

Extension for Elderly Persons

In accordance with Section 504 of the Real Estate Tax Sale Law (Act of July 7, 1947, P.L. 1368, *as amended*, 72 P.S. 5860.601 *et. seq.*) the County of Luzerne has adopted Ordinance No. 2015-05, authorizing The Luzerne County Tax Claim Bureau, through its agent Elite Revenue Solutions, to grant extensions to elderly property owners under certain circumstances as described below.

1. Elite Revenue Solutions, as agent for the Luzerne County Tax Claim Bureau, upon approval by the Luzerne County Solicitor's Office or the Luzerne County Council, may grant an extension of time for payment of tax claims to applicants who meet the following criteria:
 - a. All owners and occupants must be at least 65 years of age;
 - b. The property must be residential and occupied by the owners;
 - c. The property must be adequately insured;
 - d. The owners' household income must not exceed the maximum qualifying household income under the Senior Citizens Rebate Assistance Act; and
 - e. The owner(s) must not have defaulted on a payment agreement with the Tax Claim Bureau within the previous three (3) years.
2. Applicants who meet the above criteria may obtain an application form from the Tax Claim Bureau or its website at luzernecountytaxclaim.com.
3. The application form should be submitted to the Tax Claim Bureau along with:
 - a. A copy of all owners' driver's licenses or other acceptable form of identification;
 - b. A copy of the owners' tax returns, social security award letter, or other proof of income;
 - c. Proof of valid homeowners insurance coverage; and
 - d. Any other documents which may be necessary to determine whether the above requirements have been met.
4. If the Tax Claim Bureau determines that the minimum requirements outlined in #1 are not met, or the documentation supplied is not sufficient for the Bureau to make a determination, the application will be rejected without the necessity of further action. The application may be re-submitted when the proper documentation has been obtained and/or the applicant's circumstances have changed.
5. Upon receipt of said documents, if it is determined by the Tax Claim Bureau that the applicant meets the requirements set forth in paragraph 1, the application and attached documents shall be forwarded to the Luzerne County Solicitor's Office for review, and may engage in any of the following additional procedures:
 - a. Examine documents of record;
 - b. Request further information or documentation from the applicants;
 - c. Contact the Area Agency on Aging for Luzerne/Wyoming Counties; and/or
 - d. Conduct any other inquiries which may assist in the determination of the applicants' eligibility for an extension.
6. The Tax Claim Bureau and the Solicitor's Office reserve the right to reject any application if it is determined that the applicant is capable of satisfying the tax claim without an extension.
7. An extension of three (3) months may be awarded where it is determined that suitable arrangements for payment of the tax claim(s) can be made within said time period.

8. Further extensions, at the discretion of the Solicitor's Office, may be granted where it is determined that the owner desires to continue to reside at the property and cannot afford to pay the tax claim(s) and continue to live in a comfortable lifestyle.
9. Tax claims may be deferred for up to one year, at which time the property owner(s) may reapply with updated documentation.
10. During the hardship extension period, taxes will continue to constitute a lien on the property in favor of the taxing district, and interest will continue to accrue at the statutory rate of nine percent (9%) per annum.
11. If the property is transferred or becomes occupied by others in addition to the owner-applicant, the extension will be terminated.
12. If the Solicitor's Office is unable to make a determination, the application and all relevant documentation may be forwarded to the Luzerne County Council for its review and determination. In this instance, an application will be granted upon a motion adopted by an affirmative vote of a majority of County Council members whose presence at the meeting is recorded and who are eligible to vote.
13. If it is determined that the applicant is not eligible for an extension for any reason, an aggrieved taxpayer may, within fifteen (15) days of notice, appeal to the Luzerne County Court of Common Pleas for *de novo* review of the application.
14. If it is determined that the applicant is not eligible for an extension for any reason, and it appears that the owner has equity in the property which would be lost at a regular tax sale, a special tax sale of the property may be held in accordance with the provisions of Section 5(d) of Luzerne County Ordinance 2015-05.
15. All taxes deferred under this policy will continue to accrue interest at nine percent (9%) per annum in accordance with Section 306 of the Real Estate Tax Sale Law.
16. **All applications must be received by the Tax Claim Bureau at least thirty (30) days prior to the date of any tax sale for which the subject property is scheduled. Applications received less than thirty (30) days prior to the sale date will be automatically rejected without review.**

APPLICATION FOR EXTENSION FOR ELDERLY PROPERTY OWNERS

| | | | |
|--|--|--|--|
| Property Identification No. | | Applicant | |
| Property Address | | Owner Occupied Yes <input type="checkbox"/> No <input type="checkbox"/> | |
| Full Name | | How long at this address: (yrs./mths.) | |
| Address | | Birth date (proof required) | |
| City, State, Zip Code | | Home Phone Number | |
| Marital Status | | | |
| <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed | | | |
| IF THERE IS MORE THAN ONE OWNER, PLEASE USE THE SECTION BELOW. ASK FOR ADDITIONAL SHEETS IF NEEDED. | | | |
| Co-Applicant (if applicable) | | | |
| Full Name | | How Long at this address: (yrs./mths.) | |
| Address | | Birth date (proof required) | |
| City, State, Zip Code | | Home Phone Number | |
| Marital Status | | | |
| <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed | | | |
| PLEASE INCLUDE A PHOTOCOPY OF YOUR DRIVERS LICENSE, PASSPORT, OR OTHER STATE-ISSUED PHOTO ID. | | | |

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ANNUAL TOTAL HOUSEHOLD INCOME:

NOTICE: A COPY OF YOUR FEDERAL TAX RETURN OR SOCIAL SECURITY AWARD LETTER MUST BE INCLUDED.

ASSESSED VALUE OF THE PROPERTY

\$ _____

OWNER'S EQUITY IN THE PROPERTY

_____ %

Outstanding Mortgage(s)

\$ _____

Outstanding Liens

\$ _____

INSURANCE ON THE PROPERTY

Submit a current Homeowner's Policy Declarations page.

OCCUPANCY

Does any person under the age of sixty-five (65) years own or occupy the property?

_____ YES _____ NO

If the answer is "yes", please identify the person by name and date of birth.

Full Name _____ Date of Birth _____

VERIFICATION

I verify that the facts set forth in the Application for Deferral of Taxes are true and correct to the best of my knowledge, information, and belief. I understand that this statement is made subject to the penalties of 18 Pa.C.S. § 4904 relating to unsworn falsification to authorities.

Applicant

Co-Applicant

Date: _____

Return to:

Elite Revenue Solutions
20 N. Pennsylvania Ave. Floor 3
Wilkes-Barre, PA 18711
Phone: 570-825-1512
Fax: 570-820-6339

Please do not forget:

1. All three completed pages of this form,
2. A copy of your photo I.D.,
3. A current homeowners' insurance policy declarations page; and
4. A copy of your most recent federal tax return or social security award letter.