumstances which would prevent you from stating exactly what you want, and how you want to be treated. A Living Will can help you achieve that goal.

A Living Will is a legal document, drafted to comply with state rules, that expresses a person's wishes and intentions for health care when that person becomes incompetent and has an "end-stage medical condition." An end-stage medical condition is a condition that is not curable and cannot be reversed. A medical condition is deemed "end-stage" when the individual's attending physician gives an opinion that, to a reasonable degree of medical certainty, the condition will result in death even if medical treatment is continued.

The individual covered by a Living Will is called the "Principal." The person acting on the Principal's behalf is called his/her "Health Care Agent."

In order to execute a living will in Pennsylvania, an individual must be of sound mind and be at least eighteen years of age. The document must be signed and dated by the individual making the living will as well as witnessed by two individuals who are at least eighteen years old.

A Pennsylvania living will becomes operative when a copy is provided to the attending physician of the Principal and the physician determines that the Principal is both incompetent and has an end-stage medical condition, or is permanently unconscious.

The attending physician should then act in compliance with the provisions of the living will and the Principal's health care decisions expressed in it. Health care providers who are given a copy of a living will should make this legal document part of the patient's medical record, so it is a good idea to provide a copy to your primary care physician as soon as you have signed it.

Some health care providers may not want to honor your wishes. For this reason, you should also provide a copy to your primary

care physician in advance of any medical issues which may prevent you from communicating them. A health care provider who refuses to honor your wishes about health care must tell you of its refusal and help you transfer to a health care provider who will do so. Therefore, it is advisable to discuss your decisions with your Health Care Agent and family members who would likely care for you if you are not able to communicate your medical care choices. When choosing a Health Care Agent, it is important that you discuss with your agent, in advance of appointing them, what your beliefs, values and wishes are so that your agent is on board with your objectives and will be able to honor and carry out your wishes.

A living will expresses a person's wishes and instructions for health care and health care decision-making. It can describe any limitations that the Principal imposes upon the authority of his/her Health Care Agent, as well as indicate the intent of the Principal with regard to initiating, continuing, withholding or withdrawing life-sustaining medical treatment. This document can also identify if the Principal wants tube feeding or any other artificial form of hydration or nutrition. Additionally, within a Pennsylvania living will, a person may nominate a guardian of the person of the Principal, and can include specific language regarding other important health care decisions and how they are to be enforced.

If your plans change however, you should notify your primary care physician and your agent and provide them with updated copies that reflect your current wishes.

A Pennsylvania living will is generally valid until revoked. A living will can be revoked at any time, even if the person revoking is not of sound mind at the time of revocation.

